

### **Refund/Cancellation Terms**

If amount is debited from your bank account despite a failed payment transaction, the onus will be on your bank to reverse the amount.

In case you have attempted to make an online payment of a transaction more than once, and GRUH have received the amount more than once, GRUH reserve the right to adjust it against additional EMI towards your loan Account. In case GRUH decides to refund the excess amount, it will be made through cheque within 1 month of claim.

For the avoidance of doubt, nothing in this policy shall require GRUH to refund the amount paid through payment gateway unless such amount has been paid more than once.

Customer will have to claim any refund within 15 days.

In case customer is having more than one account, then GRUH reserves the right to adjust the total receipts towards any one/more account in whatever proportion it any deem fit irrespective of the bifurcation provided by customer.