

TERMS AND CONDITIONS

FOR HDFC ONLINE PAYMENTS

- These terms and conditions apply to the use of the online service for payment of College Fee for SISTec. Please read the terms and conditions carefully. You will be deemed to have accepted these terms and conditions by authorizing a payment through the online payment service. SISTec reserves the right to amend these terms and conditions at any time without notice. You should therefore re-read the terms and conditions each time that this service is used.
- All payments made against the college fees on SISTec shall be compulsorily in Indian Rupees acceptable by the Union of India. SISTec does not accept any other form of currency with respect to the payments.
- Payments can be made by Net-Banking/Master/Visa/Rupay card.
- College accepts no responsibility for refusal or reversal of payments which are matters solely between the user of the service and the service provider.
- The credit card information supplied when using this service is processed by the payment gateway of the service provider and is not supplied to the college. The only information supplied to the college is the name of the payer, the invoice or notice number, part of the credit card number and the amount of the payment. It is the sole responsibility of the user of this service to ensure that the information entered in the relevant fields is correct. It is recommended that you take and retain a copy of the transaction for record keeping purposes, and to assist with the resolution of any disputes that may arise from use of this service.
- This service is provided using a payment gateway service provider through a secure website. However, the college will not be able to give any assurance that information provided online by a user may not be able to be read or intercepted by a third party. The college does not accept any liability in the event of the interception, "hacking" or other unauthorized access to information provided by a user of this service.
 - (a) No warranty
 - (b) No warranty, representation or guarantee, express or implied, is given by the college in respect of the operation of this service.
 - (c) Disclaimer and Limitation of liability
 - (d) College does not accept liability for any damage, loss, cost (including legal costs), expenses, indirect losses or consequential damage of any kind which may be suffered or incurred from the use of this service.
- Online Bank transaction charges are not part of the Fee

Mode of Online Payment		Amount	Transaction Charges
Internet Banking	Internet Banking	Any Amount	Rs 5/- + GST
Cards	Debit Card	Any Amount	0.3% + GST
	Credit Card	Upto Rs 500	Rs 15/- + GST
		Above Rs 500	0.6% + GST

- All Fee rules as given in the Fee Card shall remain applicable.

- The Fee deposited through Credit Card/Debit Card/Net Banking will normally reach SISTec account after 1-2 days. It is the sole responsibility of the candidate to ensure that fee is deposited well in time. SISTec shall not be responsible for any not settled fee payment due any reason. SISTec also shall not be responsible, if the payment is refused or declined by the credit/debit card supplier for any reason.
- SISTec does not warranty the availability of online Fee Payment System every time. SISTec will not be responsible for fine exemption if the last day student fee transition fails. We strongly advice that submit the fee through Payment System before the last fee day.
- Refund / Cancellation Policy:

(a) *Technical issue:* In case of any technical issue due to which the payment gets deducted from the payer's account and receipt is not generated but the payment gateway service clearly mentions the confirmed settlement thereafter the College's account receives the payment. We would manually generate the receipt. It should take 7-10 working days for the payment to be credited in College's account.

(b) *Multiple Payments Case:* If double payment happens and the payment gateway service clearly mentions it, the college will refund the payment after the College's account receives payment. Which should take 10-15 working days for the back payment or we can adjust the amount to the next month fee as per Payers request.

(c) *Failed Transaction:* In case of any technical issue due to which the payment gets deducted from the payer's account & receipt is not generated and also the payment gateway service clearly mentions the un-settlement transaction. Please contact with your bank with the reference number and the same amount would be credited back within 10-20 working days in the account from which the transaction was initiated.

(d) *Other Payments Case:* In all other cases where there is a discrepancy in the fee paid, the payer has to directly contact the College and the College's decision would be final.

Note: School is managed by Shri Agrawal Educational and Welfare Society, Bhopal