## 1. Available Payment Methods:

The following are the available payment methods:

a) Cash, Bank, Credit/Debit card, UPI, Brand EMI, payment gateway (Paytm, Payu);

### 2. Security of payment methods;

- a) All the Payments methods are safe and confidential, we followed applicable laws and have an own policy to secure the transactions;
- b) Our online shopping Vestige App/Vestige website are secured by SSL
- c) To prevent online frauds, we notify to our users through messages, pamphlets etc. from time to time.

# 3. Fees and Charges;

a) All the charges on payments are borne by the Company itself.

#### 4. Procedure to Cancel Regular Payments:

- a) We receive information from the users for payments payment fails related issues;
- b) Upon their request, we verify our payment records whether payment was received or not.
- c) If an amount is received, we notify the users and do further process as users desired
- d) If the user desire to get the products return or raise refund request, then we processed the same within 24 to 48 working hours.
- e) Payment is refunded to the user's bank account or the same payment source.
- f) If a payment fails, we notify users to contact the customer care of payment source.

## 5. Charge-back options:

Following are the guidelines that we follow for Charge Back Cases;

- a) Verification of payment whether received or not
- b) If the payment is not received then we inform to the users for raise the request at customer care of payment source.
- c) If payment is received, and no Invoices are made against it, we immediately refund the amount to the same payment source.

# 6. Contact information

1800 1023 424