## **Terms and Conditions:**

- 1. All Online Payment is completed through a third party payment gateway. Payment reaches respective organization account after 2-3 Days.
- 2. Charges are application for Online Transactions as follows:
  - a. Netbanking: Rs 15 per Transaction,
  - b. Credit Card: 1.5% of Transaction Amount,
  - c. Debit Card: 0/-

## **Privacy Policy**

1. GIMT protects the data of users and not shared with anyone. Authentication mechanism is used for all users accessing the portal.

## **Refund/Cancellation Policy**

- 1. In case of any technical issues for duplicate payment, Refund will be processed.
- 2. In case of Payment not updating in the portal, But amount deducted from Bank Account and realised in bank account, the transaction will be updated by the organization