

REFUND AND CANCELLATION TERMS — FINTREE FINANCE PRIVATE LIMITED

This Refund and Cancellation Terms (the “Terms”) applies to all digital payments processed through the payment gateway provided by FINTREE FINANCE PRIVATE LIMITED (“FINTREE”). By using FINTREE’s payment gateway, the Customer and/or Borrower agrees to be bound by the terms and conditions set forth below.

1. Payment Processing

All payments made through FINTREE’s payment gateway are processed securely and promptly. Once a payment is successfully processed, it cannot be cancelled or refunded through the payment gateway interface. All refund and cancellation requests must be submitted to FINTREE’s Customer Service Team on email id mentioned in clause 11.

2. Refund Requests

If the Customer believes there has been an error in payment processing, or is otherwise eligible for a refund under these Terms, the Customer must submit a refund request by contacting FINTREE’s Customer Service Team at wecarefintree@gmail.com or via the official customer support channel. All refund requests must be made within **15 days** from the date the payment was processed unless otherwise specified in the relevant loan or product terms.

3. Eligibility for Refunds

Refund eligibility for payments made through the payment gateway shall be determined based on:

- the nature of the transaction;
- the applicable loan/product agreement; and
- FINTREE’s internal policies.

Refunds will generally be considered for, and may be limited to, situations such as duplicate payments, overpayments, or payments for services/products that were cancelled or not delivered in accordance with the applicable agreement.

FINTREE reserves the right to adjust any refund payable to the Customer against any outstanding amounts or overdue payable by the Customer to FINTREE. A Customer will be eligible for a refund only after reconciliation and adjustment of such outstanding dues.

4. Cancellation of Transactions

Transactions processed and completed through the payment gateway cannot be cancelled directly through the payment gateway interface. If the Customer wishes to cancel a transaction, they must contact FINTREE’s Customer Service Team for assistance. Cancellation requests will be reviewed and approved at FINTREE’s

discretion and in accordance with the specific circumstances of each transaction and the applicable loan/product terms.

5. Refund Processing Method & Timeline

Upon approval of a refund request, FINTREE will initiate the refund using the original payment method unless otherwise agreed. The actual time taken for the refunded amount to reflect in the Customer's account may vary depending on the payment instrument, issuing bank, or payment service provider. FINTREE will inform the Customer of the estimated timeline for processing the refund when the refund is approved.

6. Communication & Documentation

All refund and cancellation requests and related communications must be submitted through the official channels provided by FINTREE. To facilitate processing, FINTREE may request additional details, including but not limited to: transaction receipt, order confirmation, bank account details (account number and IFSC code), merchant communications, and supporting evidence (photos, invoices, etc.). Customers are advised to retain copies of transaction receipts and related communications.

7. Loans — Cooling-off Period (Key Fact Statement / KFS)

As per the Key Fact Statement (KFS) applicable to FINTREE loan products:

- The Borrower has a **cooling-off period of 3 (three) days** from the date of disbursement during which the Borrower may cancel the loan and repay the complete loan amount **without payment of any prepayment or foreclosure charges**.
- If the Borrower exercises the cooling-off right, the Borrower must repay the complete loan amount in full as required under the loan agreement. Repayment must be made in accordance with the instructions provided by FINTREE and within the timelines specified by FINTREE.
- **Where the loan amount has been disbursed to a Beneficiary Account (for loans arranged for a specific end-use and paid directly to a vendor/beneficiary)**, and the Borrower exercises the cooling-off right within the 3-day period, it is the Borrower's responsibility to ensure timely repayment of the complete loan amount to FINTREE. The Borrower remains liable for repayment until funds are returned/reconciled, and the loan account is closed as per FINTREE processes.

Interaction between loan cancellation and payment gateway refunds

- If a loan is cancelled under the cooling-off clause and a payment made via FINTREE's payment gateway needs to be reversed or refunded (for example, where the disbursed funds were returned by a vendor), such reversal/refund

will be processed only after FINTREE completes internal reconciliation and verification with the merchant/beneficiary.

- Any refund due to the Borrower after reconciliation will be processed subject to adjustment for any outstanding dues and in accordance with these Terms. FINTREE will notify the Borrower of the estimated refund timeline and required steps.

8. Fraud, Non-compliance & Recovery

If a cancellation or refund request arises from suspected fraud, misrepresentation, false or incomplete documentation, or other non-compliance, FINTREE reserves the right to:

- investigate the matter;
- withhold or decline refund until completion of the investigation; and
- take necessary recovery or legal action as per the loan agreement and applicable law.

9. Amendments to Terms

FINTREE reserves the right to modify, amend or update these Terms at any time without prior notice. Any amendments will be effective immediately upon posting on FINTREE's website. Customers are advised to review these Terms periodically.

10. Governing Law & Disputes

These Terms shall be governed by and construed in accordance with the laws of India. Any disputes arising out of or relating to these Terms shall be subject to the jurisdiction of the competent courts in the city where FINTREE's registered office is located, unless otherwise required by applicable law.

11. Acceptance & Contact Information

By using FINTREE's payment gateway or accepting a loan from FINTREE, the Customer/Borrower acknowledges that they have read, understood and accepted these Terms.

Customer Service / Contact:

- Email: **wecarefintree@gmail.com**
- Phone: **18002678111**
- Website / Customer Portal: **<https://fintreefinance.com>**