



SAYYAM INVESTMENTS PRIVATE LIMITED

Agyathuri, Chamajali, Amingaon Guwahati

Kamrup assam 781031

CIN- U74900AS2012PTC011294

‘REFUND AND CANCELLATION POLICY’

of

Sayyam Investments Private Limited



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Refund and Cancellation Policy

We would like to thank you and appreciate your service or product purchase with us on our Website www.sayyam.in of our Company Sayyam Investments Private Limited (hereinafter referred to as “Sayyam”). Kindly read this policy and the Sayyam terms and conditions thoroughly as they will give you necessary information and guidelines about your rights and obligations as our customer, with honor to any purchase or service we provide to you.

We execute every effort to give the service to you as per the specifications and timelines specified against each service or product bought by you from Sayyam. However, due to any cause, if we are unable to provide to you the service or product you purchased from us, then you shall be entitled to a refund which will be subject to the following circumstances:

- 1.** The Refund shall be only considered in the event there is a clear, visible need with the service or product purchased from.
- 2.** In the case a buyer has paid for a service and then demands a refund only because there was a change in mind, the refund shall not be granted as there is no mistake, defect, or onus on Sayyam.
- 3.** Refund applications shall not be considered after the product/service is availed by you, in the event of change of mind. However, we shall provide you the option of using the amount paid for by you, for an alternative service/product in Sayyam amounting to the same value and the said amount could be implemented in part or whole towards the said new service/product; and
- 4.** If the application for a refund has been proposed 30 (thirty) days after the purchase of a service or product has been formed and the same has been suggested and communicated via email or through any form of communication declaring that the work has been accomplished, then, such refund request shall be considered invalid.

If the application for the settlement has been approved by Sayyam, the same shall be processed and intimated to you via email. This refund process could take a minimum of 15 (fifteen) business days to process and will be credited to your bank account respectively. We shall examine the refund process with care and ensure that the money spent by you is returned to you at the earliest.



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5. In the event of cancellation of services due to any avoidable/unavoidable reasons, Sayyam should be notified of the same in writing at compliant@sayyam.in. The cancellation request should be placed within 24 hours of disbursement of loan. However, you shall be liable to pay processing fee and interest amount till the date of cancellation of the loan.