

Refund & Cancellation Policy

Effective Date: EFFECTIVE_DATE

Issued by: JEWELLER_LEGAL_NAME ("Jeweller", "We", "Us", "Our")

This Refund & Cancellation Policy ("Policy") applies to all Users ("User", "You", "Your") of the Gold Wallet mobile application ("App") operated by the Jeweller. By purchasing gold through the Gold Wallet, You agree to this Policy.

1. Cancellation of Orders

1.1 Once a gold purchase order is placed and payment is successfully processed, the transaction **cannot be cancelled by the User**.

1.2 The Jeweller does not allow cancellations after order confirmation as gold prices are subject to market fluctuations.

2. Refunds

2.1 As per the nature of the product, **no refund** will be provided once a gold purchase is credited to the User's Wallet.

2.2 Refunds will only be permitted under the following exceptional circumstances:

- Payment was debited from the User's account but not received by the Jeweller due to a technical error.
 - Duplicate payment made by the User for the same order.
 - Transaction failure where Wallet balance was not updated.
- 2.3 In such cases, Users must raise a refund request through the App or customer support within **3 working days** of the transaction.
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3. Processing of Refunds

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- 3.1 All eligible refunds will be processed only after due verification and reconciliation with the payment gateway/bank.
- 3.2 Refunds, where applicable, will be made to the **original source of payment (UPI account)** within **7–10 working days**, depending on bank/payment provider timelines.
- 3.3 The Jeweller shall not be liable for delays caused by banking networks or third-party payment providers.
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4. Redemption & Delivery

- 4.1 Gold accumulated in the Wallet is redeemable **only against jewellery purchases** at the Jeweller's shop and **cannot be refunded in cash or transferred** to any bank account.
- 4.2 Users must follow the withdrawal and redemption process as defined in the **Terms & Conditions**.
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5. Disputes

- 5.1 Any disputes related to payments, refunds, or cancellations must be reported to the Jeweller's support team within **7 working days** of the transaction.
- 5.2 The Jeweller's decision on the validity of a refund claim shall be **final and binding**.
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6. Contact for Refund Queries

For any refund or cancellation-related queries, please contact:

JEWELLER_LEGAL_NAME
JEWELLER_ADDRESS
JEWELLER_MOBILENO
JEWELLER_EMAIL