

## PAYMENT POLICY

MEERA HANDICRAFTS Retail Limited, having its registered address at -----  
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----- (“MEERA HANDICRAFTS”, “we”, “us” or “our”) is managing and operating the mobile application/website MEERA HANDICRAFTS (collectively referred to as the “MEERA HANDICRAFTS Platform”), through which it *inter alia* facilitates the sale of furniture and related products (“Products”) to the users of the MEERA HANDICRAFTS Platform (“User” or “Users” or “you” or “your”).

## WHAT IS THIS FEES AND PAYMENTS POLICY?

This Fees and Payments Policy (“FPP Policy”), together with the Terms of Use describes MEERA HANDICRAFTS’s accepted payment methods, and MEERA HANDICRAFTS policies and procedures in relation to acceptance of fees and payments towards the services offered through the MEERA HANDICRAFTS Platform. MEERA HANDICRAFTS’s primary object is to ensure that the MEERA HANDICRAFTS Platforms are user friendly and equipped with reasonably expected security infrastructure to protect any financial information which may be shared by User.

User(s) are required to peruse and understand the terms of this FPP Policy. If you do not agree to the terms contained in this FPP Policy, you are advised not to accept the Terms of Use and this FPP Policy and may forthwith leave and stop using the MEERA HANDICRAFTS Platform. The terms contained in this FPP Policy shall be accepted without modification and also, by using, browsing, accessing, or purchasing from the MEERA HANDICRAFTS Platform, you agree to be bound by the term contained herein.

## FEES AND PAYMENT OPTIONS

1. MEERA HANDICRAFTS does not levy any fee for browsing the MEERA HANDICRAFTS Platform. MEERA HANDICRAFTS may in future, consider levying fees on the User for using the MEERA HANDICRAFTS Platform as a whole, or for use of certain features of the MEERA HANDICRAFTS Platform. In such an event, you agree to pay any such fees, as applicable. MEERA HANDICRAFTS does not covenant or guarantee providing you with a notice prior to enforcing such a levy of fees. Your continued usage of the MEERA HANDICRAFTS Platform after such change in the fees will be considered to be your acceptance of such changes.
2. In order to ensure the User’s convenience, MEERA HANDICRAFTS offers multiple payment options to User. MEERA HANDICRAFTS, without prior notice to User, reserves the right to add or delete payment options from the ones listed below:
  - payment through net banking facilities;
  - payment through select credit cards;
  - payment through select debit cards;
  - payments through prepaid payment instruments and electronic wallets;
  - Any other payment option as may be provided by MEERA HANDICRAFTS

from time to time. The payment options referred to above shall hereinafter collectively be referred to as "Payment Options". While reasonable endeavours are made to

offer the Payment Options through varied banking channels, presently, MEERA HANDICRAFTS accepts payments only from major select banking avenues. MEERA HANDICRAFTS accepts payments made through international debit/credit cards.

3. It is expressly clarified that accepting a User's payment through the Payment Options is solely at MEERA HANDICRAFTS's discretion. MEERA HANDICRAFTS reserves the right to reject payment from a User through the Payment Options for any reason whatsoever. In order to further validate a User's transaction, MEERA HANDICRAFTS may request the User to submit a copy of the User's photo identity proof (such as the User's PAN card), failing which, MEERA HANDICRAFTS reserves the right to reject a User's payment made through the Payment Options.
4. While using the Payment Options, User agrees to provide correct, complete and accurate financial information such as credit/debit card details or prepaid payment instrument account details which may be stored by MEERA HANDICRAFTS's third party payment gateway provider. User(s) shall not use a credit/debit card or prepaid instrument which is not lawfully owned by him/her or which the User has not been lawfully authorised to use. The User shall solely be responsible for the security and confidentiality of his/her financial information. MEERA HANDICRAFTS disclaims all liabilities that may arise as a consequence of any unauthorised use of the User's financial information and/or identity, including details relating to the Payment Options.
5. MEERA HANDICRAFTS shall not be held responsible and shall not assume any liability in respect of any loss or damage suffered by a User owing to:
  - lack of authorisation for any transaction, including such transactions carried out on gift cards and vouchers issued to User(s) as a part of MEERA HANDICRAFTS's promotions.
  - exceeding of the credit/debit limit mutually agreed between the User and the issuing bank.
  - any payment issue arising out of technical glitches occurring during a transaction.
  - declination of transaction for reasons beyond MEERA HANDICRAFTS's control.
6. MEERA HANDICRAFTS reserves the right to impose limits on the number of transactions a User may undertake over the MEERA HANDICRAFTS Platform. Should the User exceed such transaction limits imposed by MEERA HANDICRAFTS, MEERA HANDICRAFTS reserves the right to refuse to process such transactions. MEERA HANDICRAFTS may refuse to process transactions emanating from User(s) who have suspicious or questionable transaction history on the MEERA HANDICRAFTS Platform. Should MEERA HANDICRAFTS be dissatisfied with the credibility of a User or the genuineness of a transaction carried out on the MEERA HANDICRAFTS Platform, MEERA HANDICRAFTS shall have the right to reject such transactions. MEERA HANDICRAFTS may also choose to delay the dispatch of Products purchased by such User or cancel the entire purchase at its sole discretion. The User agrees that MEERA HANDICRAFTS shall not be liable for any damage, interests or claims resulting from MEERA HANDICRAFTS's decision to not process a transaction or delay in the processing of a transaction on account of a User's suspicious activity on the MEERA HANDICRAFTS Platform.
7. All the Products listed on the MEERA HANDICRAFTS Platform are including all

applicable

taxes. You will be responsible for payment of all fees/costs/charges associated with the purchase of Products from us and you agree to bear any and all

applicable taxes including but not limited to GST, duties and cesses etc. Despite MEERA HANDICRAFTS's best efforts, there may be instances of mispricing of Products on the MEERA HANDICRAFTS Platform during or after the process of purchase of Products has been carried out by the User. While thorough processes of verification are carried out prior to the publication of Product prices on the MEERA HANDICRAFTS Platform, errors and discrepancies arising out of technical glitches and time lags is unavoidable.

For avoidance of doubt, MEERA

HANDICRAFTS's curative action that will arise in the event of a price difference arising on the actual maximum retail price of a Product against the price published on the MEERA HANDICRAFTS Platform is set out below:

- If the maximum retail price of the Products delivered to the User is lower than the price published on the MEERA HANDICRAFTS Platform, the User shall, within 24 (twenty four) hours from the time when he/she received the Products, intimate us at [hello@MEERA HANDICRAFTS.com](mailto:hello@MEERA HANDICRAFTS.com) in each case resulting in an acknowledgment. Upon MEERA HANDICRAFTS being satisfied of the User's claim, the difference in the purchase price against the maximum retail price shall be transferred into the User's bank account within 15 (fifteen) days from the date of receiving the written notice from the User.
- If the maximum retail price of the Products listed on the MEERA HANDICRAFTS Platform is higher than what has been published and if MEERA HANDICRAFTS is not providing an offer or discount on such Products, MEERA HANDICRAFTS shall have the right to reserve the despatch of the purchased Products until the error on the MEERA HANDICRAFTS Platform has been rectified and the User pays the difference amount. If the User refuses to pay the difference, the User is entitled to seek a cancellation and the amount paid by the User shall be transferred into the User's bank account within 15 (fifteen) days by MEERA HANDICRAFTS.

In order to process such refunds, the User will be required to send an email to us at [hello@MEERA HANDICRAFTS.com](mailto:hello@MEERA HANDICRAFTS.com). Thereafter, the User will receive a refund into the User's source account that was used to make the initial payment.

8. To enable User to make payments for purchasing Products on the MEERA HANDICRAFTS Platform, in addition to this FPP Policy, the terms and conditions of the User's bank, applicable financial institution and/or card issuing association may be applicable. The User's bank, financial institution or card issuing association may decline or prevent the User from making electronic payments for buying the Products on the MEERA HANDICRAFTS Platform and MEERA HANDICRAFTS does not control the same and hence, shall not be at any point in time be held liable.
9. MEERA HANDICRAFTS may, from time to time contract with third party payment service providers including banks, to open nodal bank accounts under applicable Indian laws. This will be done to facilitate the payments between User(s) and other third parties, apart from MEERA HANDICRAFTS. These third parties may include other service providers including payment aggregators, prepaid instrument providers, courier and logistic service providers etc. Upon successful delivery of the

products purchased by you through the MEERA HANDICRAFTS Platform,  
MEERA HANDICRAFTS shall initiate payments to third party service providers.

1. If it is brought to the User's notice that a charge has been created on his/her payment instrument(s) for purchase of Products on the MEERA HANDICRAFTS Platform and the User is not aware of such purchase on the MEERA HANDICRAFTS Platform, the User is first, required to verify if his/her family members, friends or business colleagues were authorised to carry out the purchase of Products on the MEERA HANDICRAFTS Platform. If, despite this, the User continues to be unable to identify the charge created on his/her payment instrument(s) for purchase of Products on the MEERA HANDICRAFTS Platform, the User may report such unauthorised purchase to us within 10 (ten) days from the date on which the unauthorised purchase was carried out on the MEERA HANDICRAFTS Platform in order to enable MEERA HANDICRAFTS initiate investigations.
1. If the User carries out a purchase on the MEERA HANDICRAFTS Platform and the payment in lieu thereof has been invalidated, MEERA HANDICRAFTS reserves the right to retrieve the invalidated payment ("Invalidated Payment"). The User shall within 5 (Five) days from the date of receiving a written notice from MEERA HANDICRAFTS, remit the Invalidated Payment into MEERA HANDICRAFTS's bank account, details of which shall be set out in the notice. If the User fails to remit the Invalidated Payment into MEERA HANDICRAFTS's bank account despite having received the notice, MEERA HANDICRAFTS shall be entitled to initiate civil and/or criminal legal action against the defaulting User at his/her cost and peril.

Customer Support Team:

Any queries or concerns relating to the Fees and Payment may be directed by you to our customer support team who can be contacted at:

Contact Details: [hello@MEERA HANDICRAFTS.com](mailto:hello@MEERAHANDICRAFTS.com)