

Client Payment Policy

Leo Nine Real Estate Office — Gul Plaza, PWD Main Road, Islamabad

This Client Payment Policy outlines the terms and procedures related to financial transactions at Leo Nine Real Estate Office. The purpose of this policy is to ensure secure, transparent, and reliable payment practices for all clients engaging in property transactions with our office.

1. Accepted Payment Methods

- Bank Transfers (Meezan Bank, HBL, UBL, Allied Bank, etc.)
- Pay Orders / Demand Drafts
- Verified Digital Channels (PayPal, Payoneer, Wise, etc., where applicable)
- No direct cash transactions above PKR 50,000 will be entertained without prior approval.

2. Payment Confirmation

- Clients will always receive an official receipt (printed or digital) for every payment.
- Digital payment confirmations will be sent via email or WhatsApp after verification.
- Duplicate receipts will not be issued without proper authorization.

3. Payment Security

- All payments must be routed through verified banking channels.
- Clients are advised not to share sensitive banking details over email or phone.
- Our office will never request login credentials or OTPs for payments.

4. Refunds & Adjustments

- Refunds (if applicable) will only be processed after written approval from management.
- Refunds are made using the same channel through which payment was received.
- Processing time for refunds: 7–14 working days.

5. Late Payments

- Any overdue balances must be cleared before the transfer of property ownership documents.
- Interest or penalties may apply as per contract terms.

6. Dispute Resolution

- Any payment-related disputes must be reported immediately to the accounts department.
- A written complaint must be submitted with all relevant details.
- Disputes will be resolved in line with Pakistan's property and financial regulations.

7. Client Acknowledgment

All clients must read, understand, and agree to this payment policy before completing a transaction with Leo Nine Real Estate Office.

Client Signature: _____

Date: _____