

U2U Refund/Cancellation Policy

1. Amount once paid through the payment gateway shall **NOT BE** refunded other than in the following circumstances:
 - Multiple times debiting of Customer's Card/Bank Account due to technical error OR Customer's account being debited with excess amount in a single transaction due to technical error. In such cases, excess amount excluding Payment Gateway charges would be refunded to the Customer.
2. The Customer will have to make an application for refund along with the transaction number and original payment receipt **within 3 days** if any generated at the time of making payments.
3. The application in the prescribed format should be sent to contactus@u2usystems.com
4. The application will be processed manually and after verification, if the claim is found valid, the amount received in excess will be refunded through electronic mode in favor of the applicant within a period of 21 calendar days on receipt of such claim. It will take 3-21 days for the money to show in your bank account depending on your bank's policy.
5. Company assumes no responsibility and shall incur no liability if it is unable to affect any Payment Instruction(s) on the Payment Date owing to any one or more of the following circumstances:
 - a. If the Payment Instruction(s) issued by you is/are incomplete, inaccurate, and invalid and delayed.
 - b. If the Payment Account has insufficient funds/limits to cover for the amount as mentioned in the Payment Instruction(s)
 - c. If the funds available in the Payment Account are under any encumbrance or charge.
 - d. If your Bank refuses or delays honoring the Payment Instruction(s)
 - e. Circumstances beyond the control of Company (including, but not limited to, fire, flood, natural disasters, bank strikes, power failure, systems failure like computer or telephone lines breakdown due to an unforeseeable cause or interference from an outside force)
 - f. In case the payment is not effected for any reason, you will be intimated about the failed payment by an e-mail
6. User agrees that Company, in its sole discretion, for any or no reason, and without penalty, may suspend or terminate his/her account (or any part thereof) or use of the Services and remove and discard all or any part of his/her account, user profile, or his/her recipient profile, at anytime. Company may also in its sole discretion and at any time discontinue providing access to the Services, or any part thereof, with or without notice.
7. Company may elect to resolve any dispute, controversy or claim arising out of or relating to this Agreement or Service provided in connection with this Agreement by binding arbitration in accordance with the provisions of **Singapore/India Arbitration & Conciliation Act**. Any such dispute, controversy or claim shall be arbitrated on an individual basis and shall not be consolidated in any arbitration with any claim or controversy of any other party.