

Refund Policy

We strive to ensure that the services you avail through our website are to your full satisfaction, and are the best in the Industry at extremely reasonable and affordable rates.

- 1. Firstly, when the customer has paid his EMI either in excess or duplicate EMI, then i.e., the factors for which customer is solely responsible. (Duplicate or Excess payments)**
- 2. Secondly, when customer pay for the services but later on decide that he does not wish to avail them. (Incomplete Transactions)**

We would like to clarify that refunds shall be considered only, in case customer requests a refund where excess EMI has been collected from customers, provided that the customer has never delayed the payment beyond 30 days **(i.e., never gone in DPD above 30)**.

In the event a request for refund is made by the Customer for duplicate or excess payments or incomplete transactions to VVPL, as the case may be, the customer agrees that PFL shall refund such amounts as may be decided by VVPL in its sole discretion from time to time. Also, such refund shall be made in accordance with the terms and conditions of the relevant service provider providing the payment gateway services.

Upon receiving your mail, the Senior Management at VVPL shall decide on whether your request for a refund should be processed, contingent on the reasons for such a request. Please note that we reserve the right to take the final and binding decision with regard to requests for refund. Most importantly, we wish to clarify that in cases outside our control, including but not limited to national holidays, department holidays, delays on the part of the Government of India, the respective State Governments, Our affiliates or elsewhere, acts of war, acts of God, earthquake, riot, sabotage, labor shortage or dispute, internet interruption, power disruption, lack of phone network connectivity, technical failures, breakage of sea cable, hacking, piracy, we shall not liable for any delays.

If we confirm your request for refund, subject to the terms and conditions mentioned herein or elsewhere, we will send you an e-mail or any other convenient mode seeking the details required to refund the amount which may include your Bank Account details such as the account number and the IFS code of the branch in question.

Kindly note that it will take us a minimum of about 48-72 working hours from the receipt of all such information to process the refund and initiate the transfer. We reiterate once again that only where excess EMI has been collected from customers, provided that the customer has never delayed the payment beyond 30 days **(i.e., never gone in VVPL above 30)**, subject to the discretion of the Senior

Corporate Office

No. 1, Old Airport Road, Domlur Layout, Near Domlur Post Office, Bengalure, Karnataka – 560071.



Management at VVPL. We assure you that we are continuously working to improve our services and are we are welcome to any suggestions from your end. For any other queries, please contact our customer service desk at support@loanfront.in.

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