

Online Transaction – Refund & Claim Policy

1. Chargeback Transactions

In certain instances, a transaction that has been successfully processed and settled may later be reversed and debited, resulting in a claim. This process is referred to as a *chargeback*.

2. Definition of Chargeback

A chargeback refers to a transaction that was authorised and settled but is subsequently reversed and debited from the Company's account by the credit card issuer or payment bank for any reason. This may include associated bank charges, penalties, and other incidental costs. Similar debits may also be applied to the Payment Service Provider's account.

3. Refund of Chargeback Claims

- Refunds for chargeback claims will be processed **exclusively** through Falcon Trading Private Limited ("the Company").
- Users must **not** submit refund claims directly to the Payment Service Provider.
- All refund requests must be submitted to the Company with complete claim details. Requests will be reviewed and processed on a case-by-case basis, subject to merit.

4. Fraudulent Transactions

Claims relating to fraudulent transactions (e.g., card misuse, duplicate debits, etc.) must be addressed directly to the Company for resolution.

5. Server-Related Issues

In the event of technical issues such as system slowdown, transaction failure, or session timeout: a. Users must first verify whether their bank account has been debited before attempting a second payment. b. If the account has been debited, users should avoid making duplicate payments and immediately contact the Company (via email or other official communication channels) for payment confirmation. c. If the account has **not** been debited, users may proceed to initiate a new transaction.

6. Liability Disclaimer

Under no circumstances shall the Payment Gateway Service Provider be held liable for fraudulent or duplicate transactions. No claims should be directed to the Payment Gateway Service Provider, and any such claims will not be entertained.