### TERMS AND CONDITIONS FOR ONLINE PAYMENTS

#### **Introduction:**

These terms and conditions apply to the user who uses the Online Services provided for any payment made to Khalsa College Charitable Society, Amritsar. Kindly read these terms and conditions carefully. By authorizing a payment to KCCS through the online payment service, it would be treated as a deemed acceptance to these terms and conditions. KCCS reserves all the rights to amend these terms and conditions at any time without giving any prior notice. It is the responsibility of the user to have read the terms and conditions before using the service.

### **Terms and Conditions:**

- > The following is a summary of the terms and conditions of this service:
- ➤ Payment(s) through this Service may only be made with a Credit Card, Debit Card or Net Banking.
- ➤ Before using this service, it is recommended that the user shell make necessary enquiry about the charges or fees payable against the Credit/Debit card used from Credit card or the Debit Card Service provider i.e the respective Bank.
- ➤ The Credit card information supplied at the time of using the service is processed by the payment gateway system of the service provider and is not supplied to KCCS. It is the sole responsibility of the user of the service to ensure that the information entered in the relevant fields are correct. It is recommended that you take and retain a copy of the transaction for record keeping purposes, which might assist in resolution of any disputes that may arise out or usage of the service.
- ➤ The applicant agrees, understands and confirms that his/her personal data including without limitation details relating to Credit Card/Debit Card/Net banking transmitted over the internet may be susceptible to misuse, hacking theft and/ or fraud and that KCCS or the Payment Service Provider(s) have no control over such matters.
- ➤ The service is provided using a payment gateway service provider through a secure website. However, neither the payment gateway service provider nor the KCCS gives any assurance, that the information so provided online by a user is secured or may be read or intercepted by a third party. KCCS does not accept or assume any liability in the event of unauthorized interception, hacking or any other unauthorized access to information provided by the user of the service.

- ➤ KCCS and/or the payment service provider shell not be liable for any inaccuracy, error or delay in, or omission of (a) any data, information or message, or (b) the transmission or delivery of any such data, information or message; or (c) any loss or damage arising from or occasioned by any such inaccuracy, error, delay or omission, non-performance or interruption in any such data, information or message. Under no circumstances shall the KCCS and/or the Payment Service Provider, its employees, directors, and its third party agents involved in processing, delivering or managing the services, be liable for any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary arising out of or in any way connected with the provision of any inadequacy or deficiency in the provision of services or resulting from unauthorized access or alteration of transmission of data or arising from suspension or termination of the service.
- ➤ The applicant agrees that KCCS or nay of its employees will not be held liable By the Applicant for any loss or damages arising from your use of, or reliance upon the information contained on the website, or any failure to comply with these Terms and Conditions where such failure is due to circumstances beyond KCCS reasonable control.

## **Debit/Credit Card, Bank Account Details:**

- ➤ The Applicant agrees that the debit/credit details provided by him/her for use of the aforesaid Service(s) must be correct and accurate and that Applicant shall not use a Debit/Credit Card, that is not lawfully owned by him/her or the use of which is not provide correct and valid debit/credit details.
- ➤ The applicant may pay his/her application/initial fees to KCCS by using a debit/credit card or through online banking account. The Applicant warrants, agrees and confirm that when he/she initiates a payment transaction and/or issues an online payment instruction and provides his/her card/ bank details:
- ➤ The applicant is fully and lawfully entitled to use such credit/debit card, bank account for such transactions.
- ➤ The Applicant is responsible to ensure that the card/bank account details provided by him/her are accurate;
- ➤ The Applicant authorize debit of the nominated card/bank account for the payment of fees selected by such Applicant along with the applicable Fees.
- > The Applicant is responsible to ensure that sufficient credit is available on the nominated card/bank account at the time of making the payment to permit the Payment of the dues payable or fees dues selected by the Applicant inclusive of the applicable Fee.

# No Warranty:

➤ No Warranty, representation or guarantee, express or implied, is given by the KCCS in respect of the operation of the service.

## **Refund/Cancellation Policy:**

> Fees once paid will not be refunded under any circumstances.

## **Privacy Policy:**

- Online fee payment system purpose to provide flexibility and conform to continuing student by offering option to pay online using various payment methods.
- ➤ It is sole responsibility of students to pick online payment option. KCCS do not recommended/prefer/promote any particular method.
- ➤ Information related to payments using debit or credit card is not accessed or stored by the institute.
- ➤ Limitation of Liability: In no event, institute will be liable for any damage direct or indirect losses or expenses arising in connection with site or use thereof inability to use by any person delay of operation or transaction, computer virus etc.

## **Security:**

All Payment details which are entered through this payment gateway are encrypted when the student, or third party making payment, enters them. This site is secure and uses ......- bit ? encryption to offer secure communication by encrypting all data to and from the site The KCCS shall not be liable for any failure by the student or third party making payment of fees to properly protect data from being seen on their screen by other person or otherwise obtained by such other person, during the online payment process or in respect of any omission to provide accurate information in the Course of the Online Payment Process.

### **Variation to the Terms and Conditions:**

The KCCS reserves the right to vary these Terms and Conditions from time to time and the current version will be that published on this website.

We reserve the right to decline the acceptance of an online payment if your account is in default for any reason. KCCS may also make additions/deletions/alteration to the service offered, at its sole discretion. We reserves the right to withdraw the service at any time at its discretion. We retain

the right to change the terms and conditions for Online Fees Payments, without any prior notice.