

Terms and Conditions

- **User Responsibility for Accuracy:** Users must ensure that all personal, debit/credit card, and bank account details provided are correct and accurate. Using a payment method that is not lawfully owned or authorized by the owner is prohibited.
- **Timing of Payment:** Payments normally take a few business days (e.g., 1-4 days) to reach the institution's account. It is the user's sole responsibility to ensure payment is made well in advance of the due date to avoid late fees, as the institution is not liable for delays.
- **Transaction Charges:** Online transaction charges (e.g., for credit card, debit card, net banking, UPI use) are typically extra and not part of the fee amount.
- **Limitation of Liability:** The institution/service provider is generally not liable for any failure of performance, error, omission, interruption, computer virus, or any damage or loss arising from the use of the online payment service. The user uses the service entirely at their own risk.
- **Payment Gateway Disclaimer:** The institution/service provider does not guarantee
 - the continuous availability of the online payment system and is not responsible if a payment is refused or declined by the card supplier or bank for any reason.
- **Security and Privacy:** While reasonable care is taken to guard against unauthorized use of information, users acknowledge that data transmitted over the Internet may be susceptible to misuse, hacking, or fraud, and the institution/service provider has no control over such matters.
- **Refund/Cancellation Policy:** This is a critical clause. Most policies state that once a fee is paid online, the transaction cannot be cancelled, and the amount is non-refundable, except in specific cases like multiple debits for a single transaction or a technical issue where payment is deducted but not reflected. Any refunds, if applicable, are handled according to the institution's internal policies and may take several working days.
- **Governing Law and Jurisdiction:** Any disputes arising from the use of the service will typically be governed by the laws and courts of a specific jurisdiction mentioned in the terms.
- **Acceptance of Terms:** By using the online payment facility, the user is deemed to have accepted all the terms and conditions.