



## REFUND POLICY

a. In case the customer has opted for a non-EMI (direct) payment, the refund process will be initiated within one working day. The refund will be credited back into the same payment instrument from which the payment was originally made. Depending on the payment instrument used, the refund process might take anywhere between 7-10 working days.

b. In case the customer has opted for an EMI payment, and opts for a refund **before** taking delivery of the product from the seller, any interest paid by the customer to the credit card issuing bank in the interim period will **not** be refunded. Only the amount paid for the product originally will be refunded (after ETE “Easy to EMI” transaction charges are deducted).

c. In both cases above, any refund is subject to transaction charges to the tune of 2.5%. Any refund will be processed only after deduction of ETE (Easy to EMI’s) standard processing charges.

d. Any refund claim to be opted by the buyer before exchanging the unique code with the seller. ETE (Easy to EMI) will not be responsible for the refund or claim after exchanging the unique code with the seller.

## GENERAL

ETE (Yashas Infotech Pvt Ltd) reserve right to change, modify or update Refund Policy at any time. You are encouraged to check the ETE services often to get updated about Refund Policy. You acknowledge that by virtue of usage of the ETE service you provide acceptance of the Refund Policy.

## Contact details

Send questions about this policy to [support@easytoemi.com](mailto:support@easytoemi.com).