

Terms and Conditions for Online-Payments

The Terms and Conditions contained herein shall apply to any person ("User") using the services for making payments through an online payment gateway service ("Service") offered by any Payment Gateway Service provider, through SIHL website/App i.e. www.sihl.in Each User is therefore deemed to have read and accepted these Terms and Conditions.

A. Privacy Policy

SIHL respects and protects the privacy of the individuals that access the information and use the services provided through them. Individually identifiable information about the User is not wilfully disclosed to any third party without first receiving the User's permission, as covered in this Privacy Policy.

Please be aware, however, that SIHL will release specific personal information about the User if required to do so in the following circumstances:

- in order to comply with any valid legal process such as a search warrant, statute, or court order, or
- if any of User's actions on SIHL's website/App violate the Terms of Service or any of SIHL's guidelines for specific services, or
- to protect or defend SIHL's legal rights or property or
- to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the security, integrity of SIHL's website/App/offerings.

B. General Terms and Conditions for Online-Payments

- 1) Once a User has accepted these Terms and Conditions, he/ she may avail the Services. A User shall enter his/ her details and pay their dues in any other manner as may be specified by SIHL from time to time.
- 2) SIHL's rights, obligations, undertakings shall be subject to the laws in force in India, as well as any directives/ procedures of Government of India, and nothing contained in these T&C shall be in derogation of SIHL's right to comply with any law enforcement agencies requirements relating to any User's use of the website/App or information provided to or gathered by SIHL with respect to such use.
- 3) Each User accepts and agrees that the provision of details of his/ her use to regulators or to any other third party in order to resolve disputes or complaints which relate to the Website/App shall be at the absolute discretion of SIHL.
- 4) The entries in the books of SIHL and/or the Payment Service Providers kept in the ordinary course of business of SIHL and/or the Payment Service Providers with regard to transactions covered under these T&C and matters therein appearing shall be binding on the User and shall be conclusive proof of the genuineness and accuracy of the transaction.
- 5) Server Slow Down/Session Timeout: In case the Website/App or Payment Service Provider's web page, that is linked to the Website/App, is experiencing any server related issues like 'slow down' or 'failure' or 'session timeout', the User shall, before initiating the second payment, check whether his/her Bank Account has been debited or not and accordingly resort to one of the following options:
 - (i) In case the Bank Account appears to be debited, ensure that he/ she does not make the payment twice and immediately thereafter contact SIHL via e-mail or any other mode of contact as provided by SIHL to confirm payment.
 - (ii) in case the Bank Account is not debited, the User may initiate a fresh transaction to make payment.

However, the User agrees that under no circumstances the Payment Gateway Service Provider or SIHL shall be held responsible for such fraudulent/duplicate transactions and hence no claims should be raised to Payment Gateway Service Provider or SIHL.

C. Limitation of Liability

SIHL has made this Service available to the User as a matter of convenience. SIHL expressly disclaims any claim or liability arising out of the provision of this Service. The User agrees and acknowledges that he/ she shall be solely responsible for his/ her conduct and that SIHL reserves the right to terminate the rights to use of the Service immediately without giving any prior notice thereof.

- 1) SIHL and/or the Payment Service Providers shall 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 SIHL and/or the Payment Service Providers, 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 or any inadequacy or deficiency in the provision of the Services or resulting from unauthorized access or alteration of transmissions of data or arising from suspension or termination of the Services.

- 2) SIHL and the Payment Service Provider(s) assume no liability whatsoever for any monetary or other damage suffered by the User on account of:
 - a) the delay, failure, interruption, or corruption of any data or other information transmitted in connection with use of the Payment Gateway or Services in connection thereto; and/ or
 - b) any interruption or errors in the operation of the Payment Gateway.
- 3) The User shall indemnify and hold harmless the Payment Service Provider(s) and SIHL and their respective officers, directors, agents, and employees, from any claim or demand, or actions arising out of or in connection with the utilization of the Services.
- 4) The User agrees that SIHL or any of its employees will not be held liable by the User for any loss or damages arising from your use of, or reliance upon the information contained on the Website/App, or any failure to comply with these Terms and Conditions where such failure is due to circumstance beyond SIHL's reasonable control.

D. Miscellaneous Conditions:

- 1) The User agrees, understands and confirms that his/ her personal data including without limitation details relating to debit card/ credit card/bank account details transmitted over the Internet may be susceptible to misuse, hacking, theft and/ or fraud and that SIHL or the Payment Service Provider(s) have no control over such matters.
- 2) Although all reasonable care has been taken towards guarding against unauthorized use of any information transmitted by the User, SIHL does not represent or guarantee that the use of the Services provided by/ through it will not result in theft and/or unauthorized use of data over the Internet. SIHL, the Payment Service Provider(s) and its affiliates and associates shall not be liable, at any time, for any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communications line failure, theft or destruction or unauthorized access to, alteration of, or use of information contained on the Website.
- 3) By accepting these Terms and Conditions the User agrees that his/ her User ID and Password are very important pieces of information and it shall be the User's own responsibility to keep them secure and

confidential. In furtherance hereof, the User agrees to;

- a) Choose a new password, whenever required for security reasons.
 - b) Keep his/ her User ID & Password strictly confidential.
 - c) Be responsible for any transactions made by User under such User ID and Password.
- 4) The User is hereby informed that SIHL will never ask the User for the User's password in an unsolicited phone call/message or in an unsolicited email.

E. Debit/Credit Card/Bank Account Details-

- 1) The User agrees that the debit/credit card/ Bank Account Details provided by him/ her for use of the aforesaid Service(s) must be correct and accurate and that the User shall not use a debit/ credit card/ Bank Account Details, that is not lawfully owned by him/ her or the use of which is not authorized by the lawful owner thereof. The User further agrees and undertakes to provide correct and valid debit/credit card/Bank account details.
- 2) The User may pay his/ her dues to SIHL by using a debit/credit card or through online banking account. The User warrants, agrees and confirms that when he/ she initiates a payment transaction and/or issues an online payment instruction and provides his/ her card / bank details:
 - a) The User is fully and lawfully entitled to use such credit / debit card/bank account for such transactions;
 - b) The User is responsible to ensure that the card/ bank account details provided by him/ her are accurate;
 - c) The User is authorizing debit of the nominated card/ bank account for the payment of dues selected by such User along with the applicable Fees.
 - d) The User is responsible to ensure 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 the bill(s) selected by the User inclusive of the applicable Fee.

F. Payment Gateway Disclaimer

The Service is provided in order to facilitate access to view and pay dues online. SIHL or the Payment Service Provider(s) do not make any representation of any kind, express or implied, as to the operation of the Payment Gateway other than what is specified in the Website/App for this purpose. By accepting/ agreeing to these Terms and Conditions, the User expressly agrees that his/ her use of the aforesaid online payment Service is entirely at own risk and responsibility of the User.