

Femina Merchants Pvt Ltd

Terms and Conditions

1. Use of Service

This online payment facility is provided exclusively for the customers of **Femina Merchants Pvt Ltd**. Customers may use this service to make payments towards their loan accounts maintained with the company.

2. Purpose of Payment

Payments made through this portal may be used for the following purposes:

- Payment of EMI / PEMI dues
- Payment of overdue amounts
- **Part-Payment of the loan amount**
- **Loan Foreclosure / Loan Closure**

All payments will be processed and adjusted in the respective loan account as per the policies of the company.

3. Adjustment of Payments

Any payment made through this portal shall be adjusted against the outstanding dues in the loan account, including but not limited to:

- Pending EMI/PEMI
- Interest
- Penalties or charges
- Any other applicable dues

If the payment amount exceeds the outstanding dues, the excess amount may be adjusted or refunded as per the prevailing policies of the company.

4. Auto-Debit / ACH / Cheque Presentation

In case the customer has an existing repayment arrangement through:

- Auto-Debit
- ACH (Automated Clearing House)
- Post-Dated Cheques

the use of this payment facility will **not automatically stop or cancel** the presentation or re-presentation of such payment instructions.

5. Change in Mobile Number

If the registered mobile number of the customer has changed, the customer is required to visit the nearest branch of **Femina Merchants Pvt Ltd** to update their contact details.

6. Payment Failure

In the event that a payment attempt is unsuccessful, the customer may retry the transaction after 24 hours.

If the issue persists, the customer may contact the company through:

Email: customerservice@feminafin.in

Phone: +91 7056213485

7. Third-Party Payment Gateway

For the purpose of processing payments, customers may be redirected to third-party payment service providers such as **BillDesk** or other authorized payment gateways.

Femina Merchants Pvt Ltd does not guarantee the accuracy, reliability, or security of services provided by such third-party platforms and shall not be held liable for any deficiency in their services.

8. Disclaimer

The information and materials available on this website are provided on an "as is" and "as available" basis. **Femina Merchants Pvt Ltd** does not warrant the accuracy, adequacy, or completeness of the information and expressly disclaims liability for any errors, omissions, or interruptions in service.

9. Unauthorized Use

Unauthorized access to the company's website, systems, or misuse of passwords and information available on the site is strictly prohibited and may result in legal action.

10. Refund Policy

In case a customer makes a **duplicate or excess payment**, the excess amount may be refunded within **7 working days** after the same is reported to the company through the provided contact details.

However, if there are any outstanding dues under the same or any other loan facility with **Femina Merchants Pvt Ltd**, the excess payment may be adjusted against such dues instead of being refunded.

11. Availability of Service

This payment facility may be available only through select banks and payment channels. **Femina Merchants Pvt Ltd** reserves the right to add or remove banks or payment options without prior notice.

12. Governing Law

The use of this website and the services provided herein shall be governed by the applicable laws of India. Any disputes arising out of the use of this service shall be subject to the jurisdiction of the competent courts in India.