

Refund and Cancellation Policy

Payments made through the payment gateway are non-refundable, except in the following circumstances:

- If a customer's bank account is debited multiple times due to a technical error*, or if an excess amount is debited in a single transaction due to a technical issue, the excess amount (excluding payment gateway charges) will be refunded.
- If a payment is deducted from the customer's bank account due to a technical error* but the transaction remains unsuccessful, a refund will be issued. We will refund only in case payment is credited to our accounts otherwise the bank will refund/reverse the transaction.

In the above scenario, to request a refund the customer must submit a request along with the transaction number and the original payment receipt. The request should be sent to **helpdesk@dhani.com**.

Indiabulls Securities Limited will verify the payment as per its standard procedure. If the payment is found to be valid, the excess amount will be refunded via electronic transfer within 7 working days of receiving the request.