

Terms & Conditions for Fee Payment, Refund & Dispute Resolution

1. General

- These Terms and Conditions govern the use of the online payment gateway service for payment of fees to St. Mary's Nursery School.
- By using the payment facility on our website or app, you agree to be bound by these terms.

2. Fee Payment

- All payments made through the online gateway are subject to confirmation by St. Mary's Nursery School and the respective payment processor.
- Fee payments should be made before the due date to avoid penalties or interruption in services.
- Payments can be made using Credit/Debit Cards, Net Banking, UPI, or any other mode as allowed by the payment gateway.
- Any charges imposed by the payment gateway or bank (like convenience fee, service fee, etc.) are to be borne by the user.

3. Payment Confirmation

- Upon successful transaction, you will receive an automated receipt via email/SMS/app.
- If you do not receive a confirmation within 24 hours, please contact our support team with transaction details.

4. Refund Policy

- No automatic refund will be processed once the payment is successfully made and recorded unless there has been:
- A duplicate payment
- A transaction failure where money was debited but not credited
- In such cases, users must inform us within 7 days from the transaction date. Supporting proof may be required.
- Approved refunds will be processed through the original mode of payment within 7-14 working days.
- No refund will be granted for services already availed or partially used.

5. Dispute Resolution

- Any disputes regarding payments must be raised with St. Mary's Nursery School within 7 working days of the transaction.
- Disputes should include:
- Transaction ID
- Date of payment
- Reason for dispute

- St. Mary's Nursery School will coordinate with the payment gateway and bank to verify and resolve the matter.
- If found valid, necessary action (refund, credit adjustment, etc.) will be taken at the discretion of the institution.

6. Liability

- St. Mary's Nursery School will not be responsible for any loss or damage arising directly or indirectly from:
 - Any error or delay in payment
 - Failure to access the payment gateway
 - Any fraudulent transaction due to user negligence

7. Modification of Terms

- St. Mary's Nursery School reserves the right to change these terms and conditions without prior notice.
- Continued use of the online payment facility constitutes acceptance of such changes.