

REFUND AND CANCELLATION POLICY

This Refund Policy document is an electronic record in terms of the Information Technology Act, 2000 and rules there under in force, and the provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000 from time to time. This electronic record is generated by a computer system and does not require any physical or digital signatures.

This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries Guidelines) Rules, 2011 that require publishing the rules and regulations for access or usage of the internet resource <https://prateeksecurities.in/> as well as any other application or software run under the brand name "Prateek Securities" (hereinafter referred to as the "Prateek Securities").

This is to inform you about the terms and conditions of refunds that are applicable to internet resources as well as mobile application platforms and any other application or software owned by PRATEEK SECURITIES. ("Us", "We", or "Prateek Securities" or "Company").

PLEASE READ THESE REFUND POLICY ("**REFUND POLICY**") CAREFULLY. BY ACCESSING THE OR USING PRATEEK SECURITIES SERVICES (INCLUDING WEB OR MOBILE APPLICATION) OR OTHERWISE, YOU AGREE TO BE BOUND BY IT. IF YOU DO NOT AGREE WITH THESE TERMS, PLEASE DO NOT ACCESS OR USE PRATEEK SECURITIES SERVICE (INCLUDING WEB OR MOBILE APPLICATIONS).

GENERAL

Prateek Securities Services provides access to an online platform bringing together consumers, financial institutions, Health Care institutions and other partners.

In the event You wish to avail any of the Service, you will be required to provide certain information and our representatives may contact You through phone or email to understand Your requirements.

For the provision of our Services, we will be using and sharing the information of the User with multiple financial institutions and other parties, as may be required for the purpose of the services and Prateek Securities may also run multiple credit checks to be able to get the best available offers to suit the needs of the Users.

The collection, storing, use and transfer of information shared by the User shall be governed in accordance with the Privacy Policy.

COMPANY INFORMATION

Prateek Securities is a company registered under the Companies Act, 2013 and having its registered office at 308, Rakesh Deep, 11, Comm. Complex, Gulmohar Enclave New Delhi 110049.

Prateek Securities is not an organization registered with the Reserve Bank of India and does not hold any license to engage in any activities relating to lending or borrowing.

Prateek Securities is a service provider facilitating the access between borrower, Healthcare institutions and non-banking finance companies ("**Lending NBFC**") willing to lend and person in need of borrowing.

Lending NBFC is responsible for the loan and other facilities provided through our Services.

REFUND

Due to the nature of the Services, we are unable to provide refunds.

If you feel that you were inappropriately charged for a service or product, or would like to speak to someone about a refund for a different reason, please submit an email support ticket to [prateeksecurities@gmail.com] or call [**+91-8447827447**].

Further, any refunds, if applicable within the purview of our refund policy, will be processed over a period of 2-4 weeks subject to the internal clearances and banking procedures. The refund policy is subject to change at the sole discretion of Prateek Securities.

Suitable announcements will be made on the website and every customer is assumed to have updated himself by going through the website periodically.

If You continue to use the services after the date on which the change comes into effect, use of such services shall be assumed as your agreement to be bound by the new refund policy.

Prateek Securities may elect to resolve any dispute, controversy or claim arising out of or relating to this Refund Policy or Service provided in connection with this Refund Policy by binding arbitration in accordance with the provisions of the Indian Arbitration & Conciliation Act, 1996. Any such dispute, controversy or claim shall be arbitrated on an individual basis and shall not be consolidated in any arbitration with any claim or controversy of any other party.