



HINDON MERCANTILE LIMITED

CANCELLATION AND REFUND POLICY

Hindon Mercantile Limited strongly recommends that all members – Lenders and Borrowers – read, understand and familiarize themselves with our cancellation & refund policy prior to using any services of Hindon Mercantile limited. No overseas payment can be made through wire transfer or any other means to our bank account.

In the event of cancellation of services due to any avoidable/unavoidable reasons we must be notified of the same in writing at helpdesk@mufinance.com. Cancellation request should be placed within 24 hours of agreement. Cancellation charges will be effective from the date we receive advice in writing, and cancellation charges would be as mentioned in the Loan Agreement.

Any refunds, if applicable within the purview of our refund policy, will be processed over a period of 2-4 weeks as per Indian Banking Procedures. The refund policy is subject to change by Hindon Mercantile Limited. The changes will apply after due legal diligence. Suitable announcements will be made on the website and legally-compliant notice period will be given before any changes come into force. If lenders or borrowers do not wish to accept the revised policy, lenders or borrowers should not continue to use the services and inform us about the same on helpdesk@mufinance.com. If lenders or borrowers continue to use the services after the date on which the change comes into effect, lenders or borrowers use of the services indicates your agreement to be bound by the new refund policy.

Please note that there may be certain instruction to remit payments or seek rendition of services that Hindon Mercantile Limited is unable to accept shall be cancel. We reserve the right, at our sole discretion, to refuse or cancel any order for any reason. We may also require additional verifications or information before accepting any instruction or registering you on are portal as a lender or a borrower. The borrower(s) and lender(s) are required to note that negative third party verification report(s) are crucial factors considered during the funding process. The funding may get rejected at any stage due to lack of information or verifiable information.