

# Chargeback Policy

## 1. Introduction

This Chargeback Policy outlines the procedures followed by Quanto Consulting Private Limited (“the Company”) for handling chargebacks initiated by customers. It aims to provide transparency and ensure fair resolution of disputes related to unauthorized or disputed transactions.

## 2. Definition of Chargeback

A chargeback is a request by a customer to reverse a transaction that was processed through a payment card (credit/debit) or digital payment method. Chargebacks may arise due to unauthorized use, service not received, duplicate charges, or other valid reasons as permitted by the issuing bank or payment network.

## 3. Scope of the Policy

This policy applies to all payment transactions conducted through Quanto Consulting Private Limited's digital platforms or services, and covers transactions processed via credit/debit cards, net banking, UPI, or other supported payment modes.

## 4. Scope of the Policy

- Unauthorized or fraudulent transactions
- Technical errors or duplicate charges
- Non-receipt of services or incorrect amount charged
- Cancelled services where a refund is due

**Please note:** Customers are advised to first contact our support team before initiating a chargeback.

## 5. Scope of the Policy

- Customer contacts issuing bank or payment provider to initiate chargeback
- Issuing bank notifies the acquiring bank/payment processor
- The Company receives notification and supporting documents
- The Company investigates and provides evidence to contest the chargeback if applicable
- Final resolution is determined by the card network or payment provider based on the evidence provided

## 6. Customer Responsibilities

- Ensure accurate transaction information before completing payment
- Contact customer support to resolve disputes prior to initiating chargeback
- Provide complete and accurate details for dispute resolution
- Misuse of chargeback mechanism may result in restricted access to services

## 7. Company Rights

Quanto Consulting Private Limited reserves the right to:

- Challenge any chargeback it deems invalid
- Recover funds or impose penalties for proven false claims
- Suspend or terminate user accounts involved in fraudulent activity
- Misuse of chargeback mechanism may result in restricted access to services

## 8. Timeline for Resolution

This policy applies to all payment transactions conducted through Quanto Consulting Private Limited's digital platforms or services, and covers transactions processed via credit/debit cards, net banking, UPI, or other supported payment modes.

## 9. Policy Review

This policy will be reviewed periodically to reflect changes in regulatory requirements, business processes, and payment provider guidelines.

## 10. Contact Information

For any questions or concerns related to this policy, please contact:

Customer Support – Quanto Consulting Private Limited

Email: [support@quantoconsulting.in](mailto:support@quantoconsulting.in)