

**1. Available payment methods**

The following are the available payment methods

- a) Cash, Bank, Credit/Debit Card, UPI Brand EMI Payment Gateway (Paytm Payu)

**2. Security of security of payment methods**

- a. All the payment methods are safe and confidential we followed applicable laws and have an own policy to secure the transactions  
b. our online shopping CRM App & Toptime website are secured by SSL  
c. To prevent online frauds we notified to our users through messages pamphlets etc from time to time.

**3. Fees and charges**

- a. all the charges on payments are borne by the company itself

**4. Procedure to cancel Regular Payments**

- a. we receive information from the users for payments payment fails related issues  
b. upon their request we verify our payment records wheather payment was received or not  
c. If any amount is received, we notify the users and do for the process as users desired  
d. If the user desire to get the products return or raise refund request, then we processed the same within 24 to 48 working hours.  
e. Payment is refunded to the user's Bank account or the same payment source.  
f. if a payment fails, we notify users to contact the customer care of payment source.

**5. Charge-Back Options:**

Following are the guidelines that we follow for Charge Back Cases;


- a. verification of payment whether received or not  
b. if the payment is not received than we inform to the users for raise the request at customer care of payment source  
c. if payment is received and no invoices are made against it, we immediately refund the amount to the same payment source.

**6. Contact information:**

+91 77009-41888, +91 77009-41890



For Fogla Agarwal And Associates LLP

  
CA Sumit Fogla  
M. No. 141533  
Designated Partner

**Toptime Consumer Private Limited**