Refund Policy

1. Introduction

This Refund Policy outlines the terms and conditions under which refunds will be processed in response to complaints from payers. The policy is designed to ensure a fair and transparent resolution while balancing the interests of both the payer and the recipient.

2. Eligibility for Refund

Refund requests will be considered under the following circumstances:

- Unauthorized transactions due to fraud or system errors.
- Duplicate payments made by the payer.
- Non-receipt of goods or services as per the agreed terms.
- Defective, damaged, or significantly different goods or services than described.
- Other circumstances deemed reasonable by the company.

3. Refund Request Process

To request a refund, the payer must:

- Submit a refund request via [email/contact form/portal] within [5] days of the transaction.
- Provide supporting documents, including transaction details, proof of issue, and relevant communication with the merchant.
- Cooperate with any necessary verification processes conducted by the company.

4. Refund Review and Decision

- The company will review the request within [5] business days.
- Additional documentation may be required for further verification.
- The final decision will be communicated to the payer via email or the designated communication channel.
- If approved, the refund will be processed within [X] business days to the original payment method.

5. Non-Refundable Transactions

Refunds will generally not be granted in cases involving:

- Transactions that are completed as per the agreed terms and conditions.
- Disputes that do not provide sufficient proof of an issue.
- Refund requests made after the specified timeframe.
- Services that have already been rendered.

6. Chargebacks and Disputes

If a payer initiates a chargeback with their bank or payment provider, the company reserves the right to dispute the chargeback and provide all necessary evidence to defend the transaction. Chargebacks may result in additional processing fees and account restrictions.

7. Amendments

This Refund Policy may be updated from time to time. Any changes will be communicated through official channels and will be effective upon posting.

8. Contact Information

For refund-related inquiries, please contact at [support@novatecg.com/+923268145555].