

PAYMENT POLICY

Overview

Deft Marketers Private Limited (*Herein after referred as “Company”*) goal for every purchasing transaction is to obtain the best value possible. The company strives to procure goods and services with the assistance of the use of payment methods and follow upon appropriate terms and conditions. The company wants to ensure that the payment methods are secure and confidential through this policy.

Scope

This policy applicable to all payment made by consumer, Direct seller and authorized C&F holders of the Company.

Applicable Laws

The Consumer Protection (Direct Selling) Rules, 2021, Consumer Protection Act, 2019, Consumer Protection (E-Commerce) Rules, 2020, Information technology Act 2000 (IT Act 2000), Information Technology (Reasonable Security Practices and procedures and sensitive personal data or information) Rules, 2011 and all other applicable laws.

Confidentiality

Deft Marketers ensures to maintain the confidentiality in respect to the payment and consider the confidentiality of information on a serious note. With the aim of ensuring you that your financial information will not be used, sent or sold to third parties for any kind of purpose whatsoever.

Protection of sensitive personal data

We protect your privacy, personal data and information in the best possible way, **Deft Marketers** provides this notice to explain to all our customers, Direct Sellers and C&F.

1. Privacy Notice

Kindly read all the policies in all its sections in order to understand our online information practices, how we manage your information and the payments.

2. This policy relates to www.deftmarketers.in website

The information written in this policy are related to the Deft Marketers's payment methods and are used and considered valid just for Deft Marketers official website: www.deftmarketers.in

3. Terms

By purchasing one or more products on Deft Marketers website through www.deftmarketers.in, you acknowledge and agree that you accept the practices and policies outlined in this policy.

4. Method of payment

The Payment methods i.e., Debit Card, Credit Card, Internet Banking, etc. Information collected for online shopping is used only to process payments for the orders and, is not retained on our website. The information is securely transmitted to the bank, and we store only the reference number and amount paid information provided by the bank.

In order to succeed in the today competitive environment, the company need to make efforts for the purpose of ensuring the payment methods are accurate and confidential. Explore various payment methods and find the one which has been suited as per the needs.

The company has been obliged to make payment either through the following modes:

Bank transfer (IMPS/NEFT/RTGS/UPI/NET Banking, Cheque):

- Under this method, it will allow customers to transfer the money to a bank account around the world.
- The consumer is provided with the unique reference number and details of bank account where they can make the payment.

Cash:

- The customer who wishes to pay for the purchased goods, can opt for the cash payment for the purchased goods.
- *Kindly note that company does not accept any cash amounting to Rs. 20000 against a single transaction.*

Point of sale (POS) (Debit Card/ Credit Card/VISA/Master Card/Maestro/Rupay):

- Login into your online account and select the option for making payment. Follow the instructions on screen to enter the correct details.
- In this case, the customer needs to enter Credit/ Debit/ Maestro/ Rupay card information directly into your website (or secure forms that are loaded by your website during checkout).
- The company then transmits the information securely to a credit card processing Company “gateway” to authorize the card while the customer waits.
- If the order is successful, the order has been placed and money has been collected from the account of cardholder and forwarded to your business bank account according to the prescribed schedule.
- If it fails, the customer is notified to try again with correct information, thus preventing the use of invalid cards.

Payment Gateway:

- The customer needs to place order online through website *www.deftmarketers.in* and then proceed to make payment for the same.
- After that, customer need to enter the details with respect to credit/debit card details.
- After providing the detail with respect to making payment via debit/credit card, the customer will approve the payment and proceed for the payment after providing the OTP

General Terms of Conditions:

The terms and conditions governing the payment order are as follows:

1. If the customer has been taking goods directly from the authorized C&F, then the payment shall be paid to that respective C&F account only.

2. Company accepts payment from C&F through banking channel only.
3. If your cheque is returned for non-sufficient funds, you expressly authorize your account to be electronically debited or bank drafted for the amount of the cheque plus any applicable fees. The usage of the cheque for the payment purpose has been considered as the acknowledgement and has been considered as acceptance of terms and conditions. The use of a cheque for payment is your acknowledgement and acceptance of this policy and its terms and conditions.
4. Amount should not be transferred from any Firm, Company & LLP on behalf of any individual direct seller/Consumer.
5. Payment gateway and POS charges, wherever applicable shall be borne by the consumer only.

6. We maintain your secrecy

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site.

7. Children's Privacy

Our website neither targets nor is intended for children below the age of 18. Personally Identifiable Information will not be collected from children on purpose and if we discover such data on our site, the same will be deleted.

8. Links to other sites

Please be aware that Deft Marketers web sites will typically contain links to other sites, including sites maintained by other firms that are not governed by this Privacy Statement but by other privacy statements that will often differ somewhat. We encourage users to review the privacy policy of each web site visited before disclosing any personal information.

By registering on any Deft Marketers web site and then navigating to another web site while still logged in, you agree to the use of your personal information in accordance with the privacy statement of the Deft Marketers web site you are visiting.

Process of collection of information at the time of visit

We may collect personal identification information from Users in a variety of ways, including, but not limited to, when Users visit our site, register on the site place an order fill out a form subscribe to the newsletter, to purchases the product or in connection with other activities, services, features or resources we make available on our Site. Users may be asked for, as appropriate, name, father/husband name, gender, email address, mailing address, phone number, Users may, however, visit our Site anonymously. We will collect personal identification information from Users to fulfill their KYC, except that it may prevent them from engaging in certain Site related activities.

This refers to information that lets us know who you are or things specifically about you.

Reason for Disclosing personal data to other parties:

We may disclose your Personal Data to others where it is lawful to do so including where we or they:

- need to provide you with products or services
- where you have initiated a payment
- have a legal obligation to do so, e.g., to assist with detecting and preventing fraud,
- have requirement in connection with regulatory reporting, litigation or asserting or defending legal rights and interests
- have a legitimate business reason for doing so
- want to send you information and promotional material regarding our products and services,
- have asked you for your consent to share it, and you've agreed
- Improve your online experience for using our product.

To whom your Personal Data may be disclosed:

We may disclose your Personal Data for the above purposes to other parties including:

- Other group companies and any subcontractors, direct seller, agents or service providers who work for us or provide services to us or group companies (including their employees, sub-contractors, service providers, directors and officers)

- Law Enforcement Authorities, Government Authorities, courts, dispute resolution bodies, our regulators, auditors and any party appointed or requested by our regulators to carry out investigations or audits of our activities
- Statutory and regulatory bodies and authorities (including the government) investigating agencies and entities or persons, to whom or before whom it is mandatory to disclose the Personal Data as per the applicable law, courts, judicial and quasi-judicial authorities and tribunals, arbitrators and arbitration tribunals
- Overseas regulators
- Anybody else that we've been instructed to share your Personal Data with by you.

Your Rights

If Deft Marketers processes personal information about you, you have the following rights:

Access and correction: you have the right to access to that data. This is sometimes called a 'Subject Access Request'. If we agree that we are obliged to provide personal information to you, we will provide it to you free of charge. Before providing personal information to you, we may ask for proof of identity and sufficient information about your interactions with us that we can locate your personal information. If the information we hold about you is incorrect, you are entitled to ask us to correct any inaccuracies in the personal information.

Object to processing: You have the right to object to us processing your personal information if we are not entitled to use it any more.

Other Rights: In addition, you may have rights to have your information deleted if we are keeping it too long, have its processing restricted in certain circumstances and/or to obtain copies of information we hold about you in electronic form.

You can make a request or exercise these rights by contacting Deft Marketers at

payment@deftmarketers.in and we will make all reasonable and practical efforts to comply with your request, so long as it is consistent with applicable law and professional standards.

Data security and integrity

Deft Marketers has reasonable security policies and procedures in place to protect personal information from unauthorized loss, misuse, alteration, or destruction. Despite Deft Marketers best efforts, however, security cannot be absolutely guaranteed against all threats. To the best of our ability, access to your personal information is limited to those who have a need to know. Those individuals who have access to the data are required to maintain the confidentiality of such information.

We retain personal data for as long as it is needed to provide our services, stay in contact with you and to comply with applicable laws, regulations and professional obligations that we are subject to and for other legitimate business reasons.

Contact Us

For any further queries and complaints related to payment under applicable laws and regulations, you could reach us at:

Contact Email Address: payment@deftmarketers.in

IN ACCORDANCE WITH INFORMATION TECHNOLOGY ACT 2000 AND RULES MADE THERE UNDER, THE NAME AND CONTACT DETAILS OF THE GRIEVANCE OFFICER ARE PROVIDED BELOW

GRIEVANCE OFFICER - CUSTOMER SERVICES

Email: grievance@deftmarketers.in

Notification of Changes

We keep our Payment Policy under regular review to make sure it is up to date and accurate. Any changes we may make to this Payment Policy in the future will be posted on this page. We recommend that you re-visit this page regularly to check for any updates.