

# **Online Payment Terms & Conditions**

This online payment system is provided by IGNOU (IGNOU). The IGNOU may update these terms from time to time without any prior notice or reason and any changes will be effective immediately on being set out here. Please ensure you are aware of the current terms. The country of domicile for IGNOU is India.

#### **General Terms & Conditions**

Please read these terms carefully before using the online payment facility. Using the online payment facility on this website indicates that you accept these terms. If you do not accept these terms do not use this facility. IGNOU reserves the right to change the fees at any time.

Your payment will normally reach IGNOU account to which you are making a payment within two working days.

We cannot accept liability for a payment not reaching the correct IGNOU account if payment is refused or declined by the credit/debit card supplier for any reason. If the card supplier declines payment, IGNOU is under no obligation to bring this fact to your attention. You should check with your bank/credit/debit card supplier that payment has been deducted from your account.

In no event will IGNOU be liable for any damages whatsoever arising out of the use, inability to use, or the results of use of this site, any websites linked to this site, or the materials or information contained at any or all such sites, whether based on warranty, contract, tort or any other legal theory and whether or not advised of the possibility of such damages.

Chargeback's if any will be entertained within 30 days after <date> (IGNOU admission/registration process closing date). And it will be addressed as per the guidelines issued by the RBI.

Refunds, if applicable, at the discretion of the administration of the IGNOU, will only be made to the debit/credit card used for the original transaction. For the



avoidance of doubt nothing in this Policy shall require IGNOU to refund the Fees (or part thereof) unless such Fees (or part thereof) have previously been paid.

### **Security**

All payment details which are entered through this payment gateway are encrypted when the Student, or third party making payment, enters them. Communications to and from the Service Provider's site are encrypted. IGNOU shall not be liable for any failure by the Student or third party making payment of Fees to properly protect data from being seen on their screen by other persons or otherwise obtained by such persons, during the online payment process or in respect of any omission to provide accurate information in the course of the online payment process.

### **Service Provider**

Online Payments of Fees can be made by Credit / Debit card or Net banking. These payments are not collected by IGNOU directly but through the Bank/Service Provider.

# **Privacy Policy**

This Privacy Policy applies to all of the products, services and websites offered by IGNOU. IGNOU may post product specific privacy notices or Help Centre materials to explain our products in more detail without any prior notice.

#### Website Detail:

Entire content of the website has been gathered to the best of our knowledge and belief, and the university endeavors to keep it up to date. In particular, we reserve the entire right to update and/or modify and/or remove this data anytime and without any prior notice. Please note that IGNOU holds no responsibility for incorrect or no longer correct statements, quotes or descriptions and thereby excludes liability for any losses resulting from such wrong information.



Further, IGNOU has every right to bring about legal action on students who misuse/alter/reproduce the content/information available on the website.

## **Data Privacy Policy**

Our data privacy policy strictly conforms as per the regulations set down in accordance to the protection of data collected from people visiting our website. IGNOU treats all personal data obtained via internet and our website carefully and confidentially so that no physical/mental harm is instilled up on the person, with regard to the collected data. Personal data that has possibly been known to us will be kept secret, privacy will be respected and information will be used exclusively for the purpose for which it was made known to us.

### **Changes to our Privacy Policy**

IGNOU reserves the entire right to modify/amend/remove this privacy statement anytime and without any prior notice or reason. Nothing contained herein creates or is intended to create a contract/agreement between IGNOU and any user visiting the IGNOU website or providing identifying information of any kind.