

## REFUND POLICY

Sponsored Merchant will accept returns, and will agree to refund the Customers who have initiated an inquiry or a complaint either with IPSP or with the Customer's credit card issuer. IPSP will use its best efforts and skills to resolve inquiries and complaints from the Customer's side in such a manner that is acceptable to both Sponsored Merchants and Customers. IPSP keeps the right to issue a refund without the consent or knowledge of Sponsored Merchant in any case that seems appropriate. IPSP will provide a refund with no penalty to any Customer who returns the products to Sponsored Merchant within 30 days from the date of delivery provided that there are no fees for returns agreed between IPSP and Sponsored Merchant. Sponsored Merchant may not impose a fee on customers who make returns (such as a restocking fee) unless agreed with IPSP in advance. Refund will be done within 15 days through NEFT.