

## ***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. All payments are subject to the following conditions:-

All Fees quoted are in Indian Rupees. The School reserves the right to change the fees at any time.

1. The User agrees and accepts the payment facility services to the School, that are provided by Payment Gateway Service Provider (Atom Technologies) to carry out fee payments to the school .
2. While the School, will take all reasonable steps to ensure the accuracy of the payment details, the School is not liable for any error. The user shall not hold the school responsible for any loss, damages, etc. that may be incurred / suffered by user if the information contained turns out to be inaccurate / incorrect.
3. The User agrees that in case of any queries or disputes on Payment done the same will be informed and settled directly with the school.
4. The User agrees that transaction charges Plus Taxes for net Banking, Debit Cards and Credit Card Transactions are applicable for the online payment services. These amounts are clearly shown before each payment event. The same can be subject to change from time to time without giving any notice.
5. The User agrees that if Fees paid twice for one transaction & if it qualifies for refund the same will be refunded within 7 to 14 working days via same source.
6. The User agrees and accepts that transaction charges Amount will not be refunded/ reversed back, in case of any refunds.
7. The User agrees and accepts that refund charges will be as per the School policy.
8. The User agrees that a fee once paid is non-refundable and the transaction cannot be cancelled. In case of any queries/clarifications the user needs to contact Accounts department for further procedure. If school authorities agree for refund at their discretion, then refund will be made via same source or by manual transfer within 10 to 15 working days after deducting cancellation charges & convenience fees if any
9. Your payment will normally reach the School account to which you are making a payment within two working days. Kindly ensure that your payment reaches school account before due date.
10. The school cannot accept liability if payment is refused or declined by the credit/debit card supplier/bank for any reason.If the card supplier /Bank decline payment the School is under no obligation to bring this fact to the user/Fee payer's attention. You should check with your bank/credit/debit card supplier that payment has been deducted from your account.
11. In no event will the Carmel School 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.

## **Refund Policy**

1. If the Student leaves the School before they complete their course, there shall be no entitlement to a refund of any Fees.
2. Refunds, if applicable, will be made at the discretion of the School Office.

## **Privacy Policy**

This Privacy Policy outlined the types of information we gather about you and how we use it. Your personal information will not be provided to or shared with any third parties and its privacy will be respected and protected. The contents of your personal details available in the website will be kept strictly confidential.

We will not disclose your personal information with any other third parties except:

1. to help investigate, prevent or take action regarding unlawful and illegal activities, suspected fraud, potential threat to the safety or security of any person, violations of [carmelschool.net](http://carmelschool.net) or [cmlcbse.schoolmatenuvo.int](http://cmlcbse.schoolmatenuvo.int) terms of use or to defend against legal claims.
2. in special circumstances such as compliance with subpoenas, court orders, request/order from legal authorities or law enforcement agencies requiring such disclosure.

## **Contact information**

If you have any questions about this privacy policy or our privacy related practices, please contact us at **[carmelschool42440@gmail.com](mailto:carmelschool42440@gmail.com)**.

Contact: **0471 2287025**

## **Payment Gateway Customer Care**

Help Desk Team 022 66864095 (IST 9am to 9pm)

## OUR BANKS

#	Bank Name
1	Axis Bank
2	Bank of Baroda Corporate
3	Bank of Baroda Retail
4	Bank of India
5	Bank of Maharashtra
6	Canara Bank DebitCard
7	Canara Bank NetBanking
8	Catholic Syrian Bank
9	Central Bank of India
10	City Union Bank
11	Corporation Bank
12	DBS Bank Ltd
13	DCB BANK Business
14	DCB BANK Personal
15	Deutsche Bank
16	Dhanlaxmi Bank
17	Fedral Bank
18	HDFC Bank
19	ICICI Bank
20	IDBI Bank
21	Indian Bank
22	Indian Overseas Bank
23	Indusind Bank
24	Jammu and Kashmir Bank
25	Karnataka Bank
26	KarurVysya Bank
27	Kotak Mahindra Bank
28	Lakshmi Vilas Bank NetBanking
29	ORIENTAL BANK OF COMMERCE
30	Punjab & Sind Bank
31	Punjab National Bank [Retail]

32	Royal Bank Of Scotland
33	SaraSwat Bank
34	South Indian Bank
35	Standard Chartered Bank
36	Punjab National Bank(Corporate)
37	Tamilnad Mercantile Bank
38	Union Bank
39	United Bank of India
40	Vijaya Bank
41	Yes Bank
44	State Bank of India