

## 1. Privacy Policy

### Privacy Policy – Bharatesh Education Trust

Bharatesh Education Trust's Parshwanath Doddanavar Bharatesh College of Nursing, Halaga (hereinafter referred to as "we", "our", "us" or "College") respects your privacy and is committed to protecting the personal information of students, parents, and users of our website. The data of the student collected by the college of the student shall be used only to facilitate payment of fees. Users are responsible for ensuring correctness of details entered (student ID, amount, etc.) before making payment.

#### 1.1 Payment Processing

a. All online payments are processed securely through our **Payment Gateway Partner** and our **banking partner**.

**b. We do not store your debit/credit card details, net banking credentials, or UPI information** with any third party.

c. In the event of any data breach or Cyber-Security Incident with respect to the Services / Transactions, the same needs to be reported by the parent/guardian within six (6) hours of noticing, to the admin of the college, as notified on the official website

d. The College does not guarantee uninterrupted or error-free operation of the payment system.

#### 1.2 Data Security

a. We take reasonable precautions to protect your information from unauthorized access or misuse.

b. Users are responsible for maintaining confidentiality of their banking credentials.

#### 1.3 Sharing of Information

- Collected data shall not be shared with anybody except when required mandatorily by law in specific cases

#### 1.4 Cookies

Our website may use cookies to enhance user experience.

#### 1.5 Consent

By using our website, you consent to this Privacy Policy.

## 1.6 Contact

For any privacy concerns, please contact:

**Mobile no. 9008413197**

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## 2. Terms of Service (Terms & Conditions)

### Terms & Conditions – Online Fee Payment

By using the online payment facility of Bharatesh Education Trust, you agree to the following:

#### 2.1 Usage

- This facility is intended for **payment of college fees only**
- Users must provide **accurate student details** and the college shall not be responsible for any errors entered by the user

#### 2.2 Payment

- Payments are processed through secure third-party gateway (Payment Gateway Partner)
- We are **not responsible for payment gateway downtime or banking failures**

#### 2.3 Transaction Confirmation

- A receipt will be generated upon successful payment
- In case of failure, the amount will be refunded as per bank and vendor (Payment Gateway Partner) policies

#### 2.4 Limitation of Liability

Bharatesh Education Trust's Parshwanath Doddanavar Bharatesh College of Nursing, Halaga shall not be liable for

- a. any direct, indirect, incidental, or consequential damages arising from the use or inability to use the online payment system.
- b. Incorrect payments due to wrong input
- c. Duplicate transactions (though we will assist in resolution)
- d. All disputes shall be subject to the jurisdiction of courts in Belagavi, Karnataka.

#### 2.5 Modifications

- a. We reserve the right to update these terms at any time.
- b. All terms and conditions of the Payment Gateway Partner, the Banks and all regulatory authorities shall be applicable for all transactions

### **3. Refund & Cancellation Policy**

#### **Refund & Cancellation Policy – Fee Payments**

##### **3.1 No Cancellation**

- Once a fee is paid, it **cannot be cancelled online**

##### **3.2 Refund Cases**

Refunds may be considered only in cases such as:

- Duplicate payment
- Excess payment

##### **3.2 Refund Process**

a. In case of failure of transaction, the amount will be refunded as per bank and vendor (Payment Gateway Partner) policies

b. The College shall initiate the refund process only in case when the student intimates in writing or email to the admin within 6 hours of the said transaction. The process of refund may take a reasonable amount of time

##### **3.3 Non-Refundable**

- Admission fees (if applicable)
- Processing/convenience charges

##### **3.4 Contact for Refunds: Principal / Admin of the College**

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#### **4. Transaction fee**

All transactions initiated using this Payment Gateway partner authorised by Parshwanath Doddanavar Bharatesh College of Nursing, Halaga shall apply transaction fees as stipulated by the Payment Gateway partner

- I agree to the above Terms & Conditions and Refund Policy (click here)*