

## Refund and Cancellation Policy

### Introduction

This Refund and Cancellation Policy ("Policy") outlines the terms and conditions for refunds and cancellations applicable to the services provided by Swadesh to its Indian Non-Resident Indian (NRI) customers residing in the United States. This Policy covers refunds and cancellations related to debit card services, credit card services, and forex transfers provided by Swadesh.

### General Refund and Cancellation Terms

#### 2.1 Eligibility

Refunds and cancellations are subject to the specific terms and conditions outlined in this Policy. To be eligible for a refund or cancellation, customers must meet the following requirements:

The customer must be an Indian NRI residing in the United States.

The request for refund or cancellation must comply with the guidelines and procedures specified in this Policy.

#### 2.2 Refund and Cancellation Requests

Customers seeking a refund or cancellation must submit their request through Swadesh's designated channels, including the customer support hotline or through Swadesh's online platform. The request should include relevant information such as the customer's account details, transaction reference numbers, and any other required documentation.

### Debit Card Services

#### 3.1 Cancellation of Debit Card

Customers may request to cancel their debit card by contacting Swadesh's customer support. Swadesh will verify the customer's identity and process the cancellation accordingly. Any outstanding balances or pending transactions on the debit card will be resolved prior to the cancellation.

#### 3.2 Refund of Debit Card Fees

Refunds for debit card fees, if applicable, may be granted in certain circumstances, such as duplicate charges or erroneous fees. Customers must provide appropriate documentation to support their refund claim. Swadesh will review the request and refund the fees if deemed valid.

### Credit Card Services

#### 4.1 Cancellation of Credit Card

Customers may request to cancel their credit card by contacting the Swadesh's customer support. Swadesh will verify the customer's identity and process the cancellation accordingly. Any outstanding balances on the credit card must be settled prior to cancellation.

#### 4.2 Refund of Credit Card Fees

Refunds for credit card fees, if applicable, may be granted in specific situations, such as duplicate charges or unauthorized transactions. Customers must provide supporting evidence for their refund claim. Swadesh will review the request and refund the fees if deemed valid.

## Forex Transfers

### 5.1 Cancellation of Forex Transfer

Customers may request to cancel their forex transfer by contacting the Swadesh's customer support. Swadesh will review the request and process the cancellation if feasible. However, please note that cancellation of forex transfers may not be possible once the transfer has been executed or if it is subject to regulatory restrictions.

### 5.2 Refund of Forex Transfer

Refunds for forex transfers will be considered on a case-by-case basis. If a customer believes there has been an error or unauthorized transaction, they must promptly notify Swadesh and provide necessary documentation to support their refund claim. Swadesh will review the request and initiate a refund if appropriate.

## Policy Amendments

Swadesh reserves the right to modify or update this Policy at any time. Any amendments will be communicated to customers through the Swadesh's official website, mobile application, or other designated communication channels.

## Contact Information

For any questions, concerns, or refund/cancellation requests, customers can contact the Swadesh's customer support team at the provided contact details, including the customer support hotline, email address, or online chat platform.