

## **Terms and Conditions for CERADA Online Payment Gateway**

Welcome to CERADA Online Payment Gateway. By using our services, you agree to the following terms and conditions.

- **Service Provider:** Confworld Educational Research and Development Association (CERADA)
- **User:** Any individual or entity using the payment gateway services.
- **Payment Gateway:** The service provided by Confworld Educational Research and Development Association to facilitate electronic transactions.

### **User Obligations**

- Users must provide accurate and complete information.
- Users must comply with all applicable laws and regulations.
- Prohibited activities include but are not limited to using the gateway for illegal transactions.

### **Payment Terms**

- Users must register an account to use the service.
- Users are responsible for any fees, GST and bank convenience charges associated with the service.
- **Payment Methods:** We accept payments via debit card, credit card, net banking, PayPal and bank transfer.
- **Currency:** All payments must be made in INR for Indian users and USD for users from other countries.
- **Payment Due Date:** Payments are due upon receipt of the invoice unless otherwise agreed in writing.

### **Invoices**

- Invoices will be issued electronically to the email address provided by the customer.
- Each invoice will include the invoice number, date, detailed description of products/services and the total amount due.

### **Security**

- Users must maintain the confidentiality of their account information.
- Confworld Educational Research and Development Association employs industry-standard security measures to protect transactions.
- In the event of a security breach, users must notify Confworld Educational Research and Development Association immediately.

### **Privacy Policy**

- Confworld Educational Research and Development Association collects and uses user data as described in our Privacy Policy.

This Privacy Policy explains how we collect, use and protect your information.

**Data Collection** We collect various types of personal data, including:

- **Personal Identification Information:** Name, email address, phone number.
- **Technical Data:** IP address, browser type and version.
- **Usage Data:** Information about how you use our website and services.

We collect data through:

- Online forms and surveys.

**Use of Data** We use your data to:

- Provide and improve our services.
- Personalize your experience.
- Send marketing communications (with your consent).

**Data Sharing** We may share your data with:

- Service providers who assist in our operations.
- Legal authorities if required by law.

**Data Protection** We implement various security measures to ensure the protection of your personal data. We retain your data only as long as necessary for the purposes outlined in this policy.

### **Termination and Suspension**

- Confworld Educational Research and Development Association may terminate or suspend accounts for violations of these terms.
- Termination results in the cessation of all services.

### **Refunds and Cancellations**

- Refunds are provided under the conditions outlined in our Refund Policy which is given below;

**Eligibility for Refund** To be eligible for a refund, please ensure that:

- A detailed explanation of why you are requesting a refund is provided.
- Proof of purchase or a receipt is available.

**Conditions for Refund** Refund will be considered under the following conditions:

- **Non-Performance:** If the service was not performed as agreed upon in the service contract or terms of service.
- **Billing Errors:** If there was an error in billing that resulted in an overcharge.

**Non-Refundable Services** Certain services are non-refundable, including:

- Services that have been fully rendered and accepted by the client.

- Conference registration fees if the conference has already taken place.
- Publication fees if the paper has been accepted and published already.
- Research assistance/writing assistance have already been completed.
- Any third-party costs incurred on behalf of the client.

### **Refund Process**

- **Submission:** To request a refund, contact our customer service team at [info@confworld.org](mailto:info@confworld.org) or +91 8072381719 with your order details and reason for the refund request.
- **Review:** Our team will review your request within 7 working days and may contact you for additional information.
- **Approval or Rejection:** After reviewing the request, we will notify you of the approval or rejection of your refund. If approved, the refund will be processed and a credit will be applied to your original method of payment within 14 working days.
- Customers may cancel their orders within 24 hours to avoid cancellation charges.

### **Security and Fraud Prevention**

- We use Security Measures to protect your payment information.
- Any suspicious or fraudulent activity will be reported to the relevant authorities.

### **Dispute Resolution**

- These terms are governed by the laws of Jurisdiction.
- Disputes will be resolved through arbitration as described in this section.
- Users consent to the jurisdiction of Specific Courts.

### **Changes to Payment Terms**

Confworld Educational Research and Development Association may modify these terms at any time.

- We reserve the right to change these payment terms at any time. Customers will be notified of any changes via E-mail, website, at least 3 days before the changes take effect.

### **Miscellaneous**

- These terms constitute the entire agreement between the parties.
- If any part of these terms is found invalid, the remainder remains effective.
- Failure to enforce any part of these terms does not constitute a waiver.

By making a payment, you agree to these terms and conditions.

Contact Information For any questions or concerns regarding these payment terms, please contact us at: Confworld Educational Research and Development Association, Old No.46, New No.95, Canal Road, Kilpauk Garden Colony, Kilpauk, Chennai – 600010, Tamil Nadu, India.