**PAYMENT POLICY**

1. Who is d’hybrid?

Le Reve Commerce Private Limited, a company incorporated under the laws of India, having its registered office at 501/B, EL Tara Building 5th Floor, Opp. Orchard Road, Near Hiranandani Gardens, Powai, Mumbai, Maharashtra - 400076 **("d’hybrid")** is a retail company which offers various retail solutions, including, through its website [**www.dhybrid.co.in**](http://www.dhybrid.co.in) and its mobile applications **("Platform")** various online lifestyle and fashion solutions, which *inter alia* facilitates the sale and purchase of lifestyle and fashion merchandise **("Products")** by users of the Platform **("Users")**.

2. What is this Fees and Payments Policy?

2.1. This fees and payments policy **(“FPP Policy”)**, together with the terms of use describes d’hybrid’s accepted payment methods, and d’hybrid’s policies and procedures in relation to acceptance of fees and payments towards the services offered through the Platform. d’hybrid’s primary objective is to ensure that the Platform are user-friendly and equipped with reasonably expected security infrastructure to protect any financial information which may be shared by Users.

2.2. Users are required to peruse and understand the terms of this FPP Policy. If you do not agree to the terms contained in this FPP Policy, you are advised not to accept the Terms of Use and this FPP Policy and may forthwith leave and stop using the Platform. The terms contained in this FPP Policy shall be accepted without modification and accordingly, you agree to be bound by the terms contained herein.

3. Fees and Payment Options

3.1. d’hybrid does not levy any fee for browsing the Platform. d’hybrid may, in future, consider levying fees on the Users for using the Platform as a whole, or for use of certain features of the Platform. In such an event, you agree to pay any such fees, as applicable. d’hybrid does not covenant or guarantee providing you with a notice prior to enforcing such a levy of fees. Your continued usage of the Platform after such change in the fees will be considered your acceptance of such changes.

3.2. In order to ensure User convenience, d’hybrid offers multiple payment options to Users. d’hybrid, without prior notice to Users, reserves the right to add or delete payment options from the ones listed below:

* 3.2.1. Payment through Net Banking facilities;
* 3.2.2. Payment through select Credit Cards;
* 3.2.3. Payment through select Debit Cards;
* 3.2.4. Payments through Cash on Delivery;
* 3.2.5. Payments through Unified Payments Interface (“**UPI**”) and Electronic Wallets;
* 3.2.6. Payment through Equated Monthly Instalments (“**EMI**”);
* 3.2.7. Any other payment option as may be provided by d’hybrid from time to time.

The payment options referred to above shall hereinafter collectively be referred to as **“Payment Options”**. While reasonable endeavors are made to offer the Payment Options through varied banking channels, presently, d’hybrid accepts payments only from major, select banking avenues.

3.3. It is expressly clarified that accepting a User’s payment through the Payment Options is solely at d’hybrid’s discretion. d’hybrid reserves the right to reject payment from a User through the Payment Options for any reason whatsoever. In order to further validate a user’s transaction, d’hybrid may request the User to submit a copy of the User’s photo identity proof (such as the User’s PAN card), failing which, d’hybrid reserves the right to reject a User’s payment made through the Payment Options.

3.4. While using the Payment Options, Users agree to provide correct, complete, and accurate financial information such as credit/debit card details or prepaid payment instrument account details which may be stored by d’hybrid’s third party payment gateway provider. Users shall not use a credit/debit card or prepaid instrument which is not lawfully owned by him/her or which the User has not been lawfully authorised to use. The User shall solely be responsible for the security and confidentiality of his/her financial information. d’hybrid disclaims all liabilities that may arise as a consequence of any unauthorised use of the User’s financial information and/or identity, including details relating the Payment Options.

3.5. d’hybrid shall not be held responsible and shall not assume any liability in respect of any loss or damage suffered by a User owing to:

* 3.5.1. A lack of authorisation for any transaction,
* 3.5.2. the exceeding of the credit/debit limit mutually agreed between the User and the issuing bank;
* 3.5.3. any payment issue arising out of technical glitches occurring during a transaction; or
* 3.5.4. a declination of transaction for reasons beyond d’hybrid’s control.

3.6. d’hybrid reserves the right to impose limits on the number of transactions a User may undertake over the Platform. Should the User exceed such transaction limits imposed by d’hybrid, d’hybrid reserves the right to refuse to process such transactions. d’hybrid may refuse to process transactions emanating from Users who have suspicious or questionable transaction history on the Platform. Should d’hybrid be dissatisfied with the credibility of a User or the genuineness of a transaction carried out on the Platform, d’hybrid shall have the right to reject such transactions. d’hybrid may also choose to delay the dispatch of Products purchased by such Users or cancel the entire purchase at its sole discretion. The User agrees that d’hybrid shall not be liable for any damage, interests or claims resulting from d’hybrid’s decision to not process a transaction or delay in the processing of a transaction on account of a User’s suspicious activity on the Platform.

3.7. All the Products listed on the Platform are including all applicable taxes. You will be responsible for payment of all fees/costs/charges associated with the purchase of Products from us and you agree to bear any and all applicable taxes including but not limited to VAT/CST, service tax, GST, duties and cesses etc. Despite d’hybrid’s best efforts, there may be instances of mispricing of Products on the Platform during or after the process of purchase of Products has been carried out by the User. While thorough processes of verification are carried out prior to the publication of Product prices on the Platform, errors and discrepancies arising out of technical glitches and time lags is unavoidable. For avoidance of doubt, d’hybrid’s curative actions that will arise in the event of a price difference arising on the actual maximum retail price of a Product against the price published on the Platform is set out below:

* 3.7.1. If the maximum retail price of the Product listed on the Platform is higher than what has been published and if d’hybrid is not providing an offer or discount on such Products, d’hybrid shall have the right to reserve the dispatch of the purchased Products until the error on the Platform has been rectified and the User pays the difference amount. If the User refuses to pay the difference, the User is entitled to seek a cancellation and the monies paid by the User shall be refunded and transferred into the User’s bank account within 14 (fourteen) days by d’hybrid.
* 3.7.2. In order to process such refunds, the User will be required to send an email to d’hybrid at customercare@dhybrid.co. Thereafter, the User will receive a refund if the initial mode of payment for the order was ‘Cash on Delivery’. If the initial mode of payment for the order was through a Payment Option other than the ‘Cash on Delivery’ option, d’hybrid may transfer the refund to the User’s source account that was used to make the initial payment.

3.8. To enable Users to make payments for buying Products on the Platform, in addition to this FPP Policy, the Terms and Conditions of the User’s bank, applicable financial institution and/or card issuing association may be applicable. The User’s bank, financial institution or card issuing association may decline or prevent the User from making electronic payments for buying the Products on the Platform and d’hybrid does not control the same and hence, shall not be at any point in time held liable.

3.9. d’hybrid may, from time-to-time contract with third party payment service providers including banks, to open nodal bank accounts under applicable Indian laws. This will be done to facilitate the payments between Users and other third parties, apart from d’hybrid. These third parties may include other service providers including payment aggregators, prepaid instrument providers, courier, and logistic service providers, etc. Upon successful delivery of the Products purchased by you through the Platform, d’hybrid shall initiate payments to third party service providers.

3.10. If it is brought to the User’s notice that a charge has been created on his/her payment instrument(s) for purchase of Product(s) on the Platform and the User is not aware of such purchase on the Platform, the User is first, required to verify if his/her family members, friends or business colleagues were authorised to carry out the purchase of Product(s) on the Platform. If, despite this, the User continues to be unable to identify the charge created on his/her payment instrument(s) for purchase of Product(s) on the Platform, the User may report such unauthorised purchase to d’hybrid within 30 (Thirty) days from the date on which the unauthorised purchase was carried out on the Platform in order to enable d’hybrid initiate investigations.

3.11. If the User carries out a purchase on the Platform and the payment in lieu thereof has been invalidated, d’hybrid reserves the right to retrieve the invalidated payment **(“Invalidated Payment”)** from the User’s d’hybrid Wallet. Should the User have insufficient balance in his/her d’hybrid Wallet in order to facilitate such redemption of the Invalidated Payment, the User shall within 5 (Five) business days from the date of receiving a written notice from d’hybrid, remit the Invalidated Payment into d’hybrid’s bank account, details of which shall be set out in the notice. If the User fails to remit the Invalidated Payment into d’hybrid’s bank account despite having received the notice, d’hybrid shall be entitled to initiate civil and/or criminal legal action against the defaulting User at his/her cost and peril.

3.12. Cash on Delivery: The ‘Cash on Delivery’ Payment Option allows Users to make a cash-only payment to d’hybrid’s delivery executive or logistic partner at the time of delivery of the purchased Product to the User. Presently, d’hybrid offers a maximum order value of INR 2,500 (Indian Rupees Ten Thousand) under the Cash on Delivery Payment Option. d’hybrid reservesthe right not to provide Cash on Delivery Payment Option for certain Products (these could be Products specified by d’hybrid or Products with value exceeding a specified amount) or locations. Users are required to peruse and accept the terms set out under the **Return and Refund Policy** which sets out the terms of refunds for transactions carried out using the cash on delivery Payment Option.

3.13. Return Policy: In case of a return, replacement, or refund request, the User will receive a refund upon the receipt and verification of the returned products at his/her end. For payments made via credit/debit cards or net banking, the refund shall be processed to the same account used for the initial payment upon receipt of the products. This process may take an additional 5 (Five) business days for the refunded amount to reflect in the User's account. For cash on delivery transactions, a bank transfer will be initiated to the billing details provided by the User. This transfer will be completed upon the return of the products and receipt of the User's bank details via email. The refund amount will take an additional 5 (Five) business days to reflect in the User's account.

3.14. EMI: The EMI Payment Option allows Users to make staggered payments for the purchase of Products from the Platform. The EMI Payment Option can be availed only for the purchase of Products with a minimum cart value of INR 8,000 (Indian Rupees Eight Thousand). The EMI Payment Option is only available for payment through credit cards issued by selected banks as specified on the Platform. The terms and conditions of the relevant banks shall be applicable on all payments made by Users using the EMI Payment Option, and d’hybrid will not be responsible or liable for any issues or claims arising from the use of this Payment Option.

4. Grievance Redressal

Any grievances relating to the FPP Policy may be directed by you to the grievance officer of d’hybrid who can be contacted at customercare@dhybrid.co