



## CLIFFNOVA-X PRIVATE LIMITED

CIN – U74109JH2025PTC026109

ADDRESS – C/O PAWAN KUMAR RAM, TUTTOLI, KHUNTI, RANCHI, 835210 JHARKHAND

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EMAIL – [BSCAMIT5133@GMAIL.COM](mailto:BSCAMIT5133@GMAIL.COM)

Website – [WWW.CLIFFNOVAX.COM](http://WWW.CLIFFNOVAX.COM)

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### MODES OF PAYMENTS

1. **Payment Methods for Direct seller:** Cliffnova-X Pvt. Ltd. under the brand name “CliffnovaX” has following payment methods available for Direct sellers to purchase the products of the company:

I. **Payment at website:** Direct Sellers or Registered Users can login into their account by visiting the [www.cliffnovaX.com](http://www.cliffnovaX.com) and place their order on the website or mobile application and can make the payment for their order through payment gateway using Credit Card/Debit Card/UPI/Net Banking/Wallet

2. **Security of Payment Methods:** Online payments are accepted by the payment gateway and all the payments are secured as per the policy of payment gateway.

3. **Fee or Charges Payable by Associate Buyer and Registered Users:** Cliffnova-X Pvt. Ltd. Does not collect any amount or Fee for Payment.


4. **Procedure to cancel payments:** Direct Sellers or Registered Users can return the products as per the return policy of the company. In case of return, a refund is issued to the original payment method.

5. **Charge Back Options:** Direct Sellers or Registered Users are given charge back option in case amount has been transferred through payment gateway then procedure of the same is as follows:

I. If amount has been debited from Direct Sellers or Registered User's Bank Account/Credit Card/Debit Card and order is not generated, in that case customer can raise the dispute to his respective bank account against the said transaction.

II. Cliffnova-X Pvt. Ltd. will check the transaction internally, whether the transaction amount received or not and if amount is received and product not received by the customer then the chargeback will be accepted and amount will be refunded back to customer.

6. **Contact Details of Payment Service Provider:** Direct Sellers or registered users can contact the payment service provider using below link for their payment related queries: Razorpay Software Private Limited: <https://razorpay.com/support/>

CLIFFNOVA - X PRIVATE LIMITED  
  
DIRECTOR