

## Terms & Conditions

Please read these terms carefully before using the online payment facility. Using the online payment facility on this website and its sub domains indicates that you accept these terms. If you do not accept these terms please do not use this facility.

All payments are subject to the following conditions:-

- All Fees/charges quoted are in Indian Rupees unless quoted specifically in other currency cases. **Kerala Counsellors and Trainers Trade Union** reserve the right to change subject to governing agencies and bodies, where applicable.
- Your payment will normally reach **Kerala Counsellors and Trainers Trade Union** account within two working days.
- **Kerala Counsellors and Trainers Trade Union** is not responsible for any delay in receipt of fee payment due to incorrect account number or incorrect personal details. **Kerala Counsellors and Trainers Trade Union** also cannot accept liability if payment is refused or declined by the credit/debit card/bank or supplier for any reason.
- In no event will the **Kerala Counsellors and Trainers Trade Union** be liable for any damages whatsoever arising out of the use, inability to use, or the results of use of this site, any websites linked to this site, or the materials or information contained at any or all such sites, whether based on warranty, contract, tort or any other legal theory and whether or not advised of the possibility of such damages.

## Refund Policy

- Refunds, if applicable, at the discretion of the Management, will only be made to the debit/credit card used for the original transaction. For the avoidance of doubt nothing in this Policy shall require **Kerala Counsellors and Trainers Trade Union** to refund the Fees (or part thereof) unless such Fees (or part thereof) have previously been paid and is subject to the refundable clause.

## Security

- The total e-payment online transactions are executed using state of the art technology (SSL) to ensure secured transaction.