

# **CANCELLATIONS & REFUND POLICY**

**DSP FINANCE PRIVATE LIMITED**

*(Formerly known as DSP Investment Managers Private Limited)*

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**CANCELLATION & REFUND POLICY**

**Cancellation & Refund Policy for DSP Finance Private Limited (Formerly known as: DSP Investment Managers Private Limited), hereinafter referred to as (“the Company” or “DSP Finance”)**

At DSP Finance, we value transparency and clarity in all our interactions with Customers. To ensure a seamless experience, we encourage all users to thoroughly review our cancellation and refund policy before availing of any services offered on our platform.

**Cancellation Policy**

If the Customer wishes to cancel any service, he/she/they/it must notify DSP Finance in writing at [support@dspfin.com](mailto:support@dspfin.com) within **24 hours of entering into the agreement**. Requests received after this period may not be eligible for cancellation. The cancellation charges wherever applicable will be as outlined in the KFS and or Agreement and will take effect from the date we receive your written request.

**Refund Policy**

As part of fair practices code of the Company, in cases , where the customer has paid excess amount than due and is eligible to be refunded the said additional payments, the following process will be followed :

- 1) As a standard process, the Company will be adjusted any such excess amount received after recovering the dues towards Interest, Charges and Principal, towards the Principal Outstanding and thereby reducing the Principal Outstanding for the customer.
- 2) For any such excess amounts paid by the customer over and above the dues, if the customer wants the Company to issue a refund, then the customer has to notify through email at [support@dspfin.com](mailto:support@dspfin.com) that the excess payment has been made within 3 days of such excess payments
- 3) Where the customer does not notify DSP Finance of such excess payments within 3 days of payment, DSP Finance shall process such excess in the following manner:
  - At the first instance, the company shall acknowledge all such grievances or issues to the customers and all such cases where refunds are eligible under this policy, the refund process shall be processed and completed within a maximum period of 30 days from the date of notification as mentioned in point 2 above.
  - In case of frivolous claims or where in the Company’s examination of the grievance, it is observed that the customer has not paid any excess amount in line with the sanction terms, the company shall intimate the customer about the same with proper clarifications.

Any revisions to this policy will be carried out following legal review and communicated via updates on our website. Adequate notice will be provided for such changes, ensuring our users have the opportunity to review the updated terms and take appropriate actions.

If you choose not to accept a revised policy, you have an option to discontinue using our services and inform us promptly by writing to us at [support@dspfin.com](mailto:support@dspfin.com).

**Key Considerations**

DSP Finance reserves the right to decline or cancel any transaction or service request at its sole discretion. This may occur due to insufficient information, unverifiable details, or other reasons

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deemed necessary. Additional verification may be requested before processing certain instructions or registering a customer on DSP Finance's platform.

Please note that third-party verification reports play a vital role in our funding decisions.

Applications may be declined at any stage if the information provided cannot be substantiated or does not meet our verification standards or other legal/compliance guidelines.

For any assistance or clarification regarding cancellations or refunds, please feel free to reach out to us at [support@dspfin.com](mailto:support@dspfin.com).

**Escalation Matrix:**

Level of Escalation	Official to be approached	Turnaround time for resolution from the date of receipt of the grievances/queries including escalation time
Level 1	Customer Service Team	5 working days Email id: <a href="mailto:custotmercure@dspfin.com">custotmercure@dspfin.com</a>
Level 2	Grievance Redressal Officer (GRO)	10 working days Email id: <a href="mailto:grievance@dspfin.com">grievance@dspfin.com</a>
Level 3	Principal Nodal Officer (CGRO – Chief Grievance Redressal officer)	10 working days Email id: <a href="mailto:nodalofficer@dspfin.com">nodalofficer@dspfin.com</a>
Level 4	RBI Complaint Management System	After 30 days from the date of grievance/query raised <a href="https://cms.rbi.org.in/">https://cms.rbi.org.in/</a>

The policy shall be reviewed on an annual basis and shall hold good till such renewal takes place.