

## PAYMENT MODE POLICY

IndusViva offers multiple payment methods. For all types of online mode of payments, you can be assured that IndusViva's trusted payment gateway partners use secure encryption technology to keep your transactions details confidential.

1. We accept payments made by credit/debit cards issued in India.

We accept payments made using Visa, MasterCard and Maestro debit cards. To pay using your credit/debit card, you will need to put in your credit/debit card number, expiry date, and three digit CVV number (found on the back side of your card). After entering these details, you will be redirected to the bank's page for entering the online 3D secure password or the online password issued by your bank to complete the payment.

All credit card and debit card payments on IndusViva are processed through secure and trusted payment gateways managed by leading banks. Banks now use the 3D secure password service for online transactions, providing an additional layer of security through identity verification.

2. We use PayU as our payment gateway partner to facilitate debit/credit card, upi payments, net banking payments. For more details please refer to <https://payu.in>
3. For all transactions routed through PayU payment gateway, refunds of money is reject to policies, procedures and SOP's adopted by PayU payment gateway as per their standard terms and conditions mentioned in their webstie.
4. There are No hidden charges when you purchase IndusViva products. The price you see on the product page is exactly what you would pay.
5. All refunds are subject to refund policy.

This is to certify as per Rule 5(1)(d) of Consumer Protection (Direct Selling) Rules 2021 and based on Management Representation Letter and explanation provided by concern officers of the company and as Practicing Company Secretary I, do not indemnify any act of the Company and I do not assume any responsibility or liability or guarantee for any changes, inaccuracies, or unforeseen circumstances that may arise after the certification date related to subject matter. This statement does not constitute legal, financial, or medical advice and should not be interpreted as such.

Practicing Company Secretary  
M.No.40372  
COP No.1  
31/12/2024



For IndusViva HealthSciences  
Private Limited

Authorised Signatory