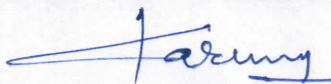


MODES OF PAYMENTS

1. **Payment Methods for Associate Buyer:** RCM Consumer Products Pvt. Ltd. under the brand name "RCM" has following payment methods available for associate buyers to purchase the products of the company:
 - I. **Payment at website & mobile application:** Associate buyer or Registered Users can login into their account by visiting the www.rcmworld.com or through mobile application 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/Pay Later. Associate Buyer can also transfer the money into their M-Wallet through payment gateway using Credit Card/Debit Card/UPI/Net Banking.
 - II. **Cash on delivery:** Associate Buyer or Registered Users can avail the facility of paying the amount of their order at the time of delivery of the product to delivery partner of the company.
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:** RCM Consumer Products Pvt. Ltd. does not collect any amount or fee for payment.
4. **Procedure to cancel payments:** Associate Buyers 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:** Associate Buyer 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 Associate Buyer 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. RCM Consumer Products 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:** Associate Buyers 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/>

For RCM Consumer Products Pvt. Ltd.



Director