REFUND POLICY-DIGITAL LENDING

This Refund Policy has been prepared by Rockland Finstock Limited ("RFL"), a limited company incorporated in India, having its registered office B-207, C.R. Park, South Delhi, New Delhi – 110019. RFL is a Non-Banking Financial Company ("NBFC") - Investment and Credit Company (ICC) - registered with the Reserve Bank of India ("RBI").

The purpose of this Refund Policy is to give information on how RFL will refund any amount to its clients including how refund to be processed by our lending services ("Services"). We provide platform through our Lending Service Provider (LSP), namely WePaisa (DLA-Digital Lending Application) operated by SmartCred Mantra Private Limited.

At RFL we value our customers and are committed to providing best services. Refund process will only be initiated by RFL in following conditions:

- We will not pass your details on to any third party i.e. refund shall be paid to the client only.
- If the loan repayment has been done by the borrower twice by any means.
- Any extra has been received by RFL over and above the requested value in any case.
- Payment has been done mistakenly by the borrower unintentionally before his/her due date of loan.

If for some unforeseen reason, the client is not satisfied with our services, they may call us to seek direction on future calls. We will give our best effort to increase the satisfaction levels in such cases. We strongly recommend that before making a payment, our visitors and potential clients should read the refund policy. If the customer is eligible for the refund then the refund amount would be credited in the respective bank account within 7 working days.

REVIEW AND APPROVAL OF THE POLICY:

The Company has adopted this Policy taking into account relevant factors. Any revision in the Policy shall be reviewed by the relevant internal units and approved by the Board of Directors.

This Policy shall always be read in conjunction with extant RBI guidelines, directives, circulars and instructions.

Rockland Finstock Limited
New Delhi