

Cancellation & Refund Policy

Citra Financials believes in helping its customers as far as possible and has therefore a liberal cancellation policy. Under this policy:

- 3 Days of Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of the loan.
- REFUND FOR CHARGEBACK TRANSACTION
- In the event there is any claim for/ of charge back by the User for any reason whatsoever, such User shall immediately approach Citra Financials with his/ her claim details and claim a refund from Citra Financials alone. Such refund (if any) shall be affected only by Citra Financials via payment gateway or through a demand draft or such other means as Citra Financials deems appropriate.
- No claims for refund/ charge back shall be made by any User to the Payment Service Provider(s) and in the event such claim is made it shall not be entertained.
- REFUND FOR FRAUDULENT/DUPLICATE TRANSACTION(S)
- The User shall directly contact Citra Financials for any fraudulent transaction(s) on account of misuse of Card/ Bank details by a fraudulent individual/party and such issues shall be suitably addressed by Citra Financials alone in line with their policies and rules.