

A. Privacy Policy

ZESTECH respects and protects the privacy of the individuals that access the information and use the services provided through them. Individually identifiable information about the User is not willfully disclosed to any third party without first receiving the User's permission, as covered in this Privacy Policy.

This Privacy Policy describes ZESTECH's treatment of personally identifiable information that ZESTECH collects when user is on the ZESTECH's website. ZESTECH does not collect any unique information about the User (such as User's name, email address, age, gender etc.) except when the User specifically and knowingly provide such information on the Website. Like any business interested in offering the highest quality of service to clients, ZESTECH may, from time to time, send email and other communication to the User tell them about the various services, features, functionality and content offered by ZESTECH website or seek voluntary information from you.

Please be aware, however, that ZESTECH will release specific personal information about the User if required to do so in the following circumstances:

- a) In order to comply with any valid legal process such as a search warrant, statute, or court order, or
- b) If any of User's actions on ZESTECH's website violate the Terms of Service or any of ZESTECH's guidelines for specific services, or
- c) To protect or defend ZESTECH's legal rights or property, the ZESTECH site, or ZESTECH Users; or
- d) To investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the security, integrity of ZESTECH website/offering.

B. General Terms and Conditions For Online-Payments

1. Once a User has accepted these Terms and Conditions, he/she may register and avail the Services. A User must full name of the client's website or alternatively enter his/her Roll number and pay their dues/ fees in any other manner as may be specified by ZESTECH from time to time.
2. ZESTECH's rights, obligations, undertakings shall be subject to the laws in force in India, as well as any directives procedures of Government of India, and nothing contained in these Terms and Conditions

shall be in derogation of ZESTECH's right to comply with any law enforcement agencies request or requirements relating to any User's use of the website or information provided to or gathered by ZESTECH with respect to such use. Each User accepts and agrees that the provision of details of his/her use of the Website to regulators or police or to any other third party in order to resolve disputes or complaints which relate to the Website shall be at the absolute discretion of ZESTECH.

3. If any part of these Terms and Conditions are determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth herein, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of these Terms and Conditions shall continue in effect.

4. These Terms and Conditions constitute the entire agreement between the User and ZESTECH. These Terms and Conditions supersede all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the User and ZESTECH. A printed version of these Terms and Conditions and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to these Terms and Conditions to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

5. The entries in the books of ZESTECH and/or the Payment Service Providers kept in the ordinary course of business of ZESTECH and/or the Payment Service Providers with regard to transactions covered under these Terms and Conditions and matters therein appearing shall be binding on the User and shall be conclusive proof of the genuineness and accuracy of the transaction.

6. Refund for Charge Back Transaction: In the event there is any claim for/of charge back by the User for any reason whatsoever, such User shall immediately approach ZESTECH with his/ her claim details and claim refund from ZESTECH alone. Such refund (if any) shall be effected only by ZESTECH via payment gateway or by means of a demand draft or such other means as ZESTECH 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.

7. In these Terms and Conditions, the term "Charge Back" shall mean, approved and settled credit card or net banking purchase transaction(s) which are at any time refused, debited or charged back to merchant account (and shall also include similar debits to Payment Service Provider's accounts, if any) by the acquiring bank or credit card company for any reason whatsoever, together with the bank fees, penalties and other charges incidental thereto.

8. Refund for fraudulent/duplicate transaction(s): The User shall directly contact ZESTECH 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 ZESTECH alone in line with their policies and rules.

9. Server Slow Down/Session Timeout: In case the Website or Payment Service Provider's webpage, that is linked to the Website, is experiencing any server related issues like 'slow down' or 'failure' or 'session timeout', the User shall, before initiating the second payment,, check whether his/her Bank Account has been debited or not and accordingly resort to one of the following options:

(i) In case the Bank Account appears to be debited, ensure that he/she does not make the payment twice and immediately thereafter contact ZESTECH via e-mail or any other mode of contact as provided by ZESTECH to confirm payment.

(ii) In case the Bank Account is not debited, the User may initiate a fresh transaction to make payment.

However, the User agrees that under no circumstances the Payment Gateway Service Provider shall be held responsible for such fraudulent/duplicate transactions and hence no claims should be raised to Payment Gateway Service Provider. No communication received by the Payment Service Provider(s) in this regards shall be entertained by the Payment Service Provider(s).

ZESTECH
INNOVATION, GROWTH & VALUES