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Refund / Cancellation Policy

GIL generally discourages refund of amounts credited to user's wallet account. Under exceptional circumstances and purely based on GIL management's discretion, a refund may be approved subject to verification of the financial transaction. Under such extreme situations, the user who had conducted a successful transaction should inform GIL office within 24 hours of transaction by giving reasons for seeking refund. GIL office shall validate the transaction and upon securing internal clearances, may process for refund, provided the full amount remains unutilized in the wallet. In the event of refund full value of the transaction less charges as may be applicable, shall be refunded to the user through the same mode through which the transaction was conducted i.e either through Internet Banking, Debit/Credit Card, wallet etc. Under no circumstances can a refund happen for transactions involving cash deposited at company branches or directly into the company's bank account. Any refund request received beyond 24hours from the time of conducting the said transaction shall not be entertained by the Company. Weekends and public holidays are excluded while computing the 24hours.

The user understands that Chargebacks/claw backs invoked by the payment gateway shall be debited by GIL to the wallet where the transaction was originally credited. In the event the wallet balance is not adequate to cover the chargeback/ claw back, the user and or its legal entity agrees to undertake to replenish the wallet adequately. The user also understands that GIL has rights to appropriate any credit flowing into the wallet in future until the entire chargeback / claw back is fully funded to GIL