

# **PAYMENT POLICY**

**Payment Policy for DIIPAM**, a trade name of Sri GuruVijeta Infinite LLP

**Effective Date:** 19-10-2025

At **DIIPAM**, we strive to provide you with a seamless and secure checkout experience. As a luxury brand, every transaction is handled with utmost care through our trusted payment partner **Razorpay**, ensuring your data and payments are processed with world-class security.

## **ACCEPTED PAYMENT METHODS**

We currently accept the following prepaid payment options:

- **Credit Cards** (Visa, MasterCard, American Express, RuPay)
- **Debit Cards** (all major banks)
- **Net Banking** (leading banks across India)
- **UPI (Unified Payments Interface)**
- **Mobile Wallets** (PhonePe, Paytm, Amazon Pay, etc.)
- **Pay Later Services** (where applicable through Razorpay)
- **No-Cost EMI Options** (available with participating bank vendors)

All transactions are processed in **INR (Indian Rupees)** only.

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## **PREPAID ORDERS**

- Prepaid payment is the **preferred mode of transaction** at DIIPAM.
- Orders are confirmed only after successful receipt of payment.
- Once your order is placed, you will receive a confirmation email/SMS with payment and order details.

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## **CASH ON DELIVERY (COD)**

As a luxury brand, **COD is generally not encouraged**. However, we understand select customers may prefer this option. Therefore:

- COD is available on a **limited basis** within India.
- An **additional convenience charge of ₹150** will apply for COD orders, over and above the listed product price.
- COD orders are subject to delivery partner availability in your pincode.
- DIIPAM reserves the right to accept or decline COD requests at its discretion.

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## **SECURITY OF TRANSACTIONS**

- All transactions are processed through **Razorpay**, a PCI DSS-compliant and encrypted gateway, ensuring the highest level of data and payment protection.
- DIIPAM does not store your card details or payment information.

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## **PAYMENT CONFIRMATION & ORDER PROCESSING**

- Prepaid orders are processed immediately upon payment confirmation.
- COD orders, where applicable, will be processed only after telephonic/email confirmation with the customer.
- Orders without confirmed payment or failed transactions will not be processed.

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## **REFUNDS & REVERSALS**

- DIIPAM follows a **No Refund Policy**. Please refer to our **Return & Exchange Policy** for details.
- In rare cases of transaction failure with successful debit from your bank account, the amount will be automatically reversed by Razorpay/your bank within **7–10 working days**.

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## **CONTACT US**

For any payment-related queries, please reach out to us at:

Email ID : [support@diipam.com](mailto:support@diipam.com)

Contact No: +91-8431117340

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