

DDA Chargeback/Refund Policy

1. “Chargeback claims” simply means a transaction disputed by the credit/debit cardholder. There are many reasons for chargeback, the most common being service (for which online payment has already been made) not rendered, fraud’ or; ‘errors (in transaction processing)’. In other words, a chargeback occurs when a cardholder decides to formally dispute a charge on his/her Card bill, usually because someone else fraudulently used that card or he/she has not received the service for the payment already made by him through the card.
2. The agreement between applicant and DDA Payment Portal is driven by the terms and conditions of DDA payment portal and by accepting/ agreeing to these terms and conditions, the applicant expressly agrees that his/ her use of DDA payment portal service is entirely at own risk and responsibility of the applicant and he/she would not raise any chargeback claim with the bank and would approach DDA through its websites for any refund.
3. Applicant will have to agree to the terms and conditions of DDA chargeback/refund policy (published on DDA payment portal) before making any payment using debit/credit card on DDA payment portal.
4. Any applicant who agrees to the terms & conditions of DDA chargeback/refund policy would not request any banker for chargeback/refund directly against any payment which he/she made to DDA using debit/credit card. Hence, no chargeback/refund claims of applicant shall be entertained by DDA through any banker for any payment which the applicant has made using debit/credit card to DDA, once the payment is successfully credited into the bank account of DDA.
5. Misuse of chargeback/refund by the applicant is an offence and it may entail legal action also. DDA reserves the right to recover the amount so charged back from the applicant along with administrative and legal charges without prejudice to any other right including cancellation of allotment, withdrawal of services etc. Thus, applicant has to apply for genuine chargeback/refund through DDA website only.
6. The time limit within which the applicant needs to submit his/her claims for chargeback/refund on DDA website will be 15 days from the date of making payment to DDA, failing which no refund claim will be entertained.
7. Any Legal issues arising out of chargeback/refund claims shall be suitably addressed in accordance with DDA’s Terms and Conditions.