

General Terms & Conditions for Online Payments:

#The User may pay his/ her Payment to **Dream Weaver** by using a debit/credit card or through online banking account.

#Debit /credit card Charges are not included in photography & cinematography packages and it vary bank to bank.

=>**Visa, Master card** charged for every transaction 2.50%

=>**Amex** charged for every transaction 3.50%

#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:

- In case the Bank Account appears to be debited, ensure that he/ she does not make the payment twice and immediately thereafter contact the Institute via e-mail or any other mode of contact as provided by the Institute to confirm payment.
- In case the Bank Account is not debited, the User may initiate a fresh transaction to make payment.

Refund request may take around 7-10 working days to process to card holder's bank account.

In cases of fraud/suspicious transaction/attempts, users will be notified duly to provide supportive authorized documents (i.e. National Identification Card/Driving Licenses/Passport copy and Bank Statement copy where transaction line is visible) for verification process. Unable to provide required documents will result in transaction reverse to cardholder by SSL COMMERZ.

By accepting/ agreeing to these Terms and Conditions, the User expressly agrees that his/ her use of the online payment Service is entirely at own risk and responsibility of the User.