

WELLVICA PAYMENT POLICY

Introduction

WELLVICA Private Limited (hereinafter referred to as “WELLVICA” or the “Company”) is committed to ensuring secure, transparent, and efficient payment transactions for its customers, Direct Sellers, Franchisees, Stockists, Depots, Wellmarts, and other authorized business partners.

The Company aims to provide reliable payment options while maintaining the highest standards of confidentiality, data security, and regulatory compliance. This Payment Policy outlines the accepted payment methods, payment procedures, privacy safeguards, and related terms and conditions applicable to transactions conducted with WELLVICA.

Scope

This Policy applies to all payments made by:

- Customers
 - Direct Sellers
 - Franchisees
 - Stockists
 - Depots
 - Wellmarts
 - Authorized Centres
 - Other authorized business partners of WELLVICA
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Applicable Laws

This Policy shall be governed by:

- Consumer Protection Act, 2019
- Consumer Protection (Direct Selling) Rules, 2021
- Consumer Protection (E-Commerce) Rules, 2020
- Information Technology Act, 2000

- Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011
 - Payment and Settlement Systems Act, 2007
 - Any other applicable laws and regulations in force in India
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Confidentiality of Payment Information

WELLVICA is committed to maintaining the confidentiality and security of all payment-related information.

The Company does not sell, rent, trade, or disclose customers' financial information to third parties except where required by law, regulatory authorities, payment processors, or authorized service providers.

The payment methods described in this Policy are applicable only to transactions conducted through the Company's official website:

www.wellvica.com

Acceptance of Terms

By placing an order, purchasing products, or making payments through WELLVICA's website or authorized channels, you acknowledge and agree to the terms and conditions set forth in this Payment Policy.

Accepted Payment Methods

WELLVICA accepts payments through the following approved channels:

1. Bank Transfer

Customers may make payments through:

- IMPS
- NEFT
- RTGS
- UPI

- Net Banking
- Account Payee Cheque

The customer shall be provided with the designated bank account details and transaction reference information for making the payment.

2. Digital Wallet

Payments may be made through approved digital wallet services, including:

- Paytm Wallet
- UPI-linked Wallets
- Other payment services authorized by WELLVICA

Payments may be processed using QR Codes or registered mobile numbers linked to approved wallet accounts.

3. Cash Payments

As a general policy, WELLVICA does not encourage cash transactions.

However, customers may make cash purchases at authorized WELLVICA Centres, Wellmarts, Franchisees, or Stockists, subject to applicable laws and Company policies.

Cash transactions shall be limited to amounts below ₹5,000 or such limit as may be prescribed under applicable laws.

4. Point of Sale (POS) Payments

Customers may make payments using:

- Debit Cards
- Credit Cards
- Visa Cards
- MasterCard
- Maestro Cards

- RuPay Cards

The payment process includes:

- Secure card authentication;
- Entry of card details through approved payment gateways;
- Verification through OTP or other authentication methods;
- Real-time authorization and processing by the payment gateway provider.

If the transaction is successful, payment shall be credited to the Company's authorized bank account.

5. Payment Gateway

For online purchases:

1. The customer shall place an order through the official website.
 2. The customer shall select the preferred payment option.
 3. Payment details shall be entered through a secure payment gateway.
 4. OTP or other authentication methods may be required.
 5. Upon successful authorization, the payment shall be processed and the order confirmed.
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Payment Security

WELLVICA does not store complete credit card, debit card, CVV, PIN, or banking credentials on its servers.

Payment information is securely transmitted to authorized banking institutions and payment gateway providers.

The Company retains only transaction references and payment confirmation details necessary for business operations and regulatory compliance.

Terms and Conditions

The following terms shall govern all payment transactions:

1.

Where products are purchased through an authorized Depot, Stockist, Franchisee, Wellmart, or Centre, payment shall be made only to the designated account of such authorized entity.

2.

Payments from Franchisees, Stockists, Depots, and Centres shall be accepted only through approved banking channels.

3.

In the event a cheque is dishonoured due to insufficient funds or any other reason, the Company reserves the right to recover the amount along with applicable charges, penalties, and legal costs.

4.

Any payment gateway charges, bank charges, convenience fees, or POS processing fees, wherever applicable, shall be borne by the customer unless otherwise specified.

Protection of Sensitive Information

WELLVICA adopts appropriate administrative, technical, and physical safeguards to protect:

- Personal Information
- Payment Information
- Transaction Records
- User Credentials
- Financial Information

from unauthorized access, misuse, alteration, disclosure, or destruction.

Children's Privacy

WELLVICA's website and services are not intended for individuals below the age of 18 years.

The Company does not knowingly collect personal information from minors. If such information is inadvertently collected, it shall be deleted upon discovery.

Third-Party Payment Links

The Company's website may contain links to third-party payment processors, banking institutions, or service providers.

Such third-party websites operate under their own privacy and security policies.

Users are advised to review the privacy policies of such websites before providing personal or financial information.

Collection of Information

WELLVICA may collect personal information necessary for:

- Order Processing
- Payment Verification
- KYC Compliance
- Customer Support
- Regulatory Compliance
- Fraud Prevention

Such information may include:

- Name
- Father's/Husband's Name
- Gender
- Email Address
- Mobile Number
- Residential Address

- Bank Details (where required)
 - KYC Documents
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Disclosure of Personal Data

Personal information may be disclosed where:

- Required to provide products or services;
 - Necessary for processing payments;
 - Required under applicable laws;
 - Required for fraud detection and prevention;
 - Required by courts, regulators, or law enforcement agencies;
 - Authorized by the customer.
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Parties with Whom Information May Be Shared

Information may be shared with:

- Group Companies
- Payment Processors
- Banking Partners
- Service Providers
- Logistics Partners
- Direct Sellers
- Regulatory Authorities
- Courts and Tribunals
- Government Agencies

Such sharing shall be limited to legitimate business or legal purposes.

Customer Rights

1. Right to Access and Correction

Customers may request access to their personal information and seek correction of inaccurate or incomplete information.

2. Right to Object

Customers may object to the processing of personal information where permitted by law.

3. Other Rights

Subject to applicable laws, customers may:

- Request deletion of information;
- Restrict processing;
- Obtain copies of information held by the Company;
- Withdraw consent where applicable.

Requests may be submitted to:

support@wellvica.com

Data Security and Retention

WELLVICA maintains reasonable security measures to protect personal information against:

- Unauthorized Access
- Misuse
- Disclosure
- Alteration
- Destruction

Information shall be retained only for as long as required for business, legal, regulatory, and compliance purposes.

Grievance Officer

In accordance with the Information Technology Act, 2000 and applicable rules, the details of the Grievance Officer are as follows:

GRIEVANCE OFFICER – CUSTOMER SERVICES

Name: Sachin Kumar

Email: grievance@wellvica.com

Contact Us

For payment-related queries, complaints, or support, please contact:

Email: support@wellvica.com

Accounts Email: accounts@wellvica.com

Notification of Changes

WELLVICA reserves the right to amend, modify, or update this Payment Policy at any time.

Any changes shall become effective upon publication on the Company's official website.

Users are encouraged to periodically review this Policy to remain informed of updates.

WELLVICA PRIVATE LIMITED

Live Well • Grow Well