

## Refund If Loan Not Sanctioned – Terms & Conditions (Advanced Plan)

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### Introduction

Welcome to Biginius.com. We are committed to supporting students in securing education loans through our comprehensive assistance services. Our Advanced Plan offers premium, end-to-end loan support, including a conditional refund policy. This document outlines the terms under which a student may be eligible for a refund if their education loan is not sanctioned.

Please read the following pages carefully. By purchasing our Advanced Plan, you agree to the conditions described herein.

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### Eligibility for Refund

1. **Full Participation Required:** The student must actively engage in all loan application processes. This includes completing all forms, attending scheduled consultations, and responding promptly to queries.
  2. **Proper Documentation:** All required documents must be submitted accurately and in full. This includes academic records, identity proofs, financial documents of co-applicant, admission offer letter, etc.
  3. **Genuine Intent to Avail Loan:** The student must have a genuine interest and intent to obtain an education loan for higher studies.
  4. **Valid Admission Offer:** The student must have a bonafide offer letter from a recognized and accredited institution, either in India or abroad.
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### Refund Eligibility Conditions

1. **Minimum Two Bank Attempts:** At least two eligible and reputed financial institutions (bank/NBFC) must have formally rejected the loan application, despite complete document submission.
  2. **No Credit History Hindrances:** The student and/or co-applicant should not have a history of loan default, poor CIBIL score, or blacklisting.
  3. **Rejection Documentation:** Official rejection letters/emails from the banks are mandatory for refund processing.
  4. **Application Timeline:** Loan applications to both banks must be initiated within 30 days of plan purchase.
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### Exclusions from Refund

1. **Fraudulent Documents:** Any case involving submission of fake, forged, or misleading documents will result in immediate cancellation of refund eligibility.

2. **Incomplete Cooperation:** If the student fails to respond, misses appointments, or doesn't provide requested documents, they forfeit the right to a refund.
  3. **Student Withdrawal:** If a student voluntarily withdraws from the process before completing bank applications, refund is not applicable.
  4. **Unrecognized Institutions:** Admission into unaccredited or non-recognized colleges/universities voids refund eligibility.
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## What is Refundable?

1. **Service Fee Only:** Only the fee paid to Biginius.com under the Advanced Plan is eligible for refund.
  2. **Non-Refundable Components:**
    - Bank processing or application fees
    - Legal/technical valuation charges
    - Courier or document pickup charges
    - Government stamp duties or taxes
  3. **Partial Refund Clause:** In cases where one bank has sanctioned the loan and the student refuses, refund will not be processed.
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## Refund Request Procedure

1. **Timeline:** Refund must be requested within 30 days from the date of the final loan rejection.
  2. **How to Apply:**
    - Email us at [refund@biginus.com](mailto:refund@biginus.com) with subject: "Refund Request - Advanced Plan"
    - Attach both rejection letters from banks
    - Provide the registered email, mobile number, and payment invoice ID
  3. **Verification:** Our team will verify the submitted details within 7 working days.
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## Processing Timeline & Communication

1. **Approval or Rejection Notice:** Once verified, we will inform you via email of the refund decision.
2. **Refund Timeline:** Approved refunds are processed within 7-14 working days via original payment method.
3. **Dispute Resolution:** If you disagree with our decision, you may request a second review within 7 days.

4. **No Cash Refunds:** All refunds are processed digitally. No cash or cheque payments will be entertained.
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## **Additional Terms**

1. **One Refund Per User:** Refund is allowed only once per Advanced Plan per student.
  2. **Change of Plan Not Allowed:** Once services begin, students cannot downgrade plans for partial refunds.
  3. **Confidentiality:** All refund-related documents are kept confidential and shared only for internal verification.
  4. **Right to Amend:** Biginius.com reserves the right to modify this policy with 7-day prior notice on our website.
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## **Legal Compliance**

1. **Jurisdiction:** Any disputes will be subject to the jurisdiction of Bhubaneswar courts, Odisha.
  2. **Service Agreement:** This policy forms part of your service agreement with Biginius.com upon plan purchase.
  3. **Force Majeure:** Refunds may be delayed or paused in the event of natural disasters, war, or national emergencies.
  4. **Digital Signature:** By proceeding with our services, you digitally agree to all clauses of this refund policy.
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## **Contact Information**

### **Biginius.com Customer Care Team**

Email: [support@biginius.com](mailto:support@biginius.com) / [refund@biginius.com](mailto:refund@biginius.com)

Website: [www.biginius.com](http://www.biginius.com)