## KV SERVICES - FEES AND REFUND POLICY

## **Policy Statement**

This policy applies to fees, charges, and refunds applicable to the provision of KV SERVICES- services including admission to colleges/universities, immigration services (visa application), health insurance policies (from third party partner providers etc.). KV SERVICES Consultants ensures that fees, charges, and refunds are collected and administered in accordance with the provisions of applicable legislative and contractual requirements.

## **FEES AND CHARGES**

Fees and charges are advised to the student/client prior to engaging in a service agreement. The purpose of this policy is to ensure that KV SERVICES adopts a refund policy that is fair to its clients who have valid reasons for requesting refunds and who give KV SERVICES sufficient notice, while at the same time protecting KV SERVICES from suffering economic loss that may be caused by refund requests that are not submitted within the required timeframe.

KV SERVICES shall not, under any circumstances, issue any refund for early service withdrawal. The webpage declares standard information pertaining towards the refund of paid services with KV SERVICES and it voids any form of user outside the below-mentioned clause.

- 1. KV SERVICES practices level-based fee collection for the services provided, clients are charged as maintained by the services being provided, all the payments are made in the name of company's account and invoice is sent to the client at the time of payment. Any refunds after receiving of invoice by the client are non-maintainable for any refunds.
- The service charges of KV SERVICES are not subject to market changes but are made as per
  the company's norms and regulations to which the client agrees at the time of registration.
  Any claims after the registration shall not be entertained as the client is already made aware
  of the policies at the time of retention.
- 3. The service charge(s) paid at the time of registration solely constitutes costs towards the services rendered by KV SERVICES. It does not include any application or assessing fees of the concerned authority. The client is required to pay the entire additional amount as mentioned by the concerned authority at the time of processing his/her application with such authority.
- 4. If at any point of time after the payment of service charges the client changes his/her mind to discontinue services from KV SERVICES , he/she shall not be entitled for any refund.
- 5. The client understands and accepts that no refund or transfer of KV SERVICES fee can be made in favour of a friend or a relative in an event of discontinuation of his/her own application due to any reason whilst the application is under process.
- 6. The client must understand and accept that no refund or adjustment of KV SERVICES fee shall be done in the event he/she abandons the original service /process he/she has signed

up for and decides to switch over to another service/process with KV SERVICES or opts for immigration to a different country. Adjustments, if any, shall be made at the discretion of KV SERVICES.

- 7. KV SERVICES shall not be liable for refund of any fees that has been paid to Assessing Authorities, Immigration Authority, Embassy/Consulate/High Commission or insurance providers in case of refusal/non-approval of the application or rejection/non-acceptance of application at any stage by the concerned authority. The application or processing fee paid to visa authorities or assessing authorities is liability of the client and is not included in the service charges as stated. KV SERVICES shall not entertain any claim in case of refusal.
- 8. KV SERVICES shall not be made responsible for any delays caused by third-party services which may include Courier Services, Postal Services or any other external factors. Hence, no refunds shall be entertained in an event of delay caused by third-party service provider. Clients cannot claim a refund of service charges.
- Clients must understand and agree that all cases or processes under any authority are subject to discretion of the concerned authorities. KV SERVICES has no control over the outcome of application.
- 10. The client understands and accepts that all/any registrations for any countries on/before this declaration agreement date with KV SERVICES will be nullified and no claim of the service charges can be claimed until it is notified by KV SERVICES in writing.
- 11. No refunds shall be entertained by KV SERVICES if the visa is refused due to the following causes:

Changes in Immigration rules resulting in non-qualification of client under the new rules, even after appropriate usage of KV SERVICES.

Failure to attend the visa interview or any verification initiated by the appropriate authorities.

Late submission of any documents requested by the concerned authority during the processing or assessing of application.

Failure to furnish and produce local Police Clearance Certification.

Failure to furnish and produce medical clearance by the client or by his/her family members who are included in the application.

Submission of documents which contain fraudulent information or are obtained by fraud or hiding any document for the previous visa refusal.

Concealment of any condition related to refusal of any previous visa.

Failure to provide sufficient funds for settlement or maintenance by the client or his family members.

12. The client agrees and accepts that the immigration process may include evident disclosure of funds for certain applications which varies country to country. In any case where funds are

required to be disclosed, the client undertakes to meet such requirements. In an event of failure to provide such funds by the client, KV SERVIVCES shall not be made liable for refund of the service charges or any substantial part thereof.

13.The client herewith agrees to meet all the requirements and provide all the documents to KV SERVICES and the concerned authorities who conduct an assessment or decide on visa outcome. Furthermore, the client understands and agrees to submit all the documents including originals, if demanded by the concerned authorities. Client understands that non-compliance on his/her part to provide and submit the documents or any part thereof is a self-made failure of a client, and KV SERVICES in no way shall be made responsible for the same. Hence, the client agrees that failure to furnish and produce documents cannot be a valid reason to claim any refund.

14. The client must inform KV SERVICES regarding any changes in their personal circumstances such as change of residential/mailing address, educational/specialized credentials, change of matrimonial status, change in employment sector, addition of member in family and any case involving police or any illicit/unlawful case after the submission of the application while it is still under process. Client's failure or intentional concealment of any fact may attract refusal of application and KV SERVICES shall bear no responsibility for such refusal or initiation of any proceedings towards the client.

15. The client understands that the sole responsibility of online transactions, credit or debit card payments or any other mode of payments lies on the client. If an application gets rejected/returned or delayed owing to any error made in payment pathways of processing/ assessing fee of concerned authority, KV SERVICES shall not bear any liability for the same.

16.The client must notify KV SERVICES of each and every communication received by him/her from the processing visa office in writing or via electronic communication within a week of receiving any information. Similarly, any communication made to the concerned authorities on the part of client shall be intimated to KV SERVICES within 7 days of such communication. This comprises of personal visits made to visa office and/or inquiry made via phone, etc. The failure to furnish such information to KV SERVICES management may result in cancellation of services agreement with KV SERVICES.

17. The client understands that by signing the agreement to avail our services, he/she acknowledges the fact that he/she shall not be liable to get any refund in case he/she decides to withdraw the application at any point of time during the process due to their own personal circumstances that may have changed.

18.KV SERVICES is bound to maintain confidentiality and privacy of their clients. Accordingly, KV SERVICES takes reasonable steps to protect personal information collected by them from misuse, loss, unauthorized access, modification or disclosure. KV SERVICES may use and disclose the client's (and if applicable, the client's family's) personal information for the primary purpose for which it is collected, for reasonably expected secondary purposes which are related to the primary purpose and in other circumstances as authorized by the Privacy Act.