



# TENCO HIRE PURCHASE & LEASING CO.PVT.LTD

Regd.Office: Gold Complex, Yesudas Road, Kunnankulam, Thrissur District, Kerala - 680 503.

Admn Office: 2/388, 1st Floor, Vattipillaiyar kovil Street, Ullur, Kumbakonam, Thanjavur District, Tamilnadu - 612 001.

## REFUND AND CANCELLATION POLICY

Thank you for choosing Tenco Hire Purchase and Leasing Company Pvt. Ltd. We strive to provide exceptional services to our customers. In the event that you need to cancel a service or request a refund, please carefully review our refund and cancellation policy outlined below:

### **1. Cancellation Policy:**

#### **a. Loan Products:**

i. **Pre-closure of Loan:** Customers can opt for pre-closure of their loan at any time during the loan tenure. However, pre-closure charges may apply as per the terms and conditions specified in the loan agreement.

ii. **Cancellation of Loan Application:** If a customer wishes to cancel their loan application before disbursement, they must inform us in writing or through our official communication channels. Any processing fees or charges incurred up to that point may be non-refundable.

#### **iii. Investment Products:**

i. **NCD's Preference Shares and other Investment Products:** Investors may cancel their investment orders within a specified period after placement, subject to terms and conditions set forth by the respective investment product providers. Any applicable charges or penalties will be deducted from the refund amount.

### **2. Refund Policy:**

#### **a. Loan Products:**

i. **Refund of Processing Fees:** Processing fees paid by the customer at the time of loan application are non-refundable, except in cases where the loan application is rejected by Tenco Hire Purchase and Leasing Company Pvt. Ltd. or if the loan disbursement is delayed beyond the stipulated time frame due to reasons attributable to Tenco Hire Purchase and Leasing Company Pvt. Ltd.

ii. **Refund of Interest or Principal Amount:** Refunds of interest or principal amounts already disbursed will be subject to the terms and conditions outlined in the loan agreement and applicable regulatory guidelines.

#### **b. Investment Products:**

i. **NCD's Preference Shares and other Investment Products:** Refunds for investment products will be processed in accordance with the policies and procedures established by the respective investment product providers. Any applicable charges or penalties will be deducted from the refund amount.

### **3. Process for Refunds and Cancellations:**

i. Customers must submit their refund or cancellation requests in writing or through our official communication channels.

All refund requests will be processed within a reasonable timeframe, subject to verification and approval by Tenco Hire Purchase and Leasing Company Pvt. Ltd.



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Tenco Hire Purchase and Leasing Company Pvt. Ltd. reserves the right to reject refund or cancellation requests that do not comply with our policy or if there are reasonable grounds to suspect fraud or misuse.

4. **Contact Information:** For any queries or assistance regarding our refund and cancellation policy, please contact us at: [info@tencofin.in](mailto:info@tencofin.in)
5. **Amendments to the Policy:** Tenco Hire Purchase and Leasing Company Pvt. Ltd. reserves the right to modify or amend this refund and cancellation policy at any time without prior notice. Any changes to the policy will be updated on our official website and communicated to our customers through appropriate channels.

By availing of our services or products, you acknowledge that you have read, understood, and agree to abide by the terms and conditions outlined in this refund and cancellation policy.

*Disclaimer: This refund and cancellation policy is subject to change and does not constitute a legally binding agreement. Customers are advised to refer to the latest version of the policy available on our official website.*