

The PPWA membership fee is nominal. As a general rule, the INR 11 membership fee is non-refundable once paid.

1. Scope

This Refund Policy applies to the nominal membership fee paid through the UPI QR Code or other payment method displayed on <https://ppwassociation.org> for PPWA membership registration or associated submission processing.

2. Membership Fee

The current membership fee is **INR 11 (Indian Rupees Eleven only)**. It is a nominal fee used in connection with the applicable membership/registration process.

3. General No-Refund Rule

Membership fees are generally non-refundable once payment has been made. This applies even where a submission is incomplete, cannot be verified, is rejected because required information/documents are missing or invalid, or the applicant later decides not to proceed.

4. Duplicate or Erroneous Payments

If PPWA is able to verify that the same user made a genuine duplicate payment for the same transaction because of a technical or payment error, PPWA may review the matter on a case-by-case basis. Any refund, where legally required or expressly approved by PPWA, will be subject to verification of payment records and the original payment source where reasonably possible.

5. Wrong UPI Recipient or User Error

Users must check the UPI recipient, amount and payment details before confirming a transaction. PPWA cannot guarantee recovery of amounts sent to an incorrect third-party UPI ID, incorrect QR Code or unrelated account.

6. Failed or Pending Transactions

If a UPI transaction is shown as failed, pending or reversed, the user should first check the transaction status with their bank or UPI application. PPWA will treat a fee as received only when the payment is actually credited/confirmed in PPWA's records.

7. Requesting a Payment Review

For a genuine duplicate-payment or payment-status issue, contact PPWA and provide the applicant name, mobile number, payment date, amount and UPI transaction/reference number. Do not send UPI PINs, OTPs, passwords or other authentication credentials.

Email	admin@ppwassociation.org ppwassociation1160@gmail.com
Phone	+91 96044 95737

8. Changes to This Policy

PPWA may revise this Refund Policy if the membership fee, payment method or applicable law changes. The version posted on the website at the time of payment will apply, subject to mandatory legal rights.

9. Governing Law

This Policy is governed by applicable Indian law. Subject to applicable law, disputes will be subject to the jurisdiction of competent courts at Pune, Maharashtra.

Pearls People Welfare Association (PPWA) | Registration No. F-61698 | Registered on 26 July 2022

Gat No. 1056, Maruti Mandir, Napte Vash, Shirur, Pune - 412208, Maharashtra, India

Email: ppwassociation1160@gmail.com | admin@ppwassociation.org | Phone: +91 96044 95737