

DR NATURE PAYMENT POLICY

Dr. Nature Wellness Private Limited (*Herein after referred as “Dr. Nature”*) aim for every purchasing transaction is to obtain the best possible value. Dr. Nature strives to procure goods and services with the assistance of the use of payment methods and follow upon appropriate terms and conditions. Dr. Nature wants to ensure that the payment methods are secure and confidential through this policy.

Scope

This policy applicable to all payment made by consumer, direct seller and authorized depot/super stockiest/wellness center holders of Dr. Nature.

Applicable Laws

The Consumer Protection (Direct Selling) Rules, 2021, Consumer Protection Act, 2019, Consumer Protection (E-Commerce) Rules, 2020, Information technology Act 2000 (IT Act 2000), Information Technology (Reasonable Security Practices and procedures and sensitive personal data or information) Rules, 2011 and all other applicable laws.

Confidentiality

Dr. Nature Wellness ensures to maintain the confidentiality in respect to the payment and consider the confidentiality of information on a serious note. With the aim of ensuring you that your financial information will not be used, sent or sold to third parties for any kind of purpose whatsoever.

The information written in this policy are related to the Dr. Nature Wellness’s payment methods and are used and considered valid just for Dr. Nature Wellness official website: www.drnaturewellness.com

Terms

By purchasing one or more products of Dr. Nature Wellness, through the website www.drnaturewellness.com, you acknowledge and agree that you accept the practices and policies outlined in this policy.

Method of payment

The Payment methods i.e., Debit Card, Credit Card, Internet Banking, etc. Information collected for online shopping is used only to process payments for the orders and, **is not retained on our website**. The information is securely transmitted to the bank, and Dr. Nature store only the reference number and amount paid information provided by the bank.

In order to succeed in the today competitive environment, Dr. Nature needs to make efforts for the purpose of ensuring that the payment methods are accurate and confidential. It is payees choice to explore various payment methods and find the one which has been suited as per the needs.

Dr. Nature has been obliged to make payment either of the following modes:

Bank transfer

- Under this method, it will allow customers to transfer the money to a bank account around the world through IMPS/NEFT/RTGS/UPI/NET Banking or account payee cheque.
- The consumer is provided with the unique reference number and details of bank account where they can make the payment.

Wallet

Through Paytm Wallet using QR code or authorized phone number attached with the account.

Cash

Dr. Nature does not accept cash as such but any consumer wants to make purchase through cash, can make his purchase from a Dr. Nature's authorized Centre, in-person. The cash purchase is limited to less than INR 5000/-

Point of sale (POS)

- Login into your online account and select the option from Debit Card/ Credit Card/VISA/Master Card/Maestro/Rupay for making payment.
- Follow the instructions on screen to enter the correct details.
- In this case, the you will be required to enter Credit/ Debit/ Maestro/ Rupay card information directly into your website (or secure forms that are loaded by your website during checkout).

- Dr. Nature then transmits the information securely to a credit card processing Company “gateway” to authorize the card while you wait.
- If the order is successful, the order has been placed and money has been collected from the account of cardholder and forwarded to your business bank account according to the prescribed schedule.
- If it fails, the customer is notified to try again with correct information, thus preventing the use of invalid cards.

Payment Gateway

- You need to place order online through website www.drnaturewellness.com and then proceed to make payment for the same.
- After that, you need to enter the details with respect to credit/debit card details.
- After providing the detail with respect to making payment via debit/credit card, you will approve the payment and proceed for the payment after providing the OTP

Terms of Conditions

The terms and conditions governing the payment order are as follows:

1. If the customer has been taking goods directly from Dr. Nature’s authorized Depot/Stockiest/Franchise/Wellness center, then the payment shall be paid to that respective account only.
2. Dr. Nature accepts payment from Depot/Stockiest/Franchise/Wellness center through banking channel only
3. If your cheque is returned for non-sufficient funds, you expressly authorize your account to be electronically debited or bank drafted for the amount of the cheque plus any applicable fees. The usage of the cheque for the payment purpose has been considered as the acknowledgement and has been considered as acceptance of terms and conditions. The use of a cheque for payment is your acknowledgement and acceptance of this policy and its terms and conditions.
4. Payment gateway and POS charges, wherever applicable shall be borne by the consumer only.

Protection of sensitive Information

Dr. Nature adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site.

Children Privacy

Dr. Nature website neither targets nor is intended for children below the age of 18. Personally Identifiable Information will not be collected from children on purpose and if Dr. Nature discovers such data on its site, the same will be deleted

Linking to other sites for making payment

Please be aware that for payment purpose, Dr. Nature web sites will typically contain links to other sites, including sites maintained by other firms that are not governed by this Privacy Statement but by other privacy statements that will often differ somewhat. We encourage users to review the privacy policy of each web site visited before disclosing any personal information.

By registering on any Dr. Nature web site and then navigating to another web site while still logged in, you agree to the use of your personal information in accordance with the privacy statement of the Dr. Nature web site you are visiting.

Collection of information at the time of visit

Dr. Nature may collect personal identification information from Users in a variety of ways. Users may be asked for, as appropriate, name, father/husband name, gender, email address, mailing address, phone number, Users may, however, visit Dr. Nature's site anonymously. Dr. Nature will collect personal identification information from Users to fulfill their KYC, except that it may prevent them from engaging in certain Site related activities.

This refers to information that lets Dr. Nature know who you are or things specifically about you.

Reason for Disclosing personal data to other parties:

Dr. Nature may disclose your Personal Data to others where it is lawful to do so including where Dr. Nature or other parties:

- need to provide you with products or services

- where you have initiated a payment
- have a legal obligation to do so, e.g., to assist with detecting and preventing fraud,
- have requirement in connection with regulatory reporting, litigation or asserting or defending legal rights and interests
- have a legitimate business reason for doing so
- want to send you information and promotional material regarding our products and services,
- have asked you for your consent to share it, and you've agreed
- Improve your online experience for using our product.

To whom your Personal Data may be disclosed:

Dr. Nature may disclose your Personal Data for the above purposes to other parties including:

- Other group companies and any subcontractors, direct seller, agents or service providers who work for Dr. Nature or provide services to Dr. Nature or its group companies (including their employees, sub-contractors, service providers, directors and officers)
- Law Enforcement Authorities, Government Authorities, courts, dispute resolution bodies, our regulators, auditors and any party appointed or requested by our regulators to carry out investigations or audits of our activities
- Statutory and regulatory bodies and authorities (including the government) investigating agencies and entities or persons, to whom or before whom it is mandatory to disclose the Personal Data as per the applicable law, courts, judicial and quasi-judicial authorities and tribunals, arbitrators and arbitration tribunals

Your Rights

If Dr. Nature processes personal information about you, you have the following rights:

I. Access and correction:

You have the right to access to that data. This is sometimes called a 'Subject Access Request'. If Dr. Nature agrees that, Dr. Nature is obliged to provide personal information to you, Dr. Nature will provide it to you free of charge. Before providing personal information to you, Dr. Nature may ask for proof of identity and sufficient information about your interactions with it so that Dr. Nature can locate your personal

information. If the information, Dr. Nature holds about you is incorrect, you are entitled to ask Dr. Nature to correct any inaccuracies in the personal information.

II. **Object to processing:**

You have the right to object to Dr. Nature from processing your personal information if Dr Nature is not entitled to use it any more.

III. **Other Rights:**

In addition, you may have rights to have your information deleted if Dr. Nature is keeping it too long, have its processing restricted in certain circumstances and/or to obtain copies of information Dr. Nature holds about you in electronic form.

You can make a request or exercise these rights by contacting Dr. Nature at info@drnaturewellness.com and Dr. Nature will make all reasonable and practical efforts to comply with your request, so long as it is consistent with applicable law and professional standards.

Data security and integrity

Dr. Nature has reasonable security policies and procedures in place to protect personal information from unauthorized loss, misuse, alteration, or destruction. Despite Dr. Nature's best efforts, however, security cannot be absolutely guaranteed against all threats. To the best of its ability, Dr. Nature limits access to your personal information to those who have a need to know. Those individuals who have access to the data are required to maintain the confidentiality of such information.

Dr. Nature retains personal data for as long as it is needed to provide the offered services, stays in contact with you and to comply with applicable laws, regulations and professional obligations that Dr. Nature is subject to and for other legitimate business reasons.

Contact Us

For any further queries and complaints related to payment under applicable laws and regulations, you could reach us at:

Contact Email Address: info@drnaturewellness.com, accounts@drnaturewellness.com

IN ACCORDANCE WITH INFORMATION TECHNOLOGY ACT 2000 AND RULES MADE THERE UNDER, THE NAME AND CONTACT DETAILS OF THE GRIEVANCE OFFICER ARE PROVIDED BELOW

GRIEVANCE OFFICER - CUSTOMER SERVICES

Name: MS. Anju Lalwani

Email: info@drnaturewellness.com

Notification of Changes

Dr. Nature keeps its Payment Policy under regular review to make sure it is up to date and accurate. Any changes Dr. Nature makes to this Payment Policy in the future will be posted on this page. Dr. Nature recommend that you re-visit this page regularly to check for any updates.