

REFUND POLICY

Indian Overseas Bank may give refunds for some purchases made through Credit card billing system, based on the refund policies described below.

Refund policies are different depending on what you bought, when and how you paid, and where you are located.

If you give your account or card details to someone else, appear to be abusing our policies, or do not protect your card with authentication, we usually cannot issue a refund.

- If you find a purchase on your card that you did not make and that was not made by anyone you know, report unauthorized charges within 120 days of the transaction.
- If you find a purchase on your card that was accidentally made by a friend or family member with your card, request a refund instead.

The Bank can help with purchase issues and can process refunds pursuant to its policies and applicable laws.

Donations to non-profit organisations are non-refundable.