

Refund and Cancellation Policy

1. Amount once paid through the payment gateway shall not be refunded other than in the following circumstances:
 - Multiple times debiting of user's Card/Bank Account due to technical error OR user's account being debited with excess amount in a single transaction due to technical error. In such cases, excess amount excluding Payment Gateway charges would be refunded to the user.
 - Due to technical error, payment being charged on the user's Card/Bank Account but the enrolment for the examination is unsuccessful. User would be provided with the enrolment by KMAT at no extra cost. However, if in such cases, user wishes to seek refund of the amount, he/she would be refunded net the amount, after deduction of Payment Gateway charges or any other charges.
2. The user will have to make an application for refund along with the transaction number and original payment receipt if any generated at the time of making payments.
3. The application in the prescribed format should be sent to <https://kmat.azurewebsites.net/>
4. The application will be processed manually and after verification, if the claim is found valid, the amount received in excess will be refunded by KMAT through the same electronic mode in favor of the applicant and confirmation sent to the mailing address given in the online registration form, within 7-10 calendar days on receipt of such claim. It will take 3-15 days for the money to show in your bank account depending on your bank's policy.
5. KMAT assume no responsibility and shall incur no liability if it is unable to affect any Payment Instruction(s) on the Payment Date owing to any one or more of the following circumstances:
 - a. If the Payment Instruction(s) issued by you is/are incomplete, inaccurate, and invalid and delayed.
 - b. If the Payment Account has insufficient funds/limits to cover for the amount as mentioned in the Payment Instruction(s)
 - c. If the funds available in the Payment Account are under any encumbrance or charge.
 - d. If your Bank or the KMAT refuses or delays honoring the Payment Instruction(s)
 - e. Circumstances beyond the control of Company (including, but not limited to, fire, flood, natural disasters, bank strikes, power failure, systems failure like computer or telephone lines breakdown due to an unforeseeable cause or interference from an outside force).