DAILY FLOWERS INDIA PVT. LTD.

Daily Flowers Refund Policy

Version 1.0.0 Status: Draft Effective: Not yet in force

Applies to: Customers — anyone who has paid for an order, subscription delivery or other purchase on the Daily Flowers platform

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Part 1 — About this Policy

1.1 Who we are

This Refund Policy is issued by Daily Flowers India Pvt. Ltd., a company incorporated under the Companies Act, 2013, having its registered office at [REGISTERED OFFICE ADDRESS] (CIN [CIN]) ("**Daily Flowers**", "**we**", "**us**", "**our**"), which operates the website https://dailyflowersai.com and associated channels (the "**Platform**").

1.2 Scope

This Policy explains:

1. the situations in which a refund is due;
2. how the refund amount is calculated, including partial refunds;
3. where the refund is paid;
4. how long refunds take; and
5. how duplicate payments, late payments, marketplace returns and chargebacks are handled.

It applies to every payment made through the Platform, whether for fresh flowers, cakes and food, gifts sold by marketplace sellers, subscription deliveries or add-ons. Business (B2B) customers on credit terms receive credit notes against their account in accordance with their B2B agreement, and this Policy applies to them only where that agreement does not deal with the point.

This Policy should be read with the Customer Terms & Conditions, Cancellation Policy, Replacement Policy, Delivery / Shipping Policy and Subscription Terms. Nothing in it limits any right you have under the Consumer Protection Act, 2019, the Consumer Protection (E-Commerce) Rules, 2020, or directions of the Reserve Bank of India.

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1.3 Who collects your money, and who refunds it

All payments on the Platform are collected by Daily Flowers through a payment aggregator licensed or authorised by the Reserve Bank of India (currently Razorpay). This is so even where the product is supplied by an independent Food Partner, flower partner or Marketplace Seller. Because we collected your payment, **refunds are always paid to you by Daily Flowers**, even if the cost of the refund is later recovered from the partner or seller responsible under our agreements with them. You never need to chase a seller or partner for a refund that is due to you.

1.4 Definitions

Words defined in the Cancellation Policy have the same meaning here. In addition:

- "**Original Payment Method**" means the card, UPI account, net-banking account, wallet or other instrument from which your payment was made.
- "**Daily Flowers Credit**" means credit held in your Daily Flowers account that can be used towards future purchases on the Platform, where we offer it.
- "**Refund Initiation**" means the moment we instruct our payment aggregator (or credit your Daily Flowers Credit balance) to return the money.
- "**Case**" means a complaint, cancellation or return we open for you, identified by a reference number that you can use to track progress.

Part 2 — When you are entitled to a refund

2.1 Refunds that are automatic

You do not need to ask for a refund in these situations. We refund the amount automatically as soon as the event is recorded:

Situation	Refund
You cancel before the Cut-off Time (or, for marketplace gifts, before the seller ships)	Full amount paid for the cancelled items and their delivery charge

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We, a partner or a seller cancels your Order (other than for your breach, suspected fraud or incorrect information supplied by you)	Full amount paid, with no deduction, plus any reciprocal compensation under the Cancellation Policy
You skip or pause a subscription delivery before its Cut-off Time after it has already been charged	Full amount charged for that delivery
Payment is received for an Order that had already lapsed because the Payment Window expired (a "**late payment**")	Full amount received
You are charged more than once for the same Order (a "**duplicate payment**")	Full amount of every excess charge
An item in your Order is out of stock and cannot be substituted with your agreement	Full amount paid for that item and, where no other item is delivered, the delivery charge

2.2 Refunds after a request or review

A refund may also be due after we review a Case, including where:

1. you cancel after the Cut-off Time — the amount paid less any Cancellation Charge shown in the Cancellation Policy;
2. a delivery fails for a reason attributable to us, a partner or a courier (see the Delivery / Shipping Policy);
3. an Order is delivered late, that is after the delivery date (or, where the Delivery / Shipping Policy says so, outside the delivery slot) that was stated when you ordered, except where the delay was caused by a force majeure event;
4. flowers, food or a gift is damaged, spoiled, defective, unsafe, spurious, incomplete or materially different from what was described or ordered and a refund is the appropriate remedy under the Replacement Policy; or
5. a marketplace gift is returned to the seller under the return process in Part 6.

2.3 When a refund is not due

A refund is not ordinarily due where:

1. a fresh-flower Order is cancelled after preparation has begun, to the extent of the Cancellation Charge shown in the Cancellation Policy;

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2. a made-to-order cake or food item is cancelled after preparation has begun (see the Cancellation Policy);
3. a delivery fails because the address or recipient details you gave were wrong or incomplete, or the recipient could not be reached (or refused delivery without a valid reason, subject to the rule on refusals in the Delivery / Shipping Policy), and the goods could not be redelivered (see the Delivery / Shipping Policy for what applies in that case);
4. the difference complained of is natural variation in a fresh product within the range described on the product page, or a substitution of comparable value and quality made in accordance with the Customer Terms & Conditions; or
5. a food item is returned for a reason other than being wrong, damaged, defective, unsafe or past or near its expiry date.

None of these exclusions applies where the goods or services were defective, deficient, spurious, not as advertised or agreed, or delivered late from the stated delivery schedule (other than because of force majeure). In those cases a refund is available as the law requires.

Part 3 — How much is refunded

3.1 Full refunds

A full refund returns everything you paid for the affected items: the item price, delivery charge, add-ons, packaging charges and applicable taxes.

3.2 Partial refunds

A partial refund is made where only part of an Order is affected, or where the remedy agreed in a Case is a proportionate one. Examples include:

1. one of several items in an Order is cancelled or undelivered — the refund covers that item and, where appropriate, a fair share of delivery;
2. some stems in a bouquet are damaged but the arrangement is otherwise acceptable to you — a proportionate refund may be offered as an alternative to a replacement;
3. a post-cut-off cancellation — the amount paid less the Cancellation Charge; and

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4. a marketplace return for a change of mind — the item price, without the original shipping charge (see Part 6).

Every partial refund is explained in writing, showing how it was calculated.

3.3 Discounts, promotions and offers

Refunds are calculated on the amount you actually paid after any discount. Where a promotional code or offer was applied to the whole Order, the discount is apportioned across the items. If cancelling or returning part of an Order means the rest no longer qualifies for an offer, we will show you the effect before you confirm. A promotional code used on a fully refunded Order is restored to your account where the offer terms permit.

3.4 Daily Flowers Credit used for payment

Any part of an Order paid using Daily Flowers Credit is refunded to your Daily Flowers Credit balance, and the part paid by another method is refunded to that method.

3.5 No deductions for our costs

We do not deduct payment-gateway charges, processing fees or administrative charges from any refund.

Part 4 — Where refunds are paid

4.1 Original Payment Method — the default

Refunds are paid **to your Original Payment Method** unless you specifically choose otherwise. This follows the Reserve Bank of India's directions for payment aggregators, which require refunds to go to the original method of payment unless the payer instructs that the refund be credited to another mode belonging to the same payer.

4.2 Daily Flowers Credit — only if you choose it

Where we offer it, you may choose to receive a refund as Daily Flowers Credit instead. We will only do this where you have actively chosen that option for the particular refund — it is never pre-selected. Daily Flowers Credit:

1. is credited promptly once the refund is approved;
2. can be used only on the Platform, towards future purchases;
3. is not transferable and cannot be withdrawn as cash, except where the law requires;

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4. is subject to the validity period shown in your account, which is **[TO BE CONFIRMED BY MANAGEMENT]**; and
5. is shown in your account with a record of each credit and use.

Where a Case is resolved with goodwill credit (for example, a gesture of apology that is in addition to, or accepted by you in place of, a refund), it is issued as Daily Flowers Credit. If you are entitled to a refund in law, you may insist on a refund to your Original Payment Method instead of credit.

4.3 If your original method is no longer available

If the card or account used for payment has been closed or blocked, the refund is normally still processed to it and your bank will pass it on to you. If the refund is returned to us by the bank, we will contact you and, with your written instruction, pay it to another account in your name or to Daily Flowers Credit.

4.4 Gift orders

Where you buy an Order for someone else, the refund is always paid to you (the payer), not to the recipient.

Part 5 — How long refunds take

5.1 Two stages

A refund has two stages:

1. **Decision and initiation** — the time we take to confirm the refund and instruct our payment aggregator. Automatic refunds (Part 2.1) are initiated as soon as the triggering event is recorded. Refunds that need a review are initiated within **[TO BE CONFIRMED BY MANAGEMENT]** of the decision.
2. **Credit to you** — the time your bank, card issuer or payment provider takes to show the money in your account after initiation.

5.2 Indicative timelines by payment method

Payment method	Time for the refund to reach you after Refund Initiation
UPI	[TO BE CONFIRMED BY MANAGEMENT]

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Credit or debit card	[TO BE CONFIRMED BY MANAGEMENT]
Net banking	[TO BE CONFIRMED BY MANAGEMENT]
Third-party wallet	[TO BE CONFIRMED BY MANAGEMENT]
Daily Flowers Credit (where chosen)	[TO BE CONFIRMED BY MANAGEMENT]

These are the periods we and our payment aggregator work to. The final credit depends on your bank or payment provider, which is outside our control, but if a refund has not reached you within the stated period, contact us and we will give you the refund reference (for example, the acquirer reference number or UTR) so that your bank can trace it, and we will follow up with our payment aggregator on your behalf.

5.3 Failed transactions — money debited but no Order

If money was debited from your account but the payment did not succeed and no Order was confirmed (for example, because of a network or bank failure during payment), this is a "failed transaction". Under the Reserve Bank of India's framework on turnaround time and customer compensation for failed transactions, your bank or payment system provider must reverse such a debit within the time RBI prescribes for that payment channel — for many card-not-present and UPI merchant payments, within five days of the transaction — and must compensate you automatically if it does not. If a failed-transaction amount is instead received by us, we refund it in full under Part 2.1.

5.4 Notifications

We tell you by message when a refund is approved, when it is initiated and, for Daily Flowers Credit, when it is credited. The status is also visible in your order history.

5.5 Tax documents

Where a tax invoice was issued for a refunded supply, we issue a credit note for the refunded amount.

Part 6 — Returns of marketplace gifts

6.1 Return window

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A gift bought from a Marketplace Seller and delivered by courier may be returned by requesting a return from your order page within the return window shown on the product page and in your order details, which is **[TO BE CONFIRMED BY MANAGEMENT]** days from delivery unless the product page states a longer period.

6.2 Reasons and what is refunded

Reason for return	Item price refunded	Original shipping charge refunded
Arrived damaged	Yes	Yes
Wrong item sent	Yes	Yes
Not as described on the product page	Yes	Yes
Defective, spurious or counterfeit	Yes	Yes
Change of mind (where the product is returnable)	Yes	No, unless the product page or an offer says otherwise

Return shipping costs are handled as follows: **[TO BE CONFIRMED BY MANAGEMENT — who arranges and pays for the return courier (a) where the seller is at fault and (b) for a change-of-mind return]**. Where the seller is at fault, you will not bear the cost of return shipping.

6.3 Process

1. **Request** — choose a reason and, where relevant, add a description and up to a few photographs. You will receive a return reference number.
2. **Decision** — the seller reviews the request. Daily Flowers may also review and decide any request, and will do so where the seller does not respond within **[TO BE CONFIRMED BY MANAGEMENT]** or you disagree with the seller's decision. If a return is not approved, the reason is given to you in writing.
3. **Send back** — once approved, send the item back in its original condition and packaging (where reasonably possible) and add the return courier's tracking details in your account (unless a pick-up is arranged for you).
4. **Receipt and refund** — when the item is received and checked, the refund is initiated under Part 5. You can withdraw a return request at any time before the item is received.

6.4 Items that are not returnable for change of mind

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Personalised items, perishable items, food, and items that the product page clearly marks as non-returnable before purchase cannot be returned for a change of mind. They can always be returned (or a refund given without return, where we decide that is more sensible) if they are damaged, defective, wrong, spurious or not as described.

Part 7 — Flowers and food: refunds after a complaint

Fresh flowers and freshly made food cannot be sent back. Where a quality or delivery complaint is upheld under the Replacement Policy, the remedy may be a replacement, a full or partial refund, or (if you accept it) Daily Flowers Credit. A refund decided under the Replacement Policy is paid under Parts 4 and 5 of this Policy. Some higher-value resolutions require approval by a senior member of our team before they are completed; this can add a short time to the decision but does not affect the outcome you are entitled to.

Part 8 — Subscriptions

Each subscription delivery is charged separately. Refunds for skipped, paused, cancelled, failed or unsatisfactory deliveries follow Parts 2 to 5, as explained in the Subscription Terms. If a subscription delivery is charged but we then do not deliver it for a reason that is not your responsibility, the charge for that delivery is refunded in full.

Part 9 — Chargebacks and payment disputes

9.1 Your right to dispute a payment

Nothing in this Policy restricts your right to dispute a transaction with your card issuer or bank, or to use the dispute mechanisms of your payment provider. Information about the payment methods available, their security, and the contact details of our payment aggregator is available at checkout and in the Customer Terms & Conditions.

9.2 Please contact us first

Most problems can be resolved faster by contacting us. If you raise a chargeback and also receive a refund from us for the same amount, the second refund will be reversed so that you are not paid twice.

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9.3 How we respond to a chargeback

When a chargeback is raised, we will provide your bank, through our payment aggregator, with the relevant records — for example, the order details, delivery proof (such as confirmation by one-time code or photograph), and any communications. If the chargeback concerns an Order we have already refunded, we will provide proof of that refund.

9.4 Unauthorised transactions

If you believe a payment was made without your authority, tell your bank or card issuer immediately and tell us at support@dailyflowersai.com. The Reserve Bank of India's rules on limiting customer liability for unauthorised electronic transactions apply, including to recurring payments made under an e-mandate.

Part 10 — Misuse

We review refund and complaint patterns to protect customers, partners and sellers from fraud. Where a pattern of repeated claims is identified, the next claim is reviewed more carefully, for example by asking for photographs. A review is never an automatic refusal: each claim is decided on its own evidence. Where we reasonably conclude that a claim is fraudulent, we may refuse it and take the action allowed by the Customer Terms & Conditions.

Part 11 — Help, complaints and changes

11.1 Help

Write to support@dailyflowersai.com or use the help option in your account. Every refund request or Case has a reference number you can use to track it.

11.2 Grievance Officer

If you are unhappy with a refund decision or its timing, contact our Grievance Officer: **[NAME / DESIGNATION / CONTACT — TO BE CONFIRMED]**. Your grievance will be acknowledged within forty-eight hours and resolved within one month of receipt. See the Daily Flowers Grievance Redressal Policy. You may also approach the National Consumer Helpline or the appropriate Consumer Commission under the Consumer Protection Act,

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2019. For complaints about a payment service provider, the Reserve Bank's complaint mechanisms remain available to you.

11.3 Changes

We may update this Policy. The version in force when your Order was confirmed applies to that Order, except that any change more favourable to you applies immediately.

Schedule — Values to be confirmed by management

Item	Paragraph	Value
Time to initiate a reviewed refund after decision	5.1(2)	[TO BE CONFIRMED BY MANAGEMENT]
Refund credit time — UPI	5.2	[TO BE CONFIRMED BY MANAGEMENT]
Refund credit time — cards	5.2	[TO BE CONFIRMED BY MANAGEMENT]
Refund credit time — net banking	5.2	[TO BE CONFIRMED BY MANAGEMENT]
Refund credit time — third-party wallets	5.2	[TO BE CONFIRMED BY MANAGEMENT]
Daily Flowers Credit — time to credit and validity period	4.2, 5.2	[TO BE CONFIRMED BY MANAGEMENT]
Refund destination model (original / credit / customer choice)	4.1–4.2	[TO BE CONFIRMED BY MANAGEMENT] (OD-046)
Marketplace return window (days from delivery)	6.1	[TO BE CONFIRMED BY MANAGEMENT]

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Return shipping — who arranges and pays (seller fault / change of mind)	6.2	[TO BE CONFIRMED BY MANAGEMENT]
Seller response time before Daily Flowers decides a return	6.3(2)	[TO BE CONFIRMED BY MANAGEMENT]

Annexure — Legal basis and review notes

A. Laws and instruments relied on

Instrument	Year	Provision	Relevance
Consumer Protection Act	2019	s.2(11) (deficiency); s.2(46) (unfair contract); s.2(47)(viii) (refusal to take back defective goods and refund within stated period or 30 days)	Minimum refund rights
Consumer Protection (E-Commerce) Rules (G.S.R. 462(E))	2020	Rule 4(5) (grievance timelines); Rule 4(10) (refunds as prescribed by RBI / reasonable period); Rule 5(3)(b)–(d) (ticket number; return/refund information; payment methods, charge-back options, payment service provider contact); Rule 6(3), 6(5)(g) (seller refund duties; return-shipping cost disclosure); Rule 7(1), 7(4) (inventory entity duties)	Refund duties and disclosures

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RBI — Harmonisation of TAT and customer compensation for failed transactions, DPSS.CO.PD No.629/02.01.014/2019-20	2019	Annex — card-not-present and UPI merchant transactions: auto-reversal T+5; Rs. 100/day compensation	Failed transactions (paragraph 5.3)
RBI Master Direction on Regulation of Payment Aggregators	2025	Para 10(f) (refunds to original method unless payer instructs another mode of the same payer); para 8 (merchant agreements to cover refunds, failed transactions, returns); para 18(h) (chargeback rights unaffected)	Refund destination; chargebacks
RBI — Digital Payments – E-mandate Framework, 2026 (RBI/DPSS/2026-27/396, 21 April 2026)	2026	Para 9(b) (customer-liability limits apply to e-mandate transactions)	Subscription payment disputes
RBI Master Direction on Prepaid Payment Instruments	current	Closed-system PPI treatment	Daily Flowers Credit (to be confirmed)
Central Goods and Services Tax Act	2017	s.34 (credit notes)	Credit notes on refunds

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B. Open review points

1. **Refund timelines** (business decision / regulatory requirement): set Part 5 values consistent with Rule 4(10) and the payment aggregator's commitments; withdraw the unapproved "5–7 working days" wording on the live site.
2. **Daily Flowers Credit** (regulatory requirement / open question): confirm structure under PA and PPI directions; confirm validity period; confirm "never pre-selected" is implemented (Rule 4(9)).

3. **Stated delivery schedule** (legal requirement / open question): date vs slot for late-delivery refunds.
4. **Return shipping costs** (regulatory requirement): confirm and display.
5. **Current status of the 2019 TAT circular** (regulatory requirement): confirm whether superseded by a consolidated RBI Direction.
6. **Payment aggregator identification** (regulatory requirement): Rule 5(3)(d)/7(1)(c) require the contact information of the payment service provider to be displayed; confirm the legal entity name and contact to be shown at checkout.

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