COSMION FAMILY RESORT

PAYMENT TERMS & AUTHORISATION POLICY

Effective Date: 15 July 2026

Version: 2.4 Website Version

Last Updated: 15 July 2026

This Payment Terms & Authorisation Policy applies to payments made for services marketed, offered, operated, supplied, billed or collected in connection with **Cosmion Family Resort**, **Cosmion Community Clubhouse** and related Cosmion campus facilities.

For customer-facing, website, booking and marketing purposes, the property may be referred to as **Cosmion Family Resort**, **Cosmion Community Clubhouse** or **Cosmion**.

For legal, contractual, GST, payment collection, tax invoice, receipt, refund, accounting, chargeback and reconciliation purposes, the applicable contracting and billing entity will be the legal entity that issues the invoice, receipt, payment link, POS record, booking confirmation, tax invoice or other transaction document for the relevant service.

The currently identified legal and billing entities are:

1. **Cosmion Family Resort and Community Club LLP**

    Used where it is the contracting, operating, collecting or invoicing entity for the relevant service.

    GSTIN: To be shown where applicable on the relevant tax invoice or transaction document.

2. **DCUBE Sports Club LLP**

    GSTIN: 29AANFDS375Q1ZF

    Used where it is the GST-registered supplier, payment collecting entity or invoicing entity for the relevant service.

Any other billing entity may be used only where it is specifically disclosed in the booking confirmation, payment link, receipt, POS slip, bank record, refund record, tax invoice or other transaction document.

Operating Property Address:

Survey No. 19, Bagalur Main Road, Yelahanka, Sathanur, Bengaluru, Karnataka 562149, India

For payment-related queries, please contact:

Email: hello@cosmion.in

Phone: +91 96062 21724

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1. Purpose, Brand Name and Contracting Entity

This Policy explains how payments are accepted, authorised, processed, adjusted, refunded and recorded for services marketed, offered, operated, supplied, billed or collected in connection with Cosmion Family Resort, Cosmion Community Clubhouse and related Cosmion campus facilities.

In this Policy:

"Cosmion" means the customer-facing brand, property name and campus identity used for marketing, booking, guest communication and service presentation.

"Billing Entity" means the legal entity that issues the invoice, receipt, tax invoice, payment link, POS record, refund record or accounting record for the relevant service. The Billing Entity is the contracting and payment-receiving entity for that service, unless a separate written agreement states otherwise.

"Applicable Billing Entity" means the Billing Entity identified in the booking confirmation, payment link, receipt, POS slip, tax invoice, invoice, bank record, refund record or other transaction document for the relevant service.

The identified Billing Entities may include:

1. **Cosmion Family Resort and Community Club LLP**, where it is the operating, collecting, contracting or invoicing entity for the relevant service.
2. **DCUBE Sports Club LLP**, GSTIN **29AANFDS375Q1ZF**, where it is the GST-registered supplier, collecting, contracting or invoicing entity for the relevant service.

The brand name used in marketing material, booking communication or guest-facing communication may differ from the legal Billing Entity shown on the GST invoice, payment receipt, POS slip, payment gateway page, UPI collect request, bank statement, refund record or accounting record.

Payment made to the Applicable Billing Entity for a valid invoice, booking, service, deposit or charge fully discharges the customer's payment obligation to Cosmion and the relevant Billing Entity for that invoiced amount, subject to successful settlement, bank confirmation and absence of reversal, chargeback, failed transaction or fraud.

This Policy applies to payments made through credit cards, debit cards, payment links, payment gateways, point-of-sale terminals, UPI, bank transfers, cash and other approved payment methods.

This Policy applies to room bookings, resort stays, food and beverage purchases, restaurant bills, café bills, bar bills, sports and recreational activities, memberships, events, weddings, security deposits, damage deposits, incidental expenses and any other paid service provided, arranged, supplied, billed or collected in connection with the Cosmion campus.

Where a GST invoice is issued, the invoice will reflect the applicable GST-registered supplier, GSTIN, address, invoice details, tax details and other particulars required under applicable GST law.

This Policy should be read together with Cosmion's Guest Terms & Conditions, Booking Terms, Membership Terms, Event Agreements, Sports Facility Rules, Privacy Policy and any facility-specific terms issued by management.

2. Marketing Name, Billing Entity, GST Invoices and Statement Descriptor

Cosmion Family Resort, Cosmion Community Clubhouse and Cosmion may be used as customer-facing, marketing, website, booking and property names.

For accounting, payment collection, GST, tax invoicing, receipts, refunds, reconciliation, chargebacks and financial records, the legal Billing Entity may be **Cosmion Family Resort and Community Club LLP**, **DCUBE Sports Club LLP**, GSTIN **29AANFDS375Q1ZF**, or another authorised billing entity specifically disclosed in the booking confirmation, payment link, receipt, POS slip, bank record, refund record or tax invoice.

Customers, guests, members, event organisers and cardholders acknowledge that:

1. The brand or property name shown in marketing material may differ from the legal Billing Entity shown on the GST invoice, payment receipt, POS slip, payment gateway page, UPI collect request, bank statement or refund record.
2. The contract for a particular service is with the Applicable Billing Entity identified for that service, unless a separate written agreement states otherwise.
3. Payment made to the Applicable Billing Entity fully discharges the customer's payment obligation for the invoiced amount, subject to successful settlement and absence of reversal, chargeback, failed transaction or fraud.
4. Such brand-name and billing-entity difference does not affect the validity of the booking, service terms, payment, invoice, cancellation terms, refund terms, security deposit terms or amounts payable.
5. GST invoices will be issued in the name, address and GSTIN of the applicable GST-registered supplier or Billing Entity.
6. Customers requiring GST input tax credit must provide correct GSTIN, registered business name, billing address, place of supply and any other required details before invoice generation.
7. Corrections to GST details after invoice generation will be made only in the manner and within the timelines permitted under GST law. Requests received after the relevant returns are filed or after the applicable statutory correction window may not be accommodated.
8. Where the payment channel permits, the Billing Entity will endeavour to display **COSMION FAMILY RESORT** or another recognisable Cosmion descriptor on card, payment gateway or bank statements. However, the statement descriptor may also show the legal Billing Entity, acquiring bank, payment gateway, payment aggregator, card network or merchant account name.

If a customer has questions about the billing name, GSTIN, invoice entity or statement descriptor, they may contact **hello@cosmion.in**.

3. Payment System Capability

Certain payment features described in this Policy, including card pre-authorisation, delayed capture, partial capture, reversal, void or release of holds, may be available only if supported by Cosmion's acquiring bank, payment aggregator, payment gateway, card network and point-of-sale terminal.

Cosmion will apply such features only where they are operationally enabled and supported by the applicable payment system.

Where card pre-authorisation or delayed capture is not supported, Cosmion or the Applicable Billing Entity may require advance payment, full authenticated payment, UPI, bank transfer, cash deposit, refundable non-card security deposit or another approved payment method.

4. Core Payment Principle

Cosmion will process card payments through authorised payment channels such as point-of-sale terminals, payment gateways, payment links, acquiring banks, card networks or authorised payment aggregators.

Card payments must be completed through the applicable authentication process required by the bank, card issuer, payment gateway, card network, point-of-sale terminal or applicable law.

This Policy does not create a standing card mandate allowing Cosmion or the Applicable Billing Entity to charge a card in the future without the authentication, approval or payment process required by applicable banking rules.

Where a fresh authentication, PIN, OTP, card-present transaction, payment link approval or other additional factor authentication is required, the guest, customer, cardholder, organiser or company must complete such payment process before the transaction can be processed.

5. Acceptance of Credit Cards, Debit Cards and Other Payment Methods

Cosmion or the Applicable Billing Entity may accept credit cards, debit cards, UPI, bank transfers, cash, payment links, payment gateway transactions and other approved payment methods.

Acceptance of a card or payment method does not guarantee that the transaction will be approved. Approval depends on the card issuer, bank, payment network, payment gateway, available limit, authentication, fraud checks, payment system capability and applicable banking rules.

Cosmion or the Applicable Billing Entity may refuse, decline or request an alternate payment method where a transaction is declined, incomplete, suspicious, disputed, technically failed, not properly authenticated or not properly authorised.

6. Cardholder Responsibility

By presenting a credit card or debit card, entering card details through an authorised payment link, tapping, inserting or swiping a card, using a card at a point-of-sale terminal, signing a payment slip, approving a payment authentication request, or otherwise completing a card transaction, the cardholder confirms that:

1. They are the authorised holder or permitted user of the card.
2. The card is valid and lawfully used.
3. They authorise the specific transaction or pre-authorisation being completed through the applicable payment channel.
4. They are responsible for valid charges incurred by them, their guests, invitees, family members, employees, event participants or persons covered under their booking, account, membership or event arrangement.

5. They will not raise false, frivolous, misleading or bad-faith disputes for amounts validly incurred, consumed, approved, authorised or payable under applicable terms.

Nothing in this Policy prevents a cardholder from exercising lawful dispute, chargeback or grievance rights available under applicable banking, card network or consumer protection rules.

7. Card Pre-Authorisation, Where Supported

Where supported by Cosmion's acquiring bank, payment aggregator, payment gateway, card network and point-of-sale terminal, Cosmion or the Applicable Billing Entity may place a temporary card pre-authorisation hold at the time of booking, check-in, event confirmation or service approval.

A pre-authorisation hold is a temporary blocking or reservation of funds or credit limit to secure expected charges. It is not always an actual charge.

A pre-authorisation hold may cover:

- Room charges
- Taxes and service fees
- Food and beverage charges
- Restaurant, café and bar purchases
- Room service
- Sports and recreational facility usage
- Equipment rentals
- Laundry
- Transportation
- Event participation fees
- Security deposits
- Incidental expenses
- Damage, loss, cancellation, no-show, retention or other liquidated charge exposure specified in the applicable terms
- Any other service requested, used or authorised during the stay or visit

The amount of the pre-authorisation may vary depending on the booking type, expected stay value, package, room category, duration, group size, event type, deposit requirement and management assessment.

Pre-authorisation must be processed through the applicable point-of-sale terminal, payment gateway, payment link, card network or bank-approved process and must be authenticated where required.

If pre-authorisation is not supported or not appropriate for a particular transaction, Cosmion or the Applicable Billing Entity may require advance payment, full authenticated payment, UPI, bank transfer, cash deposit, refundable non-card security deposit or another approved payment method.

8. Credit Card Pre-Authorisation Preferred, Where Available

Where card pre-authorisation is available, Cosmion or the Applicable Billing Entity may prefer credit cards because the hold generally blocks credit limit rather than immediately reducing the guest's bank balance.

Debit card pre-authorisation or debit card holds may affect the guest's available bank balance until released by the issuing bank.

Guests using debit cards should ensure sufficient funds are available and should understand that release timelines may depend on the issuing bank, payment gateway, card network and banking process.

For debit card users, Cosmion or the Applicable Billing Entity may recommend or require a non-card refundable deposit, such as UPI, bank transfer or cash, instead of a debit card hold.

9. Capture or Settlement Against Pre-Authorisation, Where Supported

Where pre-authorisation and delayed capture are supported, Cosmion or the Applicable Billing Entity may capture or adjust valid charges against an existing pre-authorisation hold at checkout, departure, event completion or final settlement, subject to the amount held and the rules of the issuing bank, acquiring bank, card network, payment gateway and point-of-sale system.

If the final bill exceeds the amount held, the guest, customer, organiser or cardholder must complete a fresh authenticated payment or provide another approved payment method for the balance.

If the final bill is less than the amount held, Cosmion or the Applicable Billing Entity will take reasonable steps to release, reverse, void or cancel the unused portion of the hold through the applicable bank, payment gateway, card terminal or payment system process.

If capture against pre-authorisation is not supported, Cosmion or the Applicable Billing Entity may require the final bill to be settled through a fresh authenticated payment, UPI, bank transfer, cash, advance deposit adjustment or another approved payment method.

10. Release of Pre-Authorisation Holds

Where a pre-authorisation hold has been placed, Cosmion or the Applicable Billing Entity will take reasonable steps to release, reverse, void or cancel unused holds promptly after final settlement, cancellation or checkout, subject to system capability and applicable payment rules.

The actual time taken for the blocked amount or credit limit to be released depends on the card issuer, bank, payment network, payment gateway and payment system involved.

Delays attributable to the card issuer, payment network, payment gateway or banking system after Cosmion or the Applicable Billing Entity has initiated the release, reversal, void or cancellation are outside Cosmion's and the Applicable Billing Entity's direct control.

11. Charges During Stay, Visit or Event

The guest, customer, member, organiser or cardholder is responsible for amounts incurred during the stay, visit, event, membership period or service period, including:

- Accommodation charges
- Taxes and government levies
- Food and beverage charges
- Restaurant, café and bar bills
- Room service
- Sports and recreational facilities
- Swimming pool access, where chargeable
- Coaching or training sessions
- Equipment rental
- Laundry services
- Transportation services
- Event participation fees
- Membership fees or day-pass charges
- Facility access charges
- Late check-out charges
- Extra bed or additional occupant charges
- Damage, breakage or replacement charges
- Smoking, cleaning or deodorising charges

- Lost key, access card or linen charges
- Cancellation, no-show or retention charges
- Other reasonable liquidated charges specified in the applicable terms
- Any other services requested, consumed, approved or payable under applicable terms

All such charges must be settled through an approved payment method before checkout, departure, event completion or service completion unless a written credit arrangement has been approved by Cosmion or the Applicable Billing Entity.

12. No Standing Card Charge After Departure

Cosmion and the Applicable Billing Entity do not rely on a paper signature, general card acknowledgement or card reference as a standing authorisation to charge a card after departure without the payment authentication required by applicable banking rules.

For any amount discovered or finalised after checkout, departure or event completion, Cosmion or the Applicable Billing Entity may:

1. Adjust the amount against a valid refundable security deposit or damage deposit held by Cosmion or the Applicable Billing Entity.
2. Send an invoice or payment request and ask the guest, customer, organiser or cardholder to pay through UPI, bank transfer, payment link, fresh authenticated card payment or another approved payment method.
3. Recover valid dues through lawful remedies available under applicable terms and law.

13. Post-Checkout or Post-Event Charges

If amounts are discovered after checkout, departure or event completion, Cosmion or the Applicable Billing Entity may raise an invoice, debit note, damage claim, settlement statement or payment request.

Such charges may include:

- Damage to rooms, furniture, linen, fixtures, electronics or equipment
- Missing items
- Smoking, cleaning or deodorising charges
- Unpaid food and beverage charges
- Room service or minibar charges, where applicable
- Laundry or transportation charges
- Sports equipment damage or non-return
- Event damage or additional event services
- Late check-out charges
- Cancellation charges, no-show charges, retention charges, damage charges, cleaning charges or other reasonable liquidated charges specified in the applicable terms
- Any unpaid amount connected with the booking, stay, visit, event or service

Where practical, Cosmion or the Applicable Billing Entity may provide an invoice, explanation, photographs, incident record, service record, CCTV reference or other supporting information.

Such amounts must be paid through an approved payment method. If payment by card is chosen, the transaction must be completed through the applicable authentication process.

14. Security Deposits and Damage Deposits

Cosmion or the Applicable Billing Entity may require a refundable security deposit or damage deposit for room bookings, group stays, events, weddings, sports bookings, equipment rentals, high-value services or other situations where management considers a deposit appropriate.

Security deposits may be collected by UPI, bank transfer, cash, card pre-authorisation where supported, or another approved method.

For debit card users, Cosmion or the Applicable Billing Entity may prefer UPI, bank transfer or cash deposits instead of debit card holds to avoid temporary blocking of bank account funds.

Cosmion or the Applicable Billing Entity may deduct from the deposit any unpaid charges, damage charges, missing item charges, cleaning charges, cancellation charges, no-show charges, retention charges, late check-out charges, equipment charges or other amounts payable under applicable terms.

Any balance deposit, if refundable, will be refunded or released after adjustment of applicable charges and completion of internal checks.

15. Cardholder Different from Guest

If the cardholder is different from the guest, member, event organiser or person using the service, Cosmion or the Applicable Billing Entity may require additional verification, written authorisation, signed acknowledgement, government ID, cardholder confirmation, company approval or other supporting documents.

The cardholder confirms that they are authorising payment for the specific booking, event, membership, service, deposit or transaction completed through the applicable payment channel.

Cosmion or the Applicable Billing Entity may refuse to accept a third-party card if authorisation cannot be verified to management's satisfaction.

Third-party card authorisation does not remove the requirement for applicable card authentication, PIN, OTP, payment gateway approval or bank-required verification.

16. Card Not Present Transactions and Payment Links

For remote bookings, advance payments, online payments, telephone-assisted bookings, event deposits or card-not-present transactions, Cosmion or the Applicable Billing Entity may use authorised payment links, payment gateways, bank-approved systems or other approved digital payment methods.

Card-not-present transactions must be completed through the authentication and approval process required by the card issuer, payment gateway, card network, bank and applicable law.

Guests and cardholders should not send full card numbers, card expiry dates, CVV, PIN, OTP or sensitive card credentials through WhatsApp, email, SMS or social media.

Cosmion staff are not authorised to ask for card PIN, OTP, CVV, full card number or card expiry details over WhatsApp, phone, email, SMS or social media.

Where card authentication, OTP, additional factor authentication or payment gateway approval is required, the cardholder is responsible for completing the authentication process through the bank, card issuer or payment provider.

17. Card Data Security, Tokenisation and Payment Systems

Cosmion and the Applicable Billing Entity do not intentionally store full card numbers, card expiry dates, CVV, PIN, OTP, card authentication credentials or sensitive card data in ordinary business records.

Card payments may be processed through authorised banks, point-of-sale terminals, payment gateways, card networks, payment aggregators, tokenisation systems or payment service providers.

Where tokenisation is used, it is carried out by the authorised payment aggregator, card network, card issuer or other authorised payment system participant, and not by Cosmion or the Billing Entity directly. Tokenisation is subject to cardholder consent, authentication and applicable payment rules.

Cosmion and the Applicable Billing Entity may retain transaction references, masked card details, last four digits of the card where available, token references, payment identifiers, receipts, settlement records or reconciliation records only for lawful business purposes such as billing, reconciliation, refund processing, dispute handling, audit, accounting, fraud prevention, chargeback defence and legal compliance.

Guests and cardholders must not share PIN, OTP, CVV, full card number or card expiry details with Cosmion staff through phone, WhatsApp, email, SMS, social media or any unauthorised channel.

Guests and cardholders should immediately notify their bank if they suspect unauthorised use of their card.

18. Failed, Declined, Pending or Duplicate Transactions

If a transaction is declined, incomplete, pending, failed, reversed or not confirmed at Cosmion's payment system, Cosmion or the Applicable Billing Entity may request an alternate payment method before providing or continuing services.

If a guest's account is debited but Cosmion or the Applicable Billing Entity does not receive transaction confirmation or settlement, the transaction may be treated as failed or pending until confirmed by the payment provider, bank or gateway.

Cosmion or the Applicable Billing Entity will take reasonable steps to assist with failed or duplicate transaction reversals in accordance with applicable RBI-prescribed timelines, payment gateway processes, acquiring bank processes and card network rules.

Guests should contact their card issuer or bank for bank-side reversals, pending holds or account debits. Cosmion or the Applicable Billing Entity will provide reasonable assistance, transaction references or confirmation where available.

If duplicate payment is confirmed as received by Cosmion or the Applicable Billing Entity, a refund or adjustment will be processed in accordance with the refund process and applicable banking timelines.

19. Refunds

Refunds, where applicable, will be processed according to the relevant booking terms, cancellation policy, package terms, event agreement, membership rules, facility rules or management-approved refund decision.

Subject to internal verification and approval, eligible refunds will generally be initiated within **7 business days** from the date on which the refund becomes due under the applicable terms, cancellation approval, deposit adjustment, failed-transaction confirmation or management-approved refund decision.

Card refunds will ordinarily be processed to the original card or original payment method used for the transaction.

An alternate lawful refund method may be used only where the original method is technically unavailable, legally impractical, closed, expired, failed, or where the customer specifically agrees to receive the refund through another lawful mode.

Cash refunds will not ordinarily be issued for card payments.

The time taken for a refund to reflect in the customer's account depends on the card issuer, bank, payment gateway, UPI system, payment network or payment service provider. Cosmion and the Applicable Billing Entity are not responsible for delays caused by banks, card issuers, payment gateways, UPI systems, payment networks or payment service providers after the refund has been initiated from their side.

Cosmion and the Applicable Billing Entity will not deduct payment gateway charges, MDR or payment processing fees from refundable amounts.

Non-refundable deposits, cancellation charges, no-show charges, retention charges, taxes, damage deductions, cleaning charges or other valid amounts specified in the applicable terms may be deducted where applicable.

20. UPI, RuPay Debit and Processing Charges

Where UPI, RuPay debit card or other regulated payment modes are subject to zero-MDR or fee restrictions under applicable law, banking rules or government directions, Cosmion and the Applicable Billing Entity will follow such applicable requirements.

Any service charge, convenience fee, processing fee or payment-related deduction, where applicable, must be lawful, disclosed and consistent with applicable payment rules, card network rules, banking rules and published terms.

For food and beverage bills, any service charge, if applied, is voluntary and will be removed on request in accordance with applicable consumer protection guidelines and law.

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21. Chargebacks and Payment Disputes

A cardholder may have rights to raise disputes or chargebacks under applicable banking and card network rules.

If a cardholder disputes a transaction, raises a chargeback or denies a payment, Cosmion or the Applicable Billing Entity may provide the bank, payment gateway, card network or acquiring institution with relevant records, including:

- Booking confirmation
- Invoice or bill
- Guest registration details
- Signed acknowledgement, where available
- Payment slip or transaction receipt
- Payment gateway or POS records
- Service usage records
- Event agreement
- Damage report
- Communication records
- Check-in/check-out records
- Delivery or service evidence
- CCTV reference, where relevant and lawful
- Applicable terms and conditions

A chargeback or dispute does not automatically cancel the guest's liability for valid charges. If a chargeback is raised for a valid amount owed to Cosmion or the Applicable Billing Entity, the dispute may be contested with evidence and the amount may be recovered through deposits, alternate payment methods, legal remedies or other lawful action.

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22. Fraud Prevention and Verification

Cosmion or the Applicable Billing Entity may refuse, suspend, cancel or require additional verification for any transaction, booking or service where there is suspected fraud, unauthorised card use, identity mismatch, chargeback risk, suspicious payment activity, incomplete verification or security concern.

Cosmion or the Applicable Billing Entity may request government ID, cardholder confirmation, company approval, written acknowledgement, alternate payment method, advance deposit or additional documentation before confirming a booking or providing services.

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23. Taxes, GST and Invoicing

All payments are subject to applicable taxes, GST, government levies and other charges unless specifically stated otherwise.

For food and beverage bills, any service charge, if applied, is voluntary and will be removed on request in accordance with applicable consumer protection guidelines and law.

For customer-facing and marketing purposes, the property may be referred to as **Cosmion Family Resort**, **Cosmion Community Clubhouse** or **Cosmion**. However, the GST invoice, receipt, payment link, POS slip, bank statement or accounting record may show the Applicable Billing Entity, including **Cosmion Family Resort and Community Club LLP**, **DCUBE Sports Club LLP**, GSTIN **29AANFDS375Q1ZF**, or another billing entity specifically disclosed in the relevant transaction document.

Where **Cosmion Family Resort and Community Club LLP** issues GST invoices for taxable supplies, its GSTIN must be shown on the relevant tax invoice, receipt or transaction document. If Cosmion Family Resort and Community Club LLP does not issue GST invoices for a particular service, the GSTIN of the Applicable Billing Entity issuing the tax invoice will apply.

GST invoices will be issued by the applicable GST-registered supplier or Billing Entity and will contain particulars required under applicable GST law.

Guests, companies or organisations requiring GST invoices must provide accurate GSTIN, registered business name, billing address, place of supply and any other required invoice details before invoice generation.

Cosmion and the Applicable Billing Entity will not be responsible for denial of input tax credit, invoice mismatch or GST credit issues caused by incorrect, incomplete or delayed GST details provided by the guest, company or organisation.

Corrections to GST details after invoice generation will be made only in the manner and within the timelines permitted under GST law. Requests received after the relevant returns are filed or after the applicable statutory correction window may not be accommodated.

24. Privacy, Payment Records and Billing Records

Payment-related and billing-related personal data may be collected, stored and processed for billing, accounting, GST compliance, tax compliance, transaction verification, refund processing, fraud prevention, chargeback defence, audit, dispute handling, legal compliance and financial reconciliation.

Such records may include customer name, contact details, booking reference, payment reference, invoice details, GST details, transaction records, refund records, POS records, payment gateway records, bank records, communication records and related billing documents.

Payment and billing records may be maintained by the Applicable Billing Entity, including Cosmion Family Resort and Community Club LLP, DCUBE Sports Club LLP where applicable, and authorised banks, payment gateways, payment aggregators, accounting providers, auditors, tax advisers and service providers.

Payment and billing records will be handled in accordance with Cosmion's Privacy Policy, the Digital Personal Data Protection Act, 2023 and applicable law.

25. Guest Responsibility

The guest, customer, member, organiser or cardholder is responsible for:

1. Ensuring that the payment method used is valid and authorised.
2. Ensuring sufficient funds or credit limit are available.
3. Completing required bank, card, UPI or payment gateway authentication.
4. Reviewing bills, invoices and receipts before checkout or event completion.
5. Reporting billing concerns promptly.
6. Keeping card credentials, OTPs, PINs, passwords and bank details confidential.
7. Paying all valid charges incurred by them or persons covered under their booking, event, membership or account.

26. Management Rights

Cosmion and the Applicable Billing Entity reserve the right to update accepted payment methods, deposit requirements, pre-authorisation procedures, payment procedures, verification requirements and this Policy from time to time.

Cosmion or the Applicable Billing Entity may require full or partial advance payment, deposit, non-card refundable security deposit, authenticated card payment, UPI, bank transfer, cash deposit or alternate payment method for certain bookings, peak dates, events, weddings, group stays, corporate bookings, sports usage or high-value services.

This Policy is subject to applicable law, RBI rules, banking rules, payment gateway rules, payment aggregator rules, card network rules and Cosmion’s applicable terms and conditions.

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27. Governing Law and Jurisdiction

This Policy shall be governed by the laws of India, including applicable payment, banking, tax, contract and consumer protection laws.

This Policy is also subject to applicable RBI directions, authorised payment system rules, card network rules, acquiring bank requirements and payment gateway or payment aggregator terms.

Subject to applicable law, courts having jurisdiction over Bengaluru, Karnataka shall have jurisdiction over disputes arising in connection with this Policy.

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28. Acknowledgement

By making a booking, approving a payment, using a payment link, completing a UPI payment, making a bank transfer, authorising a pre-authorisation hold where supported, checking in, using services, or permitting charges to be incurred, the guest, customer, organiser, member or cardholder acknowledges and agrees to this Payment Terms & Authorisation Policy.

Customers understand that services may be marketed or communicated under the names **Cosmion Family Resort**, **Cosmion Community Clubhouse** or **Cosmion**, while the GST invoice, receipt, payment record, POS slip, bank statement or refund may show the Applicable Billing Entity, including **Cosmion Family Resort and Community Club LLP**, **DCUBE Sports Club LLP**, GSTIN **29AANFDS375Q1ZF**, or another billing entity specifically disclosed in the relevant transaction document.

Customers understand that Cosmion or the Applicable Billing Entity may require payment, pre-authorisation where supported, deposit, security deposit or fresh authenticated payment for valid amounts payable in connection with a booking, stay, visit, event, membership, facility use, services, damages, losses, cancellation charges, no-show charges, retention charges, post-checkout charges, and other reasonable liquidated charges specified in the applicable terms.

Customers understand that this Policy does not permit Cosmion or the Applicable Billing Entity to charge a card later without the payment authentication or process required by applicable banking rules.

Customers must not share PIN, OTP, CVV, full card number or card expiry details with staff through phone, WhatsApp, email, SMS or social media.

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29. Updates to this Policy

Cosmion may update this Policy from time to time due to changes in law, RBI rules, banking rules, payment gateway requirements, card network rules, business operations, payment systems, billing entities, GST registrations or internal procedures.

The latest version may be published on Cosmion’s website, made available at the front desk or shared through appropriate channels.

Continued use of Cosmion services after an updated Policy is published may be treated as acknowledgement of the updated Policy, where permitted by law.

30. Contact

For payment-related questions, billing concerns, GST invoice queries, refund questions, failed-transaction issues or transaction disputes, please contact:

Cosmion Family Resort / Cosmion Community Clubhouse

Survey No. 19, Bagalur Main Road, Yelahanka, Sathanur, Bengaluru, Karnataka 562149, India

Email: hello@cosmion.in

Phone: +91 96062 21724

Cosmion will endeavour to acknowledge payment-related queries within **2 business days** and provide a substantive response within **7 business days**, subject to verification, bank/payment gateway response timelines, investigation requirements, GST records, refund processing, chargeback procedures or other operational constraints.

31. Changelog

Version	Date	Description
2.4 Website Version	15 July 2026	Fixed post-departure recovery clause; added refund initiation timeline; removed MDR/payment processing fee deduction from refunds; clarified voluntary F&B service charge; addressed Cosmion LLP GSTIN treatment; restored card-storage/tokenisation language; added DPDP reference; added payment query response timeline; retained website-only format with no customer-fill signature page.