E-Nach

With E-NACH payment service, you can now easily avail credit facility from Platina Vitrified and Pengvin Ceramics. E-NACH stands for Electronic National Automated Clearing House.

All you need to do is, complete a one-time authentication for registration of the mandate with your Net Banking details or debit card, after which all subsequent payments will not require your intervention.

Benefits

No need of cheque book/PDCs while availing credit facilities

Simple and hassle-free process for collecting recurring payments

Enhanced user experience as a result of error-free registration and payment automation

By reducing the need for paper-based transactions, e-NACH contributes to a reduction in paper usage and environmental impact.

The electronic nature of e-NACH significantly reduces the time required for transaction processing. This leads to operational efficiency and cost savings

Privacy Policy

We, Platina Vitrified Pvt Ltd and Pengvin Ceramics with our Corporate office Survey No.67 P 1, 8 A National Highway, Lalpar, Morbi, Gujarat, 363641 is a manufacturer of vitrified tiles.

We allow you to browse our website without being a registered member and without having you to submit to us your personal data. The use of the personal data is detailed in the privacy policy below.

This Privacy Policy covers our treatment of Personal Data that we gather when you are accessing or using our Services. By submitting Personal Data through our Site or Services, you agree to the terms of this Privacy Policy and you expressly give your voluntary consent to the collection, use and disclosure of the Personal Information in accordance with this Privacy Policy.

If you do not agree to this Policy or any part thereof, please do not use/ access/ download or install the Platform or any part thereof.





This policy is a part of the platform terms & conditions located at https://www.platinavitrified.com and all capitalized terms under this policy that have not been specifically defined herein shall have the meaning as ascribed to it under the platform terms & conditions.

We are committed to protecting the privacy and security of your personal information. This Privacy Policy outlines how we collect, use, disclose, and safeguard the information you provide to us. By using our services, you consent to the practices described in this policy.

Information We Collect

We may collect the following types of information:

We collect personal information such as name, address, contact information, and KYC documents (Know Your Customer) in order to provide you with our products and services.

We collect bank statements and related financial information to assess credit eligibility and facilitate payment processing.

We collect GST-related information for tax compliance and reporting purposes.

How We Use Your Information

We may use your information for the following purposes:

Providing and managing our products and services.

Assessing credit eligibility and processing payments.

Complying with legal and regulatory requirements, including tax reporting.

Communicating with you about our products, services, and promotions.

Improving our products, services, and customer experience.

Sharing Your Information

We may share your information with:

Service Providers: Third-party service providers who assist us in operating our business and providing our services (e.g., payment processors, logistics partners).





Legal and Regulatory Authorities: To comply with legal obligations, court orders, or government requests.

Business Transfers: In the event of a merger, acquisition, or sale of all or a portion of our assets, your information may be transferred as part of the transaction.

Data Security

We take reasonable measures to protect your personal information from unauthorized access, alteration, disclosure, or destruction. However, no data transmission over the internet or electronic storage method is completely secure, so we cannot guarantee absolute security.

Contact Us

If you have any questions, concerns, or requests regarding your personal information or this Privacy Policy, please contact us at info@platinavitrified.com

Changes to this Privacy Policy

We may update this Privacy Policy from time to time. The "Last updated" date at the beginning of this policy indicates when the latest revisions were made. Continued use of our services after any changes to the policy constitutes your acceptance of the revised policy.

E-NACH Mandate Refund Policy

1. General Guidelines:

This refund policy is applicable to customers who have provided an eNACH mandate for availing credit facility from Platina Vitrified Pvt Ltd and Pengvin Ceramics.

Refunds will be considered only in specific cases outlined below.

2. Eligibility for Refund:

Refunds will be considered under the following circumstances:

- **a. overpayment:** If the customer's bank account is debited more than the agreed-upon amount due to technical errors or system glitches.
- **b. Duplicate Payment:** In case the customer's bank account is debited multiple times for the same transaction.





3. Process for Requesting Refund:

Customers who believe they are eligible for a refund can follow the steps below:

- **a. Contact Customer Support:** The customer must contact our customer support team within [7 business days] from the date of the transaction.
- **b. Provide Transaction Details:** The customer needs to provide transaction details, including the date, transaction ID, amount, and a brief explanation of the refund request.

4. Refund Review and Processing:

- **a. Verification:** Our team will review the refund request along with the provided transaction details and conduct the necessary verification.
- **b. Resolution:** If the refund request is found valid, we will initiate the refund process.
- **c. Refund amount:** Refunds amount will be credited back to the customer's registered bank account.

5. Dispute Resolution:

In case of any disputes regarding refunds, both parties will work in good faith to resolve the issue through negotiation and discussion. If an amicable solution cannot be reached, the matter may be escalated to relevant legal authorities as per applicable laws.

6. Modifications to the Refund Policy:

Platina Vitrified Pvt Ltd and Pengvin Ceramics reserves the right to modify or amend this refund policy at any time. The updated policy will be published on our official website.

7. Grievance

For all inquiries or concerns related to refunds or any information, we kindly request you to reach out at info@platinavitrified.com or via phone at +91 98250 34821.



