Chargeback & Dispute Resolution Policy

The Green’s Dairy Services Under SMHS Enterprises PVT LTD

Effective Date: May 20, 2026
Website: https://thegreensdairy.com/
Business Name: The Green’s Dairy, Services Under SMHS Enterprises PVT LTD

1. Introduction

The Green’s Dairy Services Under SMHS Enterprises PVT LTD is committed to maintaining transparent business practices, secure payment processing, and fair dispute handling procedures for all customers.

This Chargeback & Dispute Resolution Policy governs all purchases, subscription services, online payments, recurring billing arrangements, refunds, transaction disputes, and chargeback procedures related to products and services provided by The Green’s Dairy Services Under SMHS Enterprises PVT LTD.

By accessing our website, placing orders, subscribing to our services, or making payments through any of our approved payment methods, customers acknowledge and agree to comply with this policy.

2. Purpose of This Policy

The purpose of this policy is to:

- Protect customers against unauthorized transactions
- Establish fair procedures for payment disputes
- Reduce fraudulent chargeback claims
- Ensure transparency in billing and delivery operations
- Comply with payment gateway, banking, and merchant service requirements

3. Definitions

For the purposes of this policy:

3.1 Chargeback

A chargeback is a payment reversal initiated by a customer through their bank, credit/debit card issuer, or payment provider after a transaction has been processed.

3.2 Dispute

A dispute refers to any claim, complaint, or disagreement raised by a customer regarding payments, billing, product quality, subscriptions, or deliveries.

3.3 Subscription Service

A recurring delivery arrangement under which customers receive products periodically in exchange for scheduled payments.

3.4 Merchant

Refers to The Green’s Dairy, Services Under SMHS Enterprises PVT LTD

3.5 Customer

Any individual or entity purchasing products or services from The Green’s Dairy, Services Under SMHS Enterprises PVT LTD.

4. Authorized Transactions

By completing a payment on our platform, customers confirm that:

- They are the lawful owner or authorized user of the payment method used.
- All billing information provided is accurate and complete.
- They understand the nature of the transaction and subscription terms.
- They authorize The Green’s Dairy Services Under SMHS Enterprises PVT LTD to process the transaction amount.
- They acknowledge and accept our pricing, delivery, refund, and dispute policies.

Electronic transaction confirmations shall constitute proof of payment authorization.

5. Subscription & Recurring Billing Authorization

Certain products or services may operate under recurring billing arrangements.

By subscribing to recurring services, customers authorize The Green's Dairy Services Under SMHS Enterprises PVT LTD to:

- Automatically process recurring payments
- Charge applicable subscription fees
- Continue billing according to the selected delivery plan until cancellation

Customers remain responsible for:

- Monitoring their subscription status
- Ensuring payment methods remain valid
- Updating billing information when required

Failure to cancel before the next billing cycle may result in automatic renewal charges.

6. Billing Transparency

The Green's Dairy Services Under SMHS Enterprises PVT LTD maintains transparent billing practices, including:

- Clearly disclosed prices
- Delivery charges where applicable
- Subscription frequency details
- Payment confirmation receipts
- Invoice generation where applicable

Customers are encouraged to review all transaction details carefully before completing payment.

7. Delivery Verification & Fulfillment Records

To prevent fraudulent claims and protect both parties, The Green’s Dairy, Services Under SMHS Enterprises PVT LTD maintains transaction and delivery records including:

- Delivery logs
- Delivery staff confirmation
- Customer communication history
- WhatsApp confirmations
- Subscription records
- Transaction IDs
- Invoice copies
- Time-stamped operational records
- GPS/location verification where available

These records may be used during investigations related to disputes or chargebacks.

8. Refund Eligibility

Refunds may be considered only under legitimate and verifiable circumstances.

Eligible Refund Situations

Refunds may be approved for:

- Duplicate transactions
- Incorrect payment processing
- Billing errors caused by The Green’s Dairy Services Under SMHS Enterprises PVT LTD
- Successful payment where service was not initiated
- Merchant inability to fulfill confirmed orders
- Technical processing failures

9. Non-Refundable Situations

Refunds shall not be issued in the following circumstances:

- Products successfully delivered
- Customer dissatisfaction based solely on taste preference
- Delayed deliveries caused by weather, traffic, strikes, public disturbances, or force majeure
- Incorrect customer-provided address details
- Customer absence during scheduled delivery
- Failure to refrigerate or properly store delivered products
- Subscription cancellation after billing cycle commencement
- Partially consumed products
- Requests submitted beyond the eligible refund timeframe

10. Customer Dispute Resolution Procedure

Customers experiencing any billing or service concerns are strongly encouraged to contact The Green's Dairy Services Under SMHS Enterprises PVT LTD directly before initiating disputes with banks or payment providers.

Official Support Channels

- WhatsApp: 0334 7777115
- Email: info@thegreensdairy.com

Required Information for Complaints

Customers may be asked to provide:

- Full name
- Transaction ID
- Payment receipt
- Registered phone number
- Description of the issue
- Supporting evidence

11. Internal Dispute Resolution Timeline

The Green’s Dairy Services Under SMHS Enterprises PVT LTD follows the dispute handling procedure below:

Stage	Timeline
Complaint Acknowledgment	Within 48 Hours
Preliminary Investigation	3–5 Business Days
Final Resolution Decision	7–14 Business Days

Complex cases involving banks, gateways, or third-party providers may require additional processing time.

12. Chargeback Prevention Policy

Customers agree to make reasonable efforts to resolve issues directly with The Green’s Dairy Services Under SMHS Enterprises PVT LTD before contacting their bank or payment processor.

Initiating unnecessary or premature chargebacks increases operational and banking costs and may delay legitimate resolutions.

The Green’s Dairy Services Under SMHS Enterprises PVT LTD reserves the right to contest invalid chargeback claims using available evidence.

13. Fraudulent, Abusive, or Invalid Chargebacks

The following activities may be treated as fraudulent or abusive:

- Claiming non-delivery despite verified delivery evidence
- Denying authorized transactions
- Attempting to obtain products/services without payment
- Repeated unjustified disputes
- Misuse of banking protections for personal financial avoidance

Where fraudulent activity is suspected, The Green’s Dairy Services Under SMHS Enterprises PVT LTD reserves the right to:

- Suspend customer accounts
- Refuse future services

- Recover financial losses
- Recover banking and chargeback fees
- Submit evidence to financial institutions
- Pursue legal remedies where permitted by law

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14. Evidence Submitted During Chargeback Investigations

To defend legitimate transactions, The Green's Dairy Services Under SMHS Enterprises PVT LTD may submit:

- Payment confirmations
- Subscription agreements
- Delivery confirmations
- Customer communication logs
- WhatsApp conversations
- IP/device activity records
- Order history
- Proof of customer authorization
- Timestamped operational data

Such information may be shared with payment processors, acquiring banks, card networks, or legal authorities where required.

15. Chargeback Liability & Recovery

Customers found responsible for invalid or dishonest chargebacks may be held liable for:

- Original transaction value
- Banking penalties

- Payment gateway fees
- Administrative investigation costs
- Legal expenses where applicable

The Green’s Dairy Services Under SMHS Enterprises PVT LTD reserves the right to recover outstanding amounts through lawful means.

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16. High-Risk Transaction Monitoring

To prevent fraud and unauthorized use, The Green’s Dairy Services Under SMHS Enterprises PVT LTD may:

- Review suspicious transactions manually
- Request identity verification
- Delay high-risk order processing
- Reject transactions flagged by payment systems
- Limit services for accounts with repeated disputes

17. Limitation of Liability

The Green’s Dairy Services Under SMHS Enterprises PVT LTD shall not be liable for:

- Banking network failures
- Third-party payment gateway downtime
- Delays caused by financial institutions
- Indirect financial losses
- Customer banking restrictions
- Technical interruptions beyond reasonable control

18. Compliance With Payment Network Rules

The Green’s Dairy Services Under SMHS Enterprises PVT LTD complies with applicable:

- Banking regulations
- Payment processor requirements

- Merchant service standards
- Fraud prevention obligations
- Consumer protection laws where applicable

19. Policy Amendments

The Green's Dairy Services Under SMHS Enterprises PVT LTD reserves the right to amend, revise, or update this policy at any time without prior notice.

Updated versions become effective immediately upon publication on the official website.

Customers are encouraged to review this policy periodically.

20. Contact Information

The Green's Dairy Services Under SMHS Enterprises PVT LTD

Premium Farm Fresh Milk Delivery

- WhatsApp: 0334 7777115
- Email: info@thegreensdairy.com
- Website: https://thegreensdairy.com/

Customer Acknowledgment

By using our website, purchasing products, subscribing to delivery services, or making payments to The Green's Dairy Services Under SMHS Enterprises PVT LTD, customers confirm that they:

- Have read and understood this policy
- Agree to comply with all stated terms
- Accept dispute resolution procedures

- Acknowledge responsibility for authorized transactions
- Agree to attempt direct resolution before initiating chargebacks