

## **WITHDRAWALS AND REFUND POLICY**

### **OINO - the Game Zone**

1. **Withdrawals** can be directly initiated from the **‘Wallet’** or **‘My Transactions’** Section.
2. All the withdrawals can be made only to an **Indian Bank Account** through IMPS or UPI or to Paytm Wallet linked to the User’s App Registered Mobile Number, after the user provides the same.
3. The Bank Details/UPI ID for withdrawal to Bank Account/UPI are required to be filled by the User at the time of Withdrawal and cannot be changed in later stages.
4. The minimum Withdrawal Amount is **₹100.00**
5. The user should normally receive the withdrawn amount in his Bank account within 2-3 working days. The relevant Bank Charges for the withdraw transaction is realised from the withdrawn amount and balance credited to the User’s Bank account.
6. In case of Winnings of ₹9,999.00 and above, TDS will be deducted at the Prevalent rates. TDS Certificate will be issued to the given user at the end of the Financial Quarter, after KYC Verification by Sugar Candy EA.
7. The ‘Winning Balance’ or ‘Cash Balance’ will be available to the User for withdrawal upto 365 days, and will be marked ‘Null’ after that.
8. Refund **cannot** be initiated In case of any discrepancy in completing the game due to **Server error** or **bad network issues** after the opponent is connected. **1 ( Please ensure a Stable Network Connection while playing and Do not Close or minimise the app while playing a game )**
9. The Coins or any other playing units once bought are used only for playing the game and cannot be Refunded. In case of the user facing any difficulty, please refer → 10 of this document.
10. In case of any other Breach of Trust by the User , mentioned in the ‘Terms and Conditions’ section, Sugar Candy EA reserves the right to initiate the refunds as per the policy.

11. In case one or more users win a same prize in a Contest, the Winning Amount will be distributed equally among the number of winners.

12. Sugar Candy EA is fully committed to resolve any issue with its user. In case of any issues related to Oino-the Game Zone Withdrawals and Refunds, the User can directly access the Help & Support Section or reach us through e-mail at **support@oino.in**

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