



TERMS AND CONDITIONS

By accessing or using the online payment and application services of **St. Joseph's Group of Institutions Moolamattom**, you agree to the following Terms and Conditions. Please read them carefully before proceeding.

1. Acceptance of Terms

By submitting an online application or making an online payment, you acknowledge that you:

- Have read and understood the admission guidelines and eligibility criteria.
- Accept the fee structure and policies applicable to the selected course or service.
- Possess valid payment details required for online transactions (credit/debit card, net banking, UPI, etc.).

If you do not agree with these terms, please do not proceed with any online transaction on our website.

2. Online Application Service

St. Joseph's Group of Institutions Moolamattom provides an online platform for admissions, fee payments, and related academic services. All College (both St. Joseph's College (Autonomous) & St. Joseph's Academy) rules and regulations apply to online transactions in addition to the conditions mentioned here.

3. Complete Agreement

These Terms & Conditions constitute the complete agreement between the user and **St. Joseph's Group of Institutions Moolamattom** regarding the use of the website and online services. They supersede any previous communications, whether written, oral, or electronic.

4. Service Availability

While we strive to ensure uninterrupted and secure access to our services, we do not guarantee that the website will always be:

- Available or error-free



ST. JOSEPH'S

GROUP OF INSTITUTIONS

ST. JOSEPH'S COLLEGE
AUTONOMOUS

ST. JOSEPH'S ACADEMY
OF HIGHER EDUCATION AND RESEARCH

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- Free from delays or technical issues
- Compatible with all devices or browsers

St. Joseph's Group of Institutions Moolamattom is not responsible for any technical problems that may arise during online transactions.

5. User Responsibility

You are responsible for:

- Providing accurate information
- Ensuring your device and internet connection are secure
- Using the correct payment method and verifying transaction details

6. Changes to Terms

St. Joseph's Group of Institutions Moolamattom reserves the right to update or modify these Terms & Conditions at any time. Continued use of the website implies acceptance of the updated terms.

Sd/-

Manager

St. Joseph's Group of Institutions Moolamattom

Sd/-

Secretary

St. Joseph Educational and Charitable Trust

