

BOOKING AND PAYMENT TERMS AND CONDITIONS

A booking and payment terms and conditions is applied to both CDTRC and PIC of Atul Nayak PhD, specialist proprietor. The term “you” means the individual, buyer, organisation or client’s representative (“the client”) and forms a contract for specialist PIC or CDTRC service (“services”) provided by Atul Nayak PhD (“the specialist”), founded by Dr Nayak.

The client will acknowledge and agree to the following:

1. the client makes an informed decision regarding a purchase in booking and payment part for services;
2. the client is charged and debited the amount as stated legibly in the booking and payment print;
3. the specialist has the right to inform the client of unpaid costs or dues after 3 working days if the financial institution or bank handling the authorised transaction fails to respond;
4. the client is able to receive a full receipt or invoice within one week of receiving services;
5. the client will not immediately be charged any interest on unpaid costs or dues as long as the client answers to the specialist’s advice and/ or assistance;
6. the client never reveal or confirm their credit or debit card details to the specialist;
7. the specialist is permitted to charge 13 % interest above the current Bank of England base rate to the client’s monthly delayed or late payments. No charge is applied if payment is successful just before the one week deadline. For example: base rate is 4.0% + 13.0% = 17.0%; one week after non-payment, client owes Atul Nayak PhD, £29 and after interest charges the new total sum due is £33.93 for the first month. All dues are cleared when payment reaches the business bank account of Atul Nayak PhD;
8. the specialist has the right to report any fraud or suspicious activity to the police and relevant organisations / departments that work with the police;
9. the specialist is within reason to pursue small claims including court summons against the client when all outstanding dues including any accumulated interest is not paid to Atul Nayak PhD;
10. this Agreement shall be construed in accordance with and be governed by the laws of England & Wales;