### **REFUND & CANCELLATION POLICY**

**Vegacap Consultants Pvt Ltd** (the "Company"), owns and operates the interactive website www.vegacapltd.com, (collectively and individually referred to as the "Platform").

For this Policy, the use of terms like "we", "us" and "ours" refers to the Company and the terms "you", "your", "client", and "buyer" refers to any natural or legal person who browses through the Platform or avails its Services. By accessing the Platform, you acknowledge that you have read and understood the terms provided under this Policy and agree to be bound by them.

We respect and value our clients and believe in providing them with 100% service satisfaction. In case you are not happy or satisfied with the services, kindly write to us and we will do our best to rectify the situation or make refunds for the orders. The Refund & Cancellation for the Services placed on the Platform shall be governed by this Cancellation Policy.

### 1. APPLICABILITY OF POLICY

- (A) By agreeing to use the Platform and/or placing a request for purchase of Services on the Platform, you agree to be bound by the terms contained in this Policy without modification. If you do not agree to the terms contained in this Policy, you are advised not to transact on the Platform.
- (B) Please note that we may from time to time change the terms of the Policy that govern your refund and cancellation of an order for Products on the Platform. Every time you wish to use the Platform, please check the Policy to ensure you understand the terms and conditions that apply at that time.

#### 2. TERMS FOR CANCELLATION AND REFUND OF PAYMENTS

Please read all the parts carefully to understand the conditions applicable in case of refunds and cancellation of a Service.

- (A) The subscription Services, if any, provided by the Company is on an annual basis unless stated otherwise.
- (B) In case the User has availed the psychometric report service no refund shall be allowed.
- (C) Refunds or cancellations can only be issued if:

- I. For the subscription or counselling Services (as and when they are provided), if there are some behavioral issues, case of moral turpitude, or any personal comments made by the counselor during the services provided by the Company. The Refund will be initiated after a due investigation by the Company and the Company is satisfied with the grievance raised by the User.
- II. Dissatisfaction with the quality of services is intimated to the Company within three days (72 hours) of delivery of the service, giving adequate information. Company will accordingly arrange to either provide a replacement or initiate the process of refund after due investigation based on information available with the Company.
- (D) If User raises any grievance against the quality of the Services provided by the Company, Company in its sole discretion may provide follow-up or replacement services. Company shall have the sole discretion to decide the refund and percentage to be refunded to the User.
- (E) If the User is not interested in continuing with subscription Services, they may contact the Company and inform them. The Company would try to resolve the issues if any from their own end, if the issue raised by you found to be true the Company will cancel the services and initiate the process of Refund on the pro-rata basis for any unused services.
- (F) Please note: Mode of refund may vary depending on circumstances. If the mode of refund is by Credit/Debit Card or Net Banking, please allow 7 to 10 working days for the credit to appear in your account. While we regret any inconvenience caused by this time frame, it is the bank's policy that delays the refund timing, and we have no control over that. If the mode of refund is by wallet, credit should be available within 24 hours.

## 3. WHEN AND HOW THE COMPANY ISSUES REFUNDS

Upon determining that a cancellation or refund is due to you under these Terms, we will issue such refund or cancellation within twenty one days of:

- our receipt of the returned Product(s); or
- II. our confirmation that such refund or cancellation is due to you otherwise than through return of the Products.

# 4. HOW TO REQUEST A REFUND AND CANCELLATION

To request a refund, simply email us your order details, including the reason why you're requesting a refund. We take User feedback very seriously and use it to constantly improve the quality of our services.

### 5. COMPANY RIGHTS TO REFUSE SERVICES

Company at its sole discretion may cancel any Service(s):

- (A) If it suspects a fraudulent transaction, or
- (B) If it suspects a customer has undertaken a transaction which is not in accordance with the Terms of Use or;
- (C) Unavailability of all the Services ordered by you at the time of booking the Services.

### 6. FORCE MAJEURE AND EVENTS BEYOND OUR CONTROL

Company shall not be under any liability for failure to perform any of its rights and obligations under this Agreement, as a direct result of an event including, but not limited to, an act of God, fire, flood, explosion, civil disturbance, act of terrorism or war, interference by civil or military authority, accident, internet connectivity failure, pandemic (including COVID-19 and related variants), epidemic, global pandemic or epidemic, public health emergency, state of emergency as declared by any level of government in a relevant jurisdiction, strike, labour dispute or shortage, illegality under any governmental law, rule or regulation, or for any other similar causes beyond the reasonable control of the Company.

### 7. USER COMPLAINTS

If you have any queries or want to make a complain, email us at info@vegacapltd.com. We're here for you!