

# Refund and Cancellation Policy

This Refund and Cancellation Policy (“Policy”) applies to all users, customers, partners, and affiliates of PaisaaGuru /NETEXHUB Private Limited (“PaisaaGuru”, “we”, “our”, or “us”).

By accessing or using our products, services, website, or mobile applications, you agree to the terms of this Policy.

## 1. **General Policy:**

PaisaaGuru is committed to delivering transparent and efficient services related to financial products, including but not limited to credit cards, loans, insurance, investment products, and other financial services. Our refund and cancellation process is designed to be fair, secure, and compliant with regulatory requirements.

## 2. **Cancellation Policy:**

- Users may cancel any subscription-based service offered by PaisaaGuru by initiating a request through the app, website, or customer support.
- For cancellations made within 24 hours of purchase and before the service is activated, a full refund may be considered.
- Once the service has been initiated, fulfilled, or delivered, cancellation will not be eligible for a refund.

## 3. **Refund Policy:**

### Eligibility for Refund:

- Double or duplicate payments made accidentally.
- Technical errors resulting in failed service delivery.
- Valid cancellation as per clause 2.
- Refunds will be made to the original payment method used during the transaction and may take 7–10 business days to reflect.

### Non-Refundable Situations:

- Change of mind or personal reasons after service activation.

- Any delay caused by customer-side inaction, non-cooperation, or incorrect information.
- Refunds related to third-party financial products once the application is submitted to the financial institution.

#### 4. **Processing of Refunds:**

- Write to [info@PaisaaGuru.com](mailto:info@PaisaaGuru.com) with relevant details.
- Provide the transaction ID, payment method, and reason for the request.
- Our team will review the request and respond within 5 business days.

#### 5. **Chargebacks:**

case of disputes raised through chargebacks, PaisaaGuru reserves the right to:

- Block user accounts pending investigation.
- Share all relevant transaction and user records with the concerned financial institution.

#### 6. **Changes to this Policy:**

PaisaaGuru reserves the right to modify or amend this Refund and Cancellation Policy at any time without prior notice. Users are advised to review this policy periodically.

#### 7. **Contact Us:**

For any refund or cancellation-related queries, please contact: