

Refund Policy

Effective from: 25th October, 2024

This Refund Policy outlines the terms and conditions regarding purchases made on our platform, including credits and other related services.

1. Purchase of Credits

- **The Finvisage application** operates on a 'credits' based system where customers can purchase "Credits" through our website, which can be used to unlock various packs and features within the platform.
- Credits can be purchased in **U.S. Dollars (USD)** for customers from the USA, Europe, and other international locations. Customers within India can make payments in **Indian Rupees (INR)**.

2. No Refund Policy on Purchased Credits

- Once credits are purchased, they are **non-refundable**. This applies to all users regardless of their geographic location or the currency used for the purchase.
- All purchases of credits are final, and **no refunds** will be issued under any circumstances, including but not limited to:
 - Unused credits.
 - Change of mind after purchasing credits or packs.
 - Incorrect purchase of credits or packs.
 - Any other reason that does not qualify as an exception under this policy.

3. Pack Purchases with Credits

- Once you have purchased credits, you may use them to purchase packs or features offered on **Finvisage**.
- Credits spent on packs or additional features are also **non-refundable**. Once a pack or feature is purchased using credits, the purchase is final.

4. Exception to Refunds

We will only consider a refund in cases where there is:

- **Unauthorized or Fraudulent Transactions:** If you believe that an unauthorized or fraudulent transaction has occurred, please contact our support team immediately at [support@finvisage.com]. We will investigate the matter, and if the transaction is proven to be unauthorized or fraudulent, a refund may be issued.

5. Disputed Transactions

- If you have any questions or concerns about your purchase or a disputed transaction, please contact our support team at [support@finvisage.com]. We aim to resolve disputes fairly and efficiently.

6. Currency and Payment Methods

- All payments made on the **Finvisage** platform will be processed in either **U.S. Dollars (USD)** or **Indian Rupees (INR)** depending on your location. Please ensure

you are familiar with the exchange rates and applicable charges, as these are set by your bank or payment provider, not by Finvisage.

7. Changes to the Refund Policy

- **Finvisage** reserves the right to modify or update this Refund Policy at any time. Any changes will be posted on this page, and the "Effective Date" at the top of this policy will be updated. We encourage you to review this policy periodically for any changes.

8. Contact Us

If you have any questions about this Refund Policy, feel free to reach out to our support team:

- **Email:** [support@finvisage.com]

By purchasing credits or packs on **Finvisage**, you acknowledge that you have read, understood, and agreed to this Refund Policy.