

23 Finverse Subscription & Refund Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

1. Introduction

This Subscription & Refund Policy ("Policy") governs the purchase, renewal, cancellation, and refund of subscription plans offered by **23 Finverse** ("Company", "we", "our", or "us") through the **23 Finverse Web Application** ("Platform").

By purchasing or renewing a subscription, you agree to be bound by this Policy, the Platform Terms of Use, and the Privacy Policy.

2. Subscription Plans

23 Finverse offers subscription plans that provide access to various products, tools, features, reports, educational content, and other services available on the Platform.

Subscription plans may include:

- Monthly Plans
- Quarterly Plans
- Annual Plans
- Promotional Plans
- Enterprise or Custom Plans

The features, pricing, duration, and benefits of each subscription will be displayed on the Platform at the time of purchase.

3. Platform Fees

Subscription fees are determined by the selected plan and are displayed before checkout.

Unless otherwise stated:

- Fees are payable in advance.
- Prices are quoted in Indian Rupees (INR).
- Fees apply only to the selected subscription period.

- Promotional pricing may be available for a limited duration.
- Additional services may attract separate charges.

23 Finverse reserves the right to revise subscription fees, introduce new pricing plans, or discontinue existing plans by providing reasonable notice to users.

Any price revision shall apply prospectively and shall not affect the current billing cycle already paid for.

4. Payment Methods

Payments may be made using one or more of the following methods, as made available on the Platform:

- Credit Cards
- Debit Cards
- UPI
- Net Banking
- Wallets
- Bank Transfers (where applicable)
- Other digital payment methods supported by our authorized payment partners

Payments are processed through secure third-party payment gateways.

23 Finverse does not store complete card or banking credentials unless expressly permitted under applicable law and payment industry standards.

5. Goods and Services Tax (GST)

All subscription fees are subject to applicable **Goods and Services Tax (GST)** under Indian law.

Where applicable:

- GST shall be charged in addition to the subscription fee unless otherwise indicated.
- A tax invoice will be generated in accordance with applicable legal requirements.
- Users are responsible for providing accurate billing and GST details, where applicable.

Any change in statutory tax rates shall automatically apply from the effective date prescribed by law.

6. Subscription Renewal

Subscriptions remain active until the expiry of the applicable subscription period.

Upon expiration:

- Access to subscription-only features may be restricted unless the subscription is renewed.
- Historical account data may remain available in accordance with our Privacy Policy and data retention practices.
- Renewal will be subject to the pricing and terms applicable at the time of renewal.

7. Auto-Renewal

Where enabled, subscriptions may automatically renew at the end of each billing cycle using the payment method on file.

By enabling auto-renewal, you authorize 23 Finverse or its payment service providers to automatically charge the applicable subscription fee for each renewal period.

Users may disable auto-renewal at any time through their account settings before the next billing date.

If auto-renewal is not cancelled before the renewal date, the renewed subscription shall be treated as a new subscription period, and applicable charges shall become payable.

8. Cancellation

Users may cancel their subscription at any time through the Platform or by contacting customer support.

Cancellation shall:

- Prevent future renewals where auto-renewal is enabled.
- Not affect access to the subscription benefits already paid for until the current subscription period expires.
- Not automatically entitle the user to a refund unless specifically permitted under this Policy or applicable law.

The account may continue to operate with limited functionality after the subscription expires.

9. Refund Conditions

Unless otherwise required by applicable law, subscription fees are generally **non-refundable**.

Refunds may be considered only in exceptional circumstances, including:

- Duplicate payments.
- Incorrect billing due to a technical error attributable to the Company.
- Unauthorized transactions confirmed after investigation.
- Failure to activate the purchased subscription due to a technical issue caused solely by the Platform.
- Any other circumstance where a refund is mandated under applicable law.

Refund requests must generally be submitted within **seven (7) days** of the transaction date, along with relevant supporting information.

Refunds will **not** ordinarily be provided for:

- Change of mind.
- Partial use or non-use of the subscription.
- Failure to cancel auto-renewal before the billing date.
- User dissatisfaction where the subscribed services have been made available as described.
- Suspension or termination resulting from a breach of the Platform Terms of Use.
- Promotional, discounted, or complimentary subscription plans, unless expressly stated otherwise.

Where approved, refunds shall be processed to the original payment method or through another legally permissible method. Processing timelines may vary depending on the payment service provider and financial institution.

10. Failed Payments

If a subscription payment cannot be successfully processed:

- The Company may retry the payment using the selected payment method.
- Subscription renewal may be temporarily delayed.
- Access to paid services may be suspended until payment is successfully completed.
- Auto-renewal may be disabled after repeated payment failures.

Users remain responsible for ensuring that valid payment information is maintained at all times.

11. Upgrade and Downgrade of Subscription Plans

Users may be permitted to upgrade or downgrade their subscription plans, subject to availability.

Upgrades

Where a user upgrades during an active subscription period:

- The upgraded plan may become effective immediately or on the next billing cycle, as specified at the time of purchase.
- Any additional charges may be calculated on a prorated basis, where applicable.

Downgrades

Where a user downgrades:

- The downgraded plan shall generally become effective at the start of the next billing cycle.
- No refund or credit shall ordinarily be issued for unused benefits of the existing higher-tier plan, unless expressly stated otherwise.

The Company reserves the right to determine the operational rules applicable to plan upgrades and downgrades.

12. Promotional Offers

From time to time, 23 Finverse may offer promotional pricing, free trials, discount codes, coupons, or bundled subscription offers.

Such promotions:

- Are subject to separate terms and conditions.
- May be limited by duration, user eligibility, or usage.
- Cannot ordinarily be combined with other offers unless expressly stated.
- May be withdrawn or modified at the Company's discretion.

13. Suspension or Termination

The Company reserves the right to suspend or terminate subscriptions where:

- Payment obligations remain outstanding.
- Fraudulent activity is detected.
- Platform Terms of Use are violated.
- Required by law or regulatory authorities.

Suspension or termination under this section shall not ordinarily entitle the user to a refund.

14. Changes to this Policy

23 Finverse reserves the right to modify this Policy from time to time.

Changes may include revisions to:

- Subscription plans.
- Pricing.
- Payment methods.
- Billing procedures.
- Refund eligibility.
- Renewal processes.

Updated versions of this Policy shall become effective upon publication on the Platform unless otherwise specified.

Continued use of the Platform after such updates constitutes acceptance of the revised Policy.

15. Contact Us

For questions regarding subscriptions, billing, renewals, cancellations, or refunds, please contact:

23 Finverse

Billing Support: business@23finverse.com

Customer Support: support@23finverse.com

Website: www.23finverse.com

Registered Office: 5th Floor Esplanade One Mall Rasulgarh Bhubaneswar Odisha 751010