REFUND AND CANCELLATION POLICY

Phinx, a product of Sojaru Corp LLP

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Phinx is a product of Sojaru Corp LLP ("Sojaru", "we", "us" or "our"), a limited liability partnership registered in India under the Limited Liability Partnership Act, 2008 (LLPIN ACR-3169, GSTIN 19AFSFS5111B1ZZ), with its registered office at 2nd Floor, Flat 2A, 3/97 Chittaranjan Colony, Jadavpur, Kolkata 700032, West Bengal, India.

This policy explains how you can cancel Phinx and when we refund the fees you have paid us. Refunds are available on subscription Plans. One-time Services are not refundable, except in the limited case set out in section 3. This policy forms part of our Terms of Service.

Payments to you are not covered here. Money your own customers pay you goes directly to your UPI or payment gateway account, not to us. Refunds to your customers are made by you, from your own account, under your own refund policy. Our Payments Policy explains this.

1. SUMMARY

- **Subscription Plans** can be refunded within the periods set out in section 2.
- **One-time Services**, such as a deep scan, a 24-hour test, a verified fix, a custom website build, a migration or registration help, are not refundable, except for a genuine technical or functional problem reported in writing within 24 hours of handover, as set out in section 3.

2. SUBSCRIPTION PLANS

- **New subscriptions.** You can ask for a full refund within 14 days of your first payment for a Plan.
- **Renewals.** If a monthly or yearly renewal was charged and you did not mean to continue, ask within 14 days of the renewal charge. If you have not used the Plan since the renewal, we refund it in full. If you have, we refund the unused part.
- **Yearly plans after 14 days.** If you cancel a yearly Plan after the first 14 days, we refund the unused whole months, minus the yearly discount you received on the months you used.
- **Upgrades and downgrades.** When you upgrade, you pay the difference for the rest of the current billing period. When you downgrade, the unused difference is credited to your next invoices.
- **Service failure.** If the Services are unavailable for an extended period because of a fault on our side, we will credit or refund a fair proportion of your fee.

3. ONE-TIME SERVICES

One-time Services are delivered to a specification you approve, and the work is done once it is handed over. For that reason they are not refundable, except as set out below.

When a refund may be considered

We will consider a refund, in full or in part, only if all of these are true:

- you send a written request to billing@sojaru.com from the email address on your Account;
- the request is received within 24 hours of handover;
- it describes an actual technical or functional problem with what we delivered, for example a feature that does not work as agreed, a report that is incomplete, or a site that does not load or does not match the approved specification; and
- the problem was caused by us, and not by changes made by you or a third party after handover.

Before any refund, we will first try to fix the reported problem. A refund is considered only if we cannot fix it within a reasonable time.

What does not qualify

- Not liking the result, a change of mind, or a change in your plans, once you have approved the work or it has been handed over.
- Requests received more than 24 hours after handover.
- Requests that do not state a technical or functional reason.
- Problems caused by your own changes, your hosting or third-party services outside our control.
- A decision by a government portal or payment provider to reject or delay an application we prepared for you.

What "handover" means

Service	Handover is when
Deep scan	We send you the scan report
24-hour test	We send you the test report
Verified fix	Our re-scan confirms the fix and you are charged. A fix that does not pass the re-scan is never charged, so there is nothing to refund.
Custom website build	We tell you the approved site is live or send you its files
Migration and modernisation	We hand over each stage set out in the quote you accepted
Registration and gateway application help	We submit the application to the authority or provider

If we do not deliver

If we cannot deliver a One-time Service at all, for a reason on our side, we refund what you paid for it in full.

Government fees, stamp duty and fees charged by third parties, such as domain registrars, are not refundable by us once paid on your behalf, unless the third party refunds them to us.

4. HOW TO CANCEL

- You can cancel a Plan at any time from the billing page in your dashboard, or by writing to support@sojaru.com from the email address on your Account.

- Your Plan stays active until the end of the period you have paid for, and it will not renew.
- There are no cancellation fees.
- Before or after you cancel, you can ask for an Exit Kit: we hand over your code, domain, database and stored files in a usable form, normally within 12 hours, free of charge.

5. WHAT HAPPENS TO YOUR DATA AFTER YOU CANCEL

We keep your Account data and hosted content for 30 days after your Plan ends, so that you can come back or request an Exit Kit. After that we delete it, except records that the law requires us to keep, such as invoices, as described in our Privacy Policy.

6. HOW TO ASK FOR A REFUND

Write to billing@sojaru.com from the email address on your Account with your invoice number and the reason for your request. For One-time Services, the request must meet the conditions in section 3. We acknowledge every request within one working day and give you a decision within seven working days.

7. HOW REFUNDS ARE PAID

- Approved refunds are sent to the original payment method within seven working days of approval. Your bank or card issuer may take a few more days to show it.
- GST is refunded with the fee, and we issue a credit note.
- We do not refund in cash, and we do not refund to a different person or account.

8. WHEN WE MAY REFUSE A REFUND

We may refuse a refund where an Account was closed for a serious breach of our Acceptable Use Policy, where we see clear signs of fraud or abuse of this policy, or where the request falls outside the periods above. If you disagree with our decision, you can contact our Grievance Officer as described in our Terms of Service.

9. CONTACT US

Legal entity	Sojaru Corp LLP (LLPIN ACR-3169)
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GSTIN	19AFSFS5111B1ZZ
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Support	support@sojaru.com