CANCELLATION AND REFUND POLICY

[As per Company's (LAVNI ASIRANS's) general rule, all sales/subscription made on Starkwizz Platform are final and you shall not be entitled to cancel your plan/product or eligible for a refund request once you have received confirmation of the same. We do not entertain and are not liable to provide refunds, once you subscribe a plan and make the required payment.]

But, keeping in mind your satisfaction at first and launching occasion, we provide 90 days paid trial period to the first 1000 subscribers.

However, in case you feel that the plan or product purchased by you is not according as per your subject and syllabus, and/or you have a valid reason for a cancel or claim refund, you must bring it to the notice of our customer service post 90 days (7 days validity) of purchasing the plan. The customer service team, after looking into your complaint, try to resolve the issue through any possible manner before make an appropriate decision. Any cancel or refund request outside of this timeframe may not be considered.

Because we take users feedback very seriously and use it to improve the service or content quality of our Starkwizz Platform, therefore during the time of cancellation or refund request it is compulsory for you to tell/provide us detail information (via e-mail and/or telephone) regarding subject or reason of your such request, along with the details of your purchased Plan or Product.

The request has to be made at <u>info@starkwizz.com</u> along with your details such as registered full name, class, board, email ID and phone number along with the details of the plan purchased. Simultaneously the same has to be made at the Starkwizz's **"Claim"** platform (through the application).

1. Eligibility:

User is eligible to claim for a cancellation or refund if meet the following criteria:

- User has purchased a subscription of "Starkwizz" within the last 90 days.
- User has used our app during their subscription period.
- User has a valid reason for requesting a refund.
- 2. Claim Process:

STEP – 1 (Initial Claim)

- In the first step a user can apply for an initial claim of cancellation / refund only post 90 days of the subscription.
- There is a 7 (seven) days time period for a user to claim post 90 days of the subscription. [Claim in between 91 days 97 days from the date of subscription.]
- For the cancellation or refund user must be submitting a claim request along with a valid reason through the "Claim" platform of the Starkwizz App and Email only.
- STEP 2 (Final Claim)
 - In the second step a user can apply for the final claim of cancellation / refund only post 120 days of the subscription.
 - There is a 7 (seven) days time period for a user to claim, post 120 days of the subscription. [Claim in between 121 days 127 days from the date of subscription.]
 - For the cancellation or refund user must be submitting the final claim request through the "Claim" platform of the Starkwizz App only.
- 3. Refund Procedure:
 - Once we have received an initial refund request (must be in between 91 days to 97 days from the date of subscription), we will review the request and determine if it meets the refundable eligibility criteria or not!
 - Starkwizz official will get in touch with the user to know more about the user's concern and will try to resolve the same in between the next 14 working days from the date of received the claim request.
 - Once if the concern is resolved within the stippled time period, we will further requesting the user to re-use and/or re-check the application; whether it meets the user satisfaction or not?

- Further post re-use, if the user is not satisfied and still have the same concerns/issues as before, then the user have to apply for the final claim of cancellation / refund request (must be in between 121 days to 127 days from the date of subscription).
- After received the final claim request our official will process the cancellation/refund within the next 7-14 working days.

SI. No	CANCELLATION / REFUND Process	Day
		(Post Subscription)
1	Claim Activation	Post 90 Days
2	Initial Claim Date	91 Days – 97 Days
3	Final Claim Date	121 Days – 127 Days
4	Cancellation / Refund Settlement	In between 140 Days

4. Refund Amount:

- The refund amount will not be exceeding to the total original amount paid by the user (claimer) for the "Starkwizz" Subscription only.
- The refund amount will be in between 75% to 100 % of the actual paid amount for the subscription.

5. Refund Method:

Refunds will be issued through the same payment method used to purchase the subscription. If the payment method is no longer valid, we will work with the user to determine an alternative method.

6. Non-Refundable Items:

Certain items may not be eligible for a refund, such as in-app purchases or other digital content purchased through the app.

7. Changes to Refund Policy:

We reserve the right to modify or update our refund policy at any time. Users will be notified of any changes to the policy through our app or website.