

REFUND POLICY

Refund & Cancellation Policy

1. Subscription & Trial Services

All services offered by himanshusharma.co.in are provided on a **paid subscription basis**. Any trial services, if offered, are **paid, limited in duration**, and subject to specific terms disclosed at the time of subscription. Not all products or services may have a trial option, and the availability of trial services shall be decided by himanshusharma.co.in from time to time.

2. Cancellation Policy

Once a subscription is activated, **cancellation requests shall not be accepted**, except in cases where the service has not been initiated or delivered, subject to verification by himanshusharma.co.in.

3. Refund Policy

Refunds shall **generally not be provided** for subscriptions once activated. However, refunds may be considered in the following limited circumstances:

- Where payment has been **successfully deducted more than once** for the same transaction; or
- Where the subscribed service has **not been made available or initiated** due to a technical or administrative error attributable to himanshusharma.co.in.

Any approved refund shall be processed through the **original mode of payment** within **7–10 working days**, subject to internal verification.

No refunds shall be applicable for:

- Partial usage of services
- Change of mind by the subscriber
- Market-related outcomes or performance expectations

4. No Performance Guarantee

Investment research and market analysis are inherently subject to market risks. himanshusharma.co.in **does not guarantee any specific returns or outcomes** from the use of its services. Subscription fees are charged for access to research services and analysis, and **not for assured results**.

5. User Responsibility

Before subscribing, users are advised to carefully review:

- Service descriptions
- Subscription terms
- Refund & Cancellation Policy
- Terms of Use
- Privacy Policy
- Disclaimers and Risk Disclosures

By subscribing, the user acknowledges that they have understood and agreed to these policies.

6. Regulatory Alignment

This policy is framed in accordance with applicable SEBI (Research Analyst) Regulations, 2014 and related circulars, and shall be read harmoniously with other disclosures available on the website.