

## Commitment to Clients & Pro-Rata Refund Policy

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### Our Commitment

We prioritize our clients and are committed to delivering the highest quality of research and support services with **professionalism, transparency, and full regulatory compliance**. Our goal is to build **long-term trust and satisfaction** through ethical and responsible practices.

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### Client Satisfaction Guarantee

We deeply value every client's experience.

In cases where a client is genuinely dissatisfied due to unforeseen circumstances, they may contact us directly for **clarification, support, or redressal**.

We assure fair and transparent handling of all client concerns.

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### Refund & Cancellation Policy

(a) Refunds and cancellations are available only on a **Pro-Rata Basis**, and will be processed in line with **SEBI regulations, internal policy frameworks**, and the **nature and duration** of the subscribed service.

(b) While we strive to provide the best possible research and recommendations, please note that **no assurance of profit, return, or performance** is provided. Refunds are **not linked** to market performance or investment outcomes.

(c) Upon cancellation, a **pro-rata refund** will be issued after adjustment for the duration of service already availed.

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### Client Responsibilities

Clients are requested to:

- (a) Carefully review all information about the services offered.
- (b) Read and accept the **Terms & Conditions, Privacy Policy, and Refund Policy** before making any payment.

- (c) Understand that **losses incurred based on research recommendations cannot be claimed** under any circumstances.
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### **Key Points**

-  **No Guaranteed Returns:** Investments are subject to market risks.
  -  **No Liability for Losses:** Losses based on recommendations or model portfolios cannot be claimed.
  -  **Pro-Rata Refunds:** Refunds (if applicable) will only be calculated for the remaining unused service period.
  -  **Transparency:** All payment terms and service details are clearly communicated via our official website and receipts.
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### **Need Assistance or Refund Support?**

If you are dissatisfied with a service or wish to discuss a possible refund, please contact:

 **Email:** shivaji.phadke@gmail.com

 **Phone:** +91 74993 47776

 **WhatsApp:** +91 99601 44456

I will personally guide you through the process and ensure every effort is made to resolve your concern **with fairness, integrity, and trust.**

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### **Additional References**

For more details regarding **Investor Rights, Responsibilities, and Service Timelines**, please review the following:

- Investor Charter
- MITC (Most Important Terms & Conditions)
- Complaint Handling Table

 **Visit:** [www.investstocksofficial.in](http://www.investstocksofficial.in)