

INDEQNET PRIVATE LIMITED

REFUND & CANCELLATION POLICY

Last Updated: [07th April 2026]

This Refund & Cancellation Policy applies to all services, programs, subscriptions, advisory access, training courses, community memberships, and event registrations offered by **Indeqnet Private Limited**, operating under the brand **India Equity Network (“IEN”)**, including:

- **marketgAIInz** – Advisory & Research
- **ISSMA** – Trainings & Courses
- **India Elite Summit** – Events & Community

By purchasing, subscribing, enrolling, or registering for any offering, you (“User”, “Client”, or “Participant”) acknowledge that you have read, understood, and agreed to this policy.

For any queries:

Email: compliance@indiaequitynetwork.com

Phone: +91 88283 20113

1. GENERAL PRINCIPLES

1.1 Due to the nature of **digital delivery, intellectual property, and service-based execution**, most payments are **non-refundable once access is granted or services are activated**.

1.2 Refunds are **limited, conditional, and not guaranteed**. They are evaluated based on defined eligibility criteria.

1.3 Approved refunds will be processed via:

- Original payment method, or
- Verified bank transfer

1.4 Processing timelines may extend up to **15–45 business days**, depending on case complexity.

1.5 **Payment gateway charges, bank fees, and administrative costs are non-refundable.**

2. NON-REFUNDABLE SERVICES

The following are strictly **non-refundable once accessed, delivered, or activated**:

- Digital courses, live sessions, masterclasses, cohorts
 - Recorded content, LMS access, downloadable materials
 - Advisory services, research reports, dashboards
 - Community/group access (WhatsApp, Telegram, Discord, etc.)
 - Memberships, subscriptions, toolkits, and premium resources
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SEBI Registered Research Analyst Registration No. INH000024930, BSE Enlistment No.: 6932

REGD OFFICE: 201, RADHAKRISHNA, RADHA RESIDENCY, SIDDHARTH NAGAR,

BORIVALI - EAST, MUMBAI – 400066, CIN: U80902MH2019PTC333802, Contact No. + 91-8828320113, Email ID:

compliance@indiaequitynetwork.com

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- Software, templates, or licensed materials
- Missed sessions, no-shows, or non-attendance

Refunds will **not be provided** for:

- Change of mind
 - Personal schedule constraints
 - Lack of usage or engagement
 - Perceived dissatisfaction with learning or content
 - Market outcomes, trading losses, or unmet expectations
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3. ELIGIBLE REFUND CONDITIONS

Refunds may be considered only in the following limited scenarios:

3.1 Duplicate / Accidental Payment

If the same transaction is charged more than once.

3.2 Access Not Provided

If access to a purchased service is not granted within a reasonable time due to an error attributable to IEN.

3.3 Failed Service Delivery

If a service cannot be delivered due to internal failure and no alternative is provided.

3.4 Event Cancellation by IEN

If an event is cancelled by IEN, participants may choose:

- Full refund, OR
 - Transfer to another event
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3.5 Documentation Requirement

All refund requests must include:

- Proof of payment
- Transaction details
- Clear explanation of issue

Incomplete requests may be rejected.

4. TIME LIMIT FOR REFUND REQUESTS

- Refund requests must be initiated within **72 hours (3 working days)** of:
 - Purchase, or
 - Occurrence of eligible issue
 - Requests beyond this period will not be considered.
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5. PROCESSING & APPROVAL

5.1 All refund decisions are subject to **internal review and approval by IEN.**

5.2 Decisions are **final and binding.**

5.3 Refunds will only be issued to the **original payer/source account.**

6. ADVISORY SERVICES (marketgAInz)

6.1 Advisory services are **subscription-based, time-bound services.**

6.2 Once activated, **fees are non-refundable**, irrespective of:

- Usage
- Market performance
- Outcomes

6.3 Refunds may only be considered in cases of:

- Duplicate payment
- Technical failure preventing service activation

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6.4 SEBI Position:

- Services are provided in accordance with applicable SEBI regulations
- No guarantee of returns or performance is provided
- Fees are for research and access—not outcomes

7. TRAININGS & COURSES (ISSMA)

7.1 Courses are **educational programs** delivered via live or recorded formats.

7.2 Fees are **non-refundable once access is granted**, including:

- Course dashboards
- Recordings
- Study materials

7.3 No refunds for:

- Non-attendance
- Dropout
- Dissatisfaction
- Lack of perceived results

7.4 Limited exceptions:

- Duplicate payment
- Access not provided

7.5 Course access is **non-transferable and non-adjustable**, unless approved.

7.6 Courses do **not constitute investment advice or recommendations**.

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8. EVENTS (India Elite Summit & Others)

8.1 Participant Cancellation

- Cancellation requests must be emailed to:
compliance@indiaequitynetwork.com

Refund Structure

- **≥ 30 days before event:**
Partial refund (after up to 25% administrative deduction)
- **< 30 days before event:**
No refund
- **No-show:**
No refund

8.2 Transfer of Registration

- Allowed up to **15 days before event**
- Subject to approval
- Administrative charges may apply

8.3 Cancellation / Rescheduling by IEN

If event is cancelled:

✓ Full refund

If rescheduled:

✓ Attend new date OR

✓ Full refund

8.4 Limitation of Liability

IEN is not liable for:

- Travel or accommodation expenses
- Loss of income or opportunity

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- Any indirect or consequential damages
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9. SUBSCRIPTION CANCELLATION

- Users may cancel future renewals at any time
 - No pro-rata refunds for unused periods
 - Active billing cycles are non-refundable
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10. THIRD-PARTY PURCHASES

If purchased via:

- Affiliates
- Partners
- External platforms

Refund must be claimed from that entity.
IEN is not responsible for such transactions.

11. FRAUD & MISUSE

Refunds may be denied in cases of:

- Content misuse or downloading before refund request
- Sharing login credentials
- Chargeback fraud
- False claims

Such actions may lead to:

- Permanent ban
 - Legal action
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12. MARKET RISK DISCLAIMER

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Refunds will not be provided due to:

- Trading or investment losses
- Market volatility
- Strategy performance
- Disagreement with market views

All decisions are made at the user's own discretion and risk.

13. FORCE MAJEURE

IEN is not liable for delays or failure due to:

- Natural disasters
- Government restrictions
- Pandemics
- Cyber or technical disruptions

Alternative arrangements may be offered at discretion.

14. DISPUTE RESOLUTION

- Governed by laws of India
 - Jurisdiction: Courts of Mumbai
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15. POLICY UPDATES

IEN may modify this policy at any time.
Updates will apply prospectively.

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16. FINAL ACKNOWLEDGEMENT

By making a purchase, the user confirms that they:

- Have read and understood this policy
- Accept refund limitations
- Agree that refunds are discretionary
- Will not initiate chargebacks without prior communication

17. CONTACT INFORMATION

India Equity Network (Indeqnet Private Limited)

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For Indeqnet Private Limited,



Mr. Ramachandran Chithambaran

SEBI Registered Research Analyst & Principal Officer

Date: 07th April 2026

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