

Refund Policy

At **Fincliff Capital**, transparency and professionalism are our guiding principles. All fees are charged strictly as per the **Investment Advisory Agreement** signed with each client.

1. Non-Refundable Fees

- All **appointment fees** once paid are strictly non-refundable, as they cover professional expertise, research, and time committed by our advisors.

2. Exceptional Cases Eligible for Refund

Refunds may only be considered in the following limited circumstances:

- **Duplicate Payment** – If a client has accidentally made a double payment, the excess amount will be refunded after verification.
- **Technical Errors** – If a transaction fails but the client's account is still debited, the amount will be refunded upon confirmation from the bank/payment gateway.

3. Refund Request Process

- Clients must submit a **written refund request** to **connect@fincliff.com** within **7 working days** of the transaction.
- Upon verification, eligible refunds will be credited back to the original payment method within **7 working days**.

4. No Refund for Market-Linked Outcomes

Refunds will **not** be issued for reasons such as dissatisfaction with:

- Market performance
- Investment returns
- Advisory outcomes

Financial markets inherently involve risk. Our responsibility is to provide expert advice, not guarantee outcomes.

All matters are subject to the jurisdiction of **Delhi, India**.