

REFUND AND CANCELLATION POLICY

FINCLIFF X ("Platform"), a registered trademark under proprietor Sagar Pujari, is committed to providing a fair and transparent experience to all users. This Refund and Cancellation Policy outlines the terms governing refunds, cancellations, and related matters for courses, workshops, webinars, memberships, and other educational offerings available through the Platform.

1. Refund Eligibility

FINCLIFF X offers a 7-Day No-Questions-Asked Refund Policy for eligible purchases.

A user may request a refund within seven (7) calendar days from the date of purchase and successful payment of the respective course, program, workshop, webinar, membership, or educational offering.

No reason or justification is required for requesting a refund within this period.

2. How to Request a Refund

To request a refund, users may contact us through:

Email: connect@fincliff.com

The refund request should include:

Full Name, Registered Email Address, Course or Program Name,

Date of Purchase, Transaction Reference Number.

3. Refund Processing

Upon verification of the purchase details, eligible refunds shall be processed within 7 working days from the date of request of refund.

The refunded amount shall be credited through the original mode of payment wherever feasible.

Actual credit timelines may depend upon the policies and processing times of banks, payment gateways, card issuers, or financial institutions.

4. Cancellation by User

Users may cancel their participation in any course, workshop, webinar, membership, or educational offering at any time.

Where cancellation occurs within the applicable 7-day refund period, the user shall be entitled to a full refund.

Where cancellation occurs after the expiry of the refund period, no refund shall ordinarily be available.

5. Cancellation or Rescheduling by FINCLIFF X

FINCLIFF X reserves the right to cancel, postpone, modify, or reschedule any course, workshop, webinar, event, or educational program due to operational, technical, administrative, or other reasons.

In such cases, FINCLIFF X may, at its sole discretion:

Provide a full refund;

Offer access to an alternative session;

Provide equivalent course credits; or

Offer access to a similar educational program.

6. Non-Transferability

Course purchases, memberships, subscriptions, and access rights are personal to the registered user and are non-transferable.

7. Fraudulent or Abusive Activity

FINCLIFF X reserves the right to deny refund requests, suspend accounts, or restrict access where there is reasonable evidence of:

Fraudulent transactions;

Chargeback abuse;

Unauthorized use of payment methods;

Misrepresentation of information;

Abuse of the refund policy; or

Violation of the Platform's Terms and Conditions.

8. Technical Issues

Users experiencing genuine technical difficulties that prevent access to purchased content are encouraged to contact our support team promptly.

FINCLIFF X will make reasonable efforts to resolve such issues before considering alternative remedies.

9. Changes to this Policy

FINCLIFF X reserves the right to amend, modify, or update this Refund and Cancellation Policy at any time.

Any changes shall become effective upon publication on the Platform.

10. Contact Information

For refund, cancellation, or billing-related queries, users may contact:

FINCLIFF X

Email: connect@fincliff.com

Website: www.fincliff.com

We will make reasonable efforts to respond to all requests in a timely manner.