**PAYMENT AND REFUND POLICY**

**Terms of Payment**

Currently, Business Verge accepts payments under three categories of services, each of which uncovers various levels of services:

* Listing Fees, for getting access of all basic services;
* Standard Service Fees, for getting access of standard services related to advance financial details;
* Premium Service Fees, for getting access of premium services related to high accuracy financial details and valuation report.

For availing services under any of the three categories of services, Business Verge charges Fees, to be paid in advance, to get full access of the respective services.

Pricing for all three categories of services may vary, from location to location, with the change in geography and currency denominations.

The payments made for getting access of services in any of the three categories cannot be swapped. In other words, the user will be allowed to avail only those services for which the payment is made.

Payments made under any of the three categories of services, namely, Listing Fees, Standard Service Fees and Premium Service Fees will be valid for a period of six months from the date of approval of the payment (“Valid Term”). The user can request for renewal, by making payments afresh, within two months of the expiry of the valid term, otherwise their profile will be marked ‘inactivate profile’.

Business Verge accepts the payments through VISA, MASTERCARDS and PayPal in the local currency of the users. It may be noted that the users may be asked to make payment in internationally recognized currencies, if the transaction could not be completed in their respective local currencies.

Business Verge reserves the right to change the Pricing or billing methods at any time. Timely notice of any such changes will be provided to affected users.

**Refund Policy**

Using the ordinary plans is initially recommended. After going through our services and processes, users can switch to the premium plans for advanced services. We, at Business Verge neither guarantee introductions nor deal closures and we do not issue refunds for the same.

Business Verge will not be providing any refunds if users change their mind or do not use their profile or fail to furnish verification proof to back their claims.

Business Verge may terminate an account, if there are sufficient proofs to believe that a user is abusing Business Verge, its associates and/or its users, in any way, intentionally furnishes false information, or has previously failed to pay Listing Fees to Business Verge. In any of such situations, Business Verge shall be entitled to retain the entire fees paid by the user towards damages and user shall not be entitled to seek a refund at all.

No refund will be applicable if a user provides wrong information, misrepresented details or delays providing required particulars to complete the profile. Further, Refund cannot be considered if the user changes the original requirements that were mentioned at the time of payment.

In case transaction charges, fees, etc. charged by the bank or payment service provider, Business Verge will have no liability towards refund of the same. If any additional unexpected fee is charged, please contact the concerned bank or the payment service provider, as the case may be, in order to receive more information.

Business Verge considers, enquires into and reviews the genuine refund requests, on a case by case basis, to save interest of the users.

All refund requests need to be sent over an email to xyz@abc.com from the registered email address of the user. Please specify the invoice number, payment date, amount and reason for the refund request. Each such case will be reviewed in 3-5 business days and refund will be processed, if applicable, as per our Refund Policy. Depending on the mode of payment it may take between 7-14 days for the credit to reflect in your card or account, as the case may be.