

## REFUNDS & CANCELLATION POLICY

The terms "We" / "Us" / "Our"/"Company"/"The Company" individually and collectively refer to Spike Club Internet Private Limited and the terms "Visitor" "User" refer to the users. The terms "Website", "App", "Kamai" individually and collectively refer to the Kamai.app website and Kamai mobile apps on Android and iOS platforms. The Website is a platform for learning and consuming content about stock markets, trading and investing strategies, third party content creators to showcase and sell access to their digital content via "Channels/Clubs/Communities" which are owned and operated by the respective content creator.

Unless otherwise stated explicitly in a Channel/Club/Community, the website and application DOES NOT offer RETURNS of purchases made by a user on its platform. The nature of platform being such that one gets access instantly. As such, the Website DOES NOT allow cancellation of orders placed.

In certain situations you may lose access to a paid content. These include when you cancel your subscription, your payment method fails, the creator or platform blocks you, or the creator or platform deletes their account.

We have no control over the quality, timing or legality of content. We do not grant refunds for failure to deliver content. We do attempt to screen for fraudulent creator pages, but cannot guarantee the identity of creators or the validity of any claims they make. We appreciate your help reporting suspicious creator pages so we can improve Kamai.

We highly encourage you to utilize the trial plans, if any to assess the value and quality of the content before making a purchase.