

# Refund & Cancellation Policy

**AB Institute of Market Research & Analysis**

**Last Updated:** [●]

AB Institute of Market Research & Analysis believes in maintaining transparency and fairness in all financial transactions conducted through its website and digital platforms ("Platform"). This Refund & Cancellation Policy outlines the terms under which refunds, if any, may be processed.

By enrolling in any course or making a payment on the Platform, you ("User") agree to the terms stated below.

## 1. Nature of Services

AB Institute of Market Research & Analysis provides **digital educational services**, including but not limited to:

- Online courses
- Live and recorded classes
- Mentorship sessions
- Digital study materials

Due to the **intangible and digital nature** of these services, refunds are restricted.

## 2. No Refund Policy

All payments made towards courses, subscriptions, mentorship programs, or digital content are **final and non-refundable**.

Once payment is successfully processed and access to the service or content is provided, it shall be deemed as **service delivered**, and no refund requests shall be entertained.

### 3. No Cancellation Policy

- Users are not permitted to cancel any purchase after successful payment.
- Course enrollments, subscriptions, and mentorship bookings cannot be transferred to another individual.

### 4. Exceptions (Statutory or Technical Errors)

Refunds may be considered **only in the following limited cases**:

- Duplicate payment due to technical error
- Payment debited but service not activated due to system failure
- Any statutory requirement under applicable Indian law

Such cases shall be reviewed on a **case-by-case basis**, and the decision of AB Institute of Market Research & Analysis shall be final.

### 5. Refund Processing Timeline

If a refund is approved:

- The refund will be initiated to the **original payment method** used
- Processing time may take **7–10 business days**, subject to bank and payment gateway timelines

AB Institute of Market Research & Analysis shall not be responsible for delays caused by banks or third-party payment providers.

### 6. Payment Gateway Disclaimer

Payments on the Platform are processed through **Razorpay** or its authorized payment partners. AB Institute of Market Research & Analysis does **not store or control** user payment details such as card numbers, UPI IDs, or bank credentials.

Razorpay acts solely as a payment facilitator and bears **no responsibility** for disputes arising between the User and AB Institute of Market Research & Analysis.

## 7. Chargebacks & Disputes

Users are encouraged to contact AB Institute of Market Research & Analysis before raising a chargeback or payment dispute with their bank or payment provider.

Unauthorized chargebacks or false claims may result in:

- Suspension or termination of user access
- Restriction from future services

## 8. Amendments to Policy

AB Institute of Market Research & Analysis reserves the right to modify or update this Refund & Cancellation Policy at any time without prior notice.

Changes shall be effective immediately upon posting on the Platform.

## 9. Contact Information

For refund-related queries or concerns, please contact:

 [info@abinstitute.co.in](mailto:info@abinstitute.co.in)

 [www.abinstitute.co.in](http://www.abinstitute.co.in)