

RISHI RAI: INH000010423 (Research Analyst)

✓ BSE Enlistment No.: 5639 ✓ Trade Name: www.rishimoney.in

☀️ RISHI RAI (SEBI Reg. No.: INH000010423)

We prioritize our clients and are committed to delivering the **highest quality of research and support services** with professionalism, transparency, and regulatory compliance.

👏 Client Satisfaction

We value client experience, and in cases where clients are **genuinely dissatisfied due to unforeseen circumstances**, they may contact our support team for redressal.

🏠 Refund & Cancellation Policy

(a) Refunds and cancellations are available **only on a pro-rata basis**, and in accordance with **SEBI regulations**, internal policy frameworks, and the **nature and duration of the subscribed service**.

(b) We must clarify that while we strive to provide quality recommendations, our **research reports do not carry any assurance of profit or return**, and **refunds are unrelated to market performance** or investment outcomes.

Clients must:

(a) Carefully review all information about the services offered.

(b) Read and accept our **Risks, Disclosures and Disclaimers, Terms & Conditions, Privacy Policy**, and **Refund Policy** before making a payment.

(c) Understand that **losses incurred based on research reports cannot be claimed** under any circumstances.

Understanding a Pro-Rata Refund Policy and its terms:

A pro-rata refund policy allows customers to receive a refund based on the unused portion of a service after cancellation.

Calculation Steps: Identify the total amount paid and the subscription period (don't count the free service period).

Calculate unused time, excluding any free periods.

Determine the refund amount using the formula:

Pro-Rata Refund = (Unused duration / Total period) × Original charge.

Examples:

Scenario 1: For a ₹1,78,180/- annual subscription cancelled after 3 months with 9 months unused, Pro-Rata Refund = $(9/12) \times 1,78,180 = ₹1,33,635/-$.

Scenario 2: For a ₹1,78,180/- monthly subscription cancelled after 1 month (Which includes 11 months free),

Pro-Rata Refund = $(0/12) \times 1,78,180 = ₹0/-$ (no refund due to utilization of paid service, i.e., 1Month).

If you're unhappy with our services, please email us promptly for documentation and to avoid conflicts of interest. Note that post-service refunds indicate satisfactory service use, and no further refund requests will be accepted.

RISHI RAI: INH000010423 (Research Analyst)

✓ BSE Enlistment No.: 5639 ✓ Trade Name: www.rishimoney.in

Note: Payment gateway charges are non-refundable, and direct Valid UPI payments are recommended to avoid conflicts.

 Need Help?

If you are dissatisfied with a service or wish to discuss a possible refund:

 Email: rishiraisaxena77@gmail.com

 Phone: +91 78952 83133

Our support team will guide you through the process and make every effort to resolve concerns with fairness and trust.

 Please review the **Risk, Disclosures & Disclaimers, T&C, Privacy Policy, Investor Charter, MITC, Complaint Table, and Others** for more details. Please visit:

 www.rishimoney.in