

Refund Policy

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1. Introduction

This Refund Policy (“Policy”) sets forth the terms and conditions under which refunds may be requested, considered, processed, and issued for services rendered by **Mentoria Overseas Education**, a brand of **KN NEXUNITED PRIVATE LIMITED** (“Company”, “we”, “our”, or “us”).

We aim to provide full transparency on the financial terms of engagement and ensure that all Users and clients are informed of the circumstances in which payments are considered final, refundable, or conditionally refundable. This Policy is designed to align with fair business practices and consumer protection norms under applicable Indian law.

By engaging with our services, you (“User”, “Client”, or “Student”) acknowledge and agree to the terms of this Refund Policy in conjunction with our **Terms & Conditions** and **Privacy Policy**.

1.1 Purpose of the Refund Policy

The purpose of this Refund Policy is to:

- **Define the financial understanding** between the User and the Company regarding service fees and conditions of refund;
- **Clarify refundable vs. non-refundable services**, based on the nature of deliverables and usage;
- **Prevent disputes and ensure accountability** by documenting timelines, eligibility criteria, and refund request procedures;
- **Safeguard service integrity** by discouraging misuse of resources and unwarranted refund claims once service delivery has commenced or been substantially fulfilled;
- **Protect both parties** (Company and User) by setting clear expectations in advance and reducing ambiguity around financial transactions.

This Policy applies uniformly to all Users who have:

- Purchased any service package (online, offline, or hybrid);
- Paid for preparatory programs (e.g., IELTS, GRE, SOP drafting, loan consultation);
- Engaged with bundled offerings that include end-to-end counseling, documentation, and visa processing.

1.2 Applicability and Acknowledgment

This Refund Policy applies to **all services, programs, plans, or packages** offered under the **Mentoria Overseas Education** brand, whether availed through:

- Direct walk-in or offline center enrollments,
- Online registrations through the website www.mentoriaoverseas.com,
- Telephonic or WhatsApp bookings, email communications, or other digital/remote modes,
- Authorized franchise partners, agents, or service representatives.

1.2.1 Covered Users

This Policy governs the financial transactions and refund conditions for the following types of Users:

- Students or parents availing end-to-end admission services, visa filing, or university application support;
- Individuals registering for standalone preparatory modules such as IELTS, GRE, GMAT, SOP/LOR drafting;
- Clients engaging through bundled offerings, third-party platforms, or institutional partnerships;
- Anyone making a payment toward service fees, consultation, booking, or documentation, regardless of whether service delivery has been initiated.

1.2.2 Binding Nature of Acceptance

By making any payment—whether full, part, token, or installment—the User:

- **Acknowledges that they have read and understood this Refund Policy** prior to making the payment;
- **Agrees to be legally bound** by the provisions outlined herein;
- **Waives the right to claim ignorance or exemption** from this Policy under any circumstances unless a signed exception agreement exists;

- Accepts that refund rights and timelines are **subject to service usage, project progress, and internal evaluation**, and not simply based on intent to withdraw or dissatisfaction.

1.2.3 Applicability Across Service Lifecycles

This Policy remains in force and governs refund conditions:

- **Before service initiation** (e.g., consultation scheduled, but no action taken);
- **During service delivery** (e.g., profile evaluation done, SOP drafted, university applied to);
- **After service completion** (e.g., visa filed, result received, or documentation fully processed).

The **stage of service usage** at the time of the refund request will play a critical role in determining eligibility.

2. General Refund Conditions

This section outlines the general terms under which refunds are either accepted or restricted, depending on the type of service availed, the progress of delivery, and the documentation of engagement. It forms the core of our financial and operational framework to ensure fair treatment of both parties—**the Company and the User**.

2.1 Non-Refundable Services

Certain services offered by **Mentoria Overseas Education** are classified as **strictly non-refundable**, regardless of whether they have been fully utilized or not. This policy is in place to safeguard the Company's time, intellectual resources, proprietary methods, operational costs, and third-party expenses incurred at the point of booking or initial execution.

The following are **non-refundable services**, under all circumstances:

a) Counseling/Consultation Fees (Online or Offline)

- Fees paid for one-on-one consultations, pre-counseling sessions, or career guidance are non-refundable once the session is booked or attended (whichever is earlier), as counselor time is pre-allocated and resources consumed.

b) Psychometric Testing and Reporting

- Payments made for psychometric assessments and customized reporting services are non-refundable once the test link has been shared or the user has begun the assessment, due to platform activation and license consumption.

c) Document Preparation Services (SOPs, LORs, CVs, Essays)

- Services related to drafting or editing documents such as Statement of Purpose (SOP), Letter of Recommendation (LOR), resume/CV, or university-specific essays are non-refundable once:
 - The first draft is delivered, or
 - The service is marked as “initiated” in our CRM or communication log.

d) Country/Course-Specific End-to-End Packages

- Customized service packages for countries (e.g., Germany, Italy, Canada, UK, USA, Australia, etc.) or programs (e.g., Masters, MBBS Abroad) are non-refundable once:
 - University shortlisting is completed, or
 - Any application is submitted on behalf of the student, or
 - Visa document checklist is shared.

These services involve cumulative processes and third-party coordination, which cannot be reversed once initiated.

e) Partner-Based Registrations (e.g., UpGrad, Loan Support)

- If you have paid via Mentoria for services linked to a third-party partner such as **UpGrad, loan partners, or test preparation platforms**, the refund will be governed by the **partner's terms**, not Mentoria's. In such cases, Mentoria acts as a facilitator and not the final service provider.

f) Admin Charges and Token Payments

- Token amounts collected to **hold slots, freeze offers**, or initiate backend operations (e.g., document review, internal file creation, or access to premium resources) are strictly non-refundable, even if the user decides not to proceed with the service.

g) Delay or Dissatisfaction Not Eligible for Refund

Refunds will **not** be provided for:

- Change of mind;
- Dissatisfaction with subjective outcomes (e.g., university not shortlisted as per personal preference, visa rejection, scholarship not awarded, etc.);
- Delay due to embassy timelines, public holidays, student inaction, or unforeseen documentation issues.

Important Note: By making a payment for any of the services mentioned above, the User explicitly agrees that the fee is non-refundable and non-transferable. The Company reserves the right to deny any refund request that contradicts this policy.

2.2 Refundable Services

While the majority of services offered by **Mentoria Overseas Education** are personalized, intellectual, and resource-intensive (and therefore non-refundable), certain services may be eligible for **partial or full refunds** under limited, clearly defined conditions.

Refunds under this category are considered **exceptional, conditional**, and always **subject to management discretion**, after a formal written request and verification process.

Below are the categories and conditions under which services may qualify for refunds:

a) Services Not Yet Initiated

If a User has made full or partial payment but:

- No counseling session has been conducted,
- No documentation has been collected or reviewed,
- No backend work has been started,

Then, the User may request a refund **within 5 business days** of payment, minus applicable administrative or gateway charges (generally 10–15%).

Proof of non-utilization must be established through system logs or team confirmation.

b) Duplicate or Excess Payments

If a User has accidentally made:

- Duplicate payments for the same service,
- Excess amounts due to technical errors or payment gateway issues,

The additional amount will be refunded in full upon verification by the finance and operations team. Refunds under this scenario are typically processed within **7–10 working days** to the original payment method.

c) Failed Registrations on Partner Platforms

If a User has paid for a third-party platform service (e.g., UpGrad course, IELTS registration) through Mentoria and the registration **fails due to technical issues or rejection from the partner's end**, the full amount may be refunded, provided:

- The payment was routed through Mentoria,
- The partner's refund policy permits it,
- The User cooperates in providing necessary documentation.

d) Services Cancelled by Mentoria

In rare cases where **Mentoria Overseas Education cancels a service** due to internal constraints, discontinuation, or unavoidable circumstances (e.g., trainer unavailability, system shutdown), a **pro-rated refund** will be issued for the portion of the service not delivered.

For example:

- If a bundled training program is cancelled midway, the unused sessions may be refunded on a proportional basis.

e) Administrative Errors

If Mentoria mistakenly charges the User for:

- A service that was not requested, or
- A service that is incompatible with the User's profile (e.g., enrolling for MBBS when the student does not meet academic eligibility),

And the error is reported within **7 days** of confirmation or receipt, a full refund will be processed.

Important Conditions:

- Refund eligibility **does not apply** once substantial service work has begun, such as university shortlisting, SOP drafting, or application filing.
- All refunds must be requested **in writing via email to info@mentoriaoverseas.com** with subject: "**Refund Request – [Your Name/Invoice ID]**".
- Refunds will be approved **only after internal verification** by our Accounts and Service Delivery departments.
- The Company reserves the **right to deny or limit refunds** where documented work has been done or resources already allocated.

2.3 Service Cancellation by Mentoria

While Mentoria Overseas Education is committed to delivering all services as promised, there may be exceptional circumstances under which the Company may choose to **cancel, suspend, or terminate** a service, either partially or fully. This section outlines the scenarios in which such cancellations may occur, along with the corresponding refund implications.

a) Reasons for Service Cancellation

Mentoria reserves the right to cancel any ongoing or scheduled service under the following conditions:

1. Operational Constraints

- Sudden unavailability of qualified staff, trainers, or consultants;
- Technical platform downtime or failure;
- Internal restructuring or discontinuation of specific services or geographies.

2. Force Majeure Events

- Natural disasters, pandemics, political unrest, visa bans, or government restrictions that make it impossible or unsafe to deliver services.

3. Minimum Enrollment Not Met (for group-based sessions or training programs)

- If a particular course or batch requires a minimum number of students and that threshold is not met, the service may be cancelled prior to commencement.

4. Unforeseen Third-Party Dependency Failures

- Where Mentoria acts as a facilitator (e.g., for UpGrad, accommodation, test prep), and the third party fails to deliver their portion of the service.

5. Breach of Terms by the User

- If the user violates company policy, engages in abusive behavior with staff, fails to provide required documentation, or misuses the services.

b) Refund Treatment for Company-Initiated Cancellations

If the cancellation is **solely due to Mentoria's internal decision or uncontrollable external factors** (not attributable to the User), the following refund rules shall apply:

- **Full Refund:** If no part of the service has been delivered and the cancellation occurs before initiation.
- **Pro-Rated Refund:** If a portion of the service has already been delivered (e.g., 2 out of 5 SOP reviews completed), the refund will be calculated on the remaining undelivered portion.
- **Alternate Compensation:** Where a refund is not viable, Mentoria may offer the option to:
 - Transfer the credit to another service,
 - Shift the student to a later batch or alternate counselor,
 - Provide bonus sessions, tools, or support at no cost.

All refund requests resulting from service cancellation will be processed **within 10–15 working days** from the date of official cancellation confirmation.

c) Notification and Process

- Users will be notified via email, call, or WhatsApp of any service cancellation.
- A formal **service cancellation report or email** will be shared, confirming the refund (if applicable) or transfer options.
- In cases of breach or non-cooperation by the User, Mentoria reserves the right to cancel services **without refund** and **terminate further access**.

3. Refund Eligibility Criteria

To maintain fairness and accountability in our refund practices, this section outlines the specific conditions under which a refund request may be considered eligible. These conditions include factors such as time elapsed since payment, the stage of service utilization, and internal documentation status.

3.1 Time-Based Eligibility

Time is a critical factor in determining whether a User qualifies for a refund. **Mentoria Overseas Education** allows refund requests **only within a limited timeframe** from the date of payment, provided that service delivery has not been substantially initiated.

The following guidelines apply:

a) 48-Hour Grace Period (Initial Request Window)

- A User may raise a refund request **within 72 hours (2 business days)** of making the payment, provided that:
 - No service has been availed (e.g., counseling session not conducted, SOP draft not started);
 - No documents have been submitted or processed by Mentoria's backend team;
 - No third-party payment or booking (e.g., IELTS test, loan consultation) has been made on the User's behalf.

This is the most favorable refund window, and requests received during this period will be considered for near-full refund (excluding payment gateway charges or minimal admin deductions).

b) Beyond 48 Hours but Within 7 Calendar Days

- If a refund request is submitted **between Day 4 and Day 7** from the date of payment:
 - Partial refunds may be considered if the service has not been substantially utilized;

- A **minimum administrative deduction of 80%** may apply to cover resource blocking, counselor allocation, or pre-engagement coordination;
- If any portion of the service has been started (e.g., calls scheduled, emails exchanged), eligibility will be evaluated on a case-by-case basis.

c) Beyond 7 Days – No Refund Eligible (Standard Policy)

- **Refunds will not be entertained** if the request is made **after 7 calendar days** from the date of payment, except:
 - In cases of documented service failure or cancellation by Mentoria (as outlined in Section 2.3);
 - Duplicate or excess payments (as per Section 2.2);
 - Serious medical emergencies or force majeure events, subject to evidence and management approval.

d) Date of Payment Determination

- The **official date of payment** is defined as the date on which the amount was successfully credited to Mentoria's account or confirmed via the payment gateway.
- Any dispute over the payment date must be resolved by presenting proof of transaction from the User's bank, UPI app, or payment receipt.

e) Exceptions for Partner Services

- For payments made toward third-party services (e.g., UpGrad, coaching platforms, foreign university partners), the **partner's refund policy** shall govern time-based eligibility.
- Mentoria may facilitate communication but **does not guarantee refunds** beyond the partner's terms.

3.2 Stage of Service Usage

In addition to time-based eligibility, **Mentoria Overseas Education** evaluates refund requests based on the **extent to which the service has already been used or delivered** by the time the request is received. Since our services involve personalized, expert-driven, and resource-intensive engagements, the stage of service usage plays a decisive role in refund decisions.

a) Pre-Service Stage (No Activity Initiated)

A refund may be considered if:

- No documentation has been collected;
- No counseling session has been conducted or scheduled;
- No SOP/LOR/CV preparation has begun;
- No internal file or task has been created in the CRM/project management system;
- No third-party service (e.g. UpGrad, IELTS) has been initiated or booked.

Refund Eligibility:

High – Subject to time limits (Section 3.1)

Admin charges (50%) may still apply for processing costs.

b) Initial Engagement Stage (Basic Work Commenced)

This includes scenarios where:

- One or more onboarding/intake calls have been conducted;
- A counseling session has been completed;
- Shortlisting has begun or drafts of any documentation (SOP, LOR, resume) have been requested or worked on;
- Access to premium tools, resources, or mentorship portals has been provided;
- A project or profile has been assigned to internal or external mentors.

Refund Eligibility:

Limited – May qualify for a **partial refund (20%)**, subject to written request and usage audit.

c) Mid-Service Stage (Substantial Progress)

In this phase:

- Multiple deliverables (e.g., SOP draft, university list, application drafts) have been shared or revised;
- Regular follow-ups, calls, and mentorship have been provided;
- Backend documentation or portal registrations have been completed;
- At least one university or visa-related application has been filed.

Refund Eligibility:

Not eligible. Resources have been consumed and work is considered substantially delivered.

d) Final/Completion Stage

Once a user has reached or crossed the final stages of service, including:

- Final SOP/LOR submitted or approved;
- Visa documentation submitted or reviewed;
- Application outcomes received or interview prep completed;
- Mentorship concluded or feedback cycle closed.

Refund Eligibility:

Strictly non-refundable. The service is considered fully consumed and closed.

e) Documented Audit of Service Usage

Mentoria will review:

- Internal service logs (email, call, CRM updates);

- Communication timestamps;
- Delivery reports (e.g., draft delivery, shortlisting completion);
- Advisor/counselor notes and service timelines.

Refunds will only be processed if audit evidence supports eligibility.

3.3 Documentation and Request Procedure

To ensure fairness, transparency, and compliance with internal audit standards, all refund requests must follow a structured process. This section outlines the documentation required and the correct method for submitting a refund claim.

a) Mandatory Submission of a Written Request

All refund requests must be submitted in writing via email to:

Finance@mentoriaoverseas.com

Subject Line: *Refund Request – [Your Full Name & Invoice/Receipt ID]*

Verbal refund requests (phone, WhatsApp, or in-person) will not be accepted unless followed by a formal email submission.

b) Required Documentation

The refund request email must contain the following information and supporting documents:

1. **Full Name of the User** (as registered)
2. **Registered Email ID and Contact Number**
3. **Date and Mode of Payment**
4. **Invoice/Receipt Number or Payment Reference ID**
5. **Detailed Reason for Refund Request**
 - Include a brief explanation of why the service was not required or not used.
6. **Proof of Non-Usage or Limited Usage (if applicable)**

- Screenshots, emails, CRM logs, or written confirmation that no service has been delivered.
7. **Bank Details for Refund** (in case the original payment method does not support refunds)
- Account Holder Name
 - Account Number
 - IFSC Code
 - Bank Name & Branch

Incomplete or vague submissions will be placed on hold until all necessary details are provided.

c) Verification and Internal Review

Upon receiving a valid request:

- The Operations and Accounts teams will conduct an internal **service usage audit**;
- This audit may include reviewing call logs, email threads, CRM entries, and counselor feedback;
- If needed, the user may be contacted for clarification or additional information.

The review process typically takes **7–10 working days**, depending on the complexity of the case and team availability.

d) Communication of Outcome

After verification:

- An official decision (approval or rejection) will be communicated via email;
- If approved, the **refund amount and deduction details** (if any) will be clearly stated;
- If rejected, a **justified reason** with a usage audit summary will be shared.

All decisions are documented and reviewed by senior management to ensure consistency and fairness.

e) Refund Processing Timeline

Once approved:

- Refunds will be initiated within **10–15 working days**;
- The amount will be credited to the original payment method or to the bank account provided (if applicable);
- A refund confirmation receipt will be issued for your records.

4. Exceptions to Refund

Refunds may be denied or restricted under certain conditions, regardless of the User's eligibility based on time or service stage. This section highlights specific **exceptional scenarios** where **Mentoria Overseas Education is not liable to issue refunds**, even if a User submits a formal request.

4.1 Force Majeure Situations

A **Force Majeure Event** refers to any unforeseen or extraordinary circumstance beyond the control of Mentoria Overseas Education that renders it **temporarily or permanently unable to deliver services** in whole or in part. These events include, but are not limited to:

a) Definition of Force Majeure Events

- Acts of God (earthquakes, floods, cyclones, tsunamis, storms)
- Natural disasters or epidemics/pandemics (e.g., COVID-19 or similar outbreaks)
- War, terrorism, or political instability (domestic or international)
- Civil unrest, riots, strikes, or public transport blockades
- Government regulations, visa bans, embassy closures, or border shutdowns
- Fire, explosion, sabotage, or cyberattacks affecting platform access
- Unexpected delays from universities, embassies, or test bodies
- Major internet outages or technology infrastructure failures

b) Impact on Refund Eligibility

In the event that a Force Majeure situation prevents or disrupts service delivery:

- **Mentoria shall not be held liable** for refunding the User for services already initiated, allocated, or partially completed;
- If a disruption delays services (but does not cancel them), Mentoria reserves the right to:
 - **Pause and resume services** when conditions permit,
 - **Offer time extensions**, alternate advisors, or rescheduling;
- No refunds shall be provided **for delays alone** resulting from Force Majeure conditions;
- If the service becomes **permanently unfeasible** (e.g., due to a country closing student intakes indefinitely), the Company may offer:
 - **Partial credit**, transferable to alternate services,
 - A **pro-rata refund**, based on work not yet delivered, **subject to approval**.

c) Good Faith Clause

Mentoria will:

- Make reasonable efforts to communicate delays or disruptions in a timely manner;
- Attempt to resume or reroute services wherever feasible;
- Keep Users informed about updates from embassies, universities, and government authorities.

However, Users acknowledge and agree that **Force Majeure circumstances are beyond the control of the Company**, and thus the Company is **exempt from strict refund obligations** under such conditions.

4.2 Voluntary Withdrawal by Student

Refunds shall not be applicable in cases where the User (student, parent, or legal representative) **chooses to withdraw from the service voluntarily**, for personal, academic, financial, or any other self-initiated reasons, after payment has been made.

This clause applies **irrespective of the stage of service usage**, unless otherwise agreed to in writing by the Company under extraordinary circumstances.

a) Definition of Voluntary Withdrawal

Voluntary withdrawal includes, but is not limited to, situations where the User:

- Changes their mind after payment;
- No longer wishes to pursue studies abroad;
- Switches to another service provider or platform;
- Decides to postpone or cancel plans due to personal or family issues;
- Cites financial hardship, alternate career plans, or local admission;
- Becomes non-responsive after payment without formal cancellation.

b) Non-Refundable by Default

Once payment is made and onboarding has begun, **no refunds will be issued** in the event of voluntary withdrawal, even if:

- Services are only partially used;
- The User claims dissatisfaction without giving the Company a chance to rectify or complete the service;
- Work has been initiated but not completed;
- The decision to discontinue is purely based on change of preference.

This policy is in place to protect the time, effort, operational costs, and advisor hours already committed to the User.

c) No Refund for Inactivity or Delayed Participation

Refunds will also not be granted in situations where the User:

- Fails to participate in scheduled sessions or provide necessary documents;
- Delays responses that cause project stagnation;
- Remains inactive or unreachable for a prolonged period (15+ days), unless officially paused or deferred with written approval.

In such cases, the Company may choose to **mark the project as “Dormant” or “Closed due to Non-Cooperation”**, and the service will be considered **fully consumed**, making it ineligible for refund.

d) Service Deferral vs. Cancellation

If the student is unsure or temporarily unable to continue, Mentoria may, **at its sole discretion**, allow a **deferral or credit hold** instead of cancellation. However:

- The User must submit a written request for deferral;
- No refund will be offered;
- The service credit may be reactivated **within 6 months** from the original payment date.

Important Note:

All Users are encouraged to review service terms, understand the scope of offerings, and seek clarification **before making a payment**. Voluntary discontinuation of services **after purchase is not a valid ground for refund**.

4.3 Failure Due to Student Negligence

Refunds shall **not be granted** in cases where the failure to complete or benefit from the service is directly attributable to the **negligence, non-compliance, or inaction of the student or client**. Mentoria Overseas Education provides personalized, process-driven services that require active and timely cooperation from the User. If such cooperation is not provided, any adverse outcome shall not be considered grounds for refund.

a) Examples of Student Negligence

Negligence on the part of the User includes, but is not limited to:

- **Failure to submit necessary documents** (transcripts, ID proofs, SOP drafts, financial papers) within the requested timeline;
- **Not responding to calls, emails, or scheduled appointments** despite multiple follow-ups;
- **Missing deadlines** for test registrations, university applications, visa submissions, or scholarship forms due to personal delays;
- **Providing false, incomplete, or forged documentation**, leading to rejection by a university, embassy, or third-party;
- **Ignoring instructions or timelines** shared by Mentoria counselors or operations team;
- **Disregarding compliance requirements**, including plagiarism checks for SOPs or violating academic integrity standards;
- **Delays caused by non-payment of additional service costs** (e.g., courier charges, embassy fees, etc.) were informed in advance.

b) Consequences of Negligence

Where failure is linked to student inaction or irresponsible conduct:

- The service will be deemed **fully consumed**, even if no successful outcome is achieved (e.g., no offer letter or visa grant);
- The Company will not be liable for **re-processing, repeating, or refunding** any part of the fee;
- The student may be marked “**non-cooperative**” in the CRM system and further assistance may be withheld.

c) Responsibility of Compliance Lies with the User

The User is solely responsible for:

- Following Mentoria’s guidance and instructions;
- Reading communications sent via email, WhatsApp, or official channels;
- Acting promptly on timelines set by universities, test bodies, or embassies;
- Sharing authentic, accurate, and complete information.

Mentoria acts as a facilitator and advisor and cannot be held liable for delays, rejections, or losses arising from **student error or lack of action**.

d) No Refund for Consequential Losses

If a student’s negligence results in:

- Visa denial,
- Missed intake/application deadlines,
- Rejection of university admission,
- Expiry of scholarship eligibility,

No refunds or compensations shall be offered, and any such outcome will not be considered a service failure by Mentoria.

Important Note:

The success of overseas education services depends equally on student participation. Refunds will not be granted where the student fails to act despite the Company's full delivery or repeated support.

5.1 Refund Process and Timelines

5.1 Submission of Refund Request

All refund requests must be formally submitted following a **documented and verifiable process**. This ensures transparency, proper record-keeping, and timely response from the Company. Refunds shall not be entertained based on verbal, social media, or indirect communication.

a) Official Submission Channel

All refund requests must be sent in writing via email to:

 Finance@mentoriaoverseas.com

The **subject line** must clearly state:

"Refund Request – [Your Full Name & Invoice/Receipt ID]"

Requests sent to alternate email IDs or informal platforms (e.g., WhatsApp, Instagram) will **not be considered valid** unless officially redirected to the above channel.

b) Required Details in the Refund Request Email

To ensure your refund request is processed efficiently, the following details must be included in your email:

1. **Full Name** (as per registration)
2. **Registered Email Address** and **Mobile Number**
3. **Invoice Number** or **Transaction ID** of the payment

4. **Date and Mode of Payment** (UPI, bank transfer, card, payment gateway)
5. **Service Purchased** (e.g., Germany Package, SOP Drafting, IELTS Prep)
6. **Reason for Refund Request**
 - This must be clearly explained, including factual or circumstantial justification.
7. **Supporting Documents**
 - Screenshots of payment, correspondence, non-usage proof, or prior discussions (if applicable)
8. **Bank Details** (only if original payment method does not support refunds)
 - Account Holder Name
 - Account Number
 - IFSC Code
 - Bank Name & Branch

c) Important Submission Guidelines

- The refund request **must originate from the registered email ID** used during enrollment or payment.
- If the User is a minor or dependent, the request must be sent by the **parent/legal guardian**, with written consent or supporting identification.
- Incomplete or vague refund requests will be marked as “**On Hold**” until the User provides the missing details or documentation.

d) Timeframe for Submission

Refund requests will only be accepted if submitted within the **eligible time window** outlined in **Section 3.1 – Time-Based Eligibility**, which is typically within:

- **48 hours to 7 days** from the date of payment, depending on the service and stage of usage.

Late submissions beyond the refund window will be **automatically rejected**, unless accompanied by extraordinary documentation (e.g., hospitalization, death, visa restrictions).

5.2 Verification and Evaluation

Upon receipt of a formally submitted refund request that meets the documentation criteria under Section 5.1, **Mentoria Overseas Education** will initiate a structured **internal review and verification process**. This ensures all refund requests are assessed fairly, transparently, and in compliance with company policy and applicable consumer protection standards.

a) Acknowledgment of Request

- Once a refund request is received and found to be complete, the Company will issue a **formal acknowledgment** via email within **3 business days**.
- The acknowledgment will include a **reference ID** and confirmation that the request is under review.

b) Multi-Departmental Audit and Assessment

The refund request is then subject to evaluation by relevant departments, including:

1. Operations Team

- To assess the actual service usage status;
- To confirm if service initiation or delivery has occurred;
- To retrieve CRM records, advisor logs, and session notes.

2. Counseling or Documentation Team (if applicable)

- To confirm whether SOPs, LORs, applications, or mentorship services have been initiated, delivered, or consumed.

3. Accounts and Finance Department

- To verify the payment reference, date, invoice ID, amount paid, and applicable deductions (e.g., gateway charges, admin fees);

- To check for any third-party transactions (e.g., exam booking, UpGrad registration) that may impact refundability.

c) Evaluation Factors Considered

Refund eligibility is determined by reviewing:

- Date and mode of payment
- Time of refund request (as per Section 3.1 – Time-Based Eligibility)
- Stage of service delivery (as per Section 3.2 – Stage of Usage)
- Nature of service requested (non-refundable vs. refundable)
- Communication logs with advisors or backend team
- Evidence of non-usage or partial usage (if claimed by the User)
- Any violation of terms or negligence by the User (as per Section 4.3)

d) Special Considerations

In exceptional situations (such as sudden visa bans, verified medical emergencies, or technical failures from Mentoria's end), the **Management Team may override the standard refund restrictions** and approve partial refunds or credit-based resolutions, at its discretion.

Each case is handled on **an individual basis**, to ensure no unfair outcome is issued based on a generic policy interpretation.

e) Outcome Notification

Following evaluation, the Company will:

- Notify the User via email with a **decision letter** stating:
 - Approval status (Approved / Partially Approved / Rejected)
 - Refund amount, if any, with detailed deductions

- Reason for rejection (if applicable)
- Next steps for disbursement (if approved)

This decision will be communicated within **7–10 working days** from the date of acknowledgment of the refund request.

5.3 Refund Approval and Disbursement Timeline

Once a refund request has been submitted, verified, and approved in accordance with Section 5.1 and 5.2, **Mentoria Overseas Education** will initiate the refund process in a timely and transparent manner. This section outlines how approved refunds are calculated, the method of disbursement, and the expected timelines.

a) Approval Notification

Upon successful verification:

- A formal **refund approval communication** will be sent to the User's registered email address.
- The notification will include:
 - The **approved refund amount**,
 - The **breakdown of deductions** (if any), and
 - The **expected timeline** for processing and disbursement.

Refunds will only be processed **after written approval confirmation** is issued to the User.

b) Deductions and Adjustments

If applicable, the approved refund amount will be subject to the following deductions:

- **Administrative Fees** (typically 50% of total amount, depending on service stage);
- **Payment Gateway Charges**, including UPI/card processing fees incurred during the original transaction;

- **Third-party costs** already paid by Mentoria on the User's behalf (e.g., exam registration, university application fee, courier fees);
- **Pro-rata deduction** for partial services already utilized (as per Section 3.2 – Stage of Usage).

All deductions will be clearly itemized in the refund note for complete transparency.

c) Mode of Refund

- Refunds will be issued to the **original mode of payment**, whenever technically feasible (e.g., UPI, credit/debit card, bank transfer).
- If the original payment method does not support refund reversal (e.g., expired card, wallet account closure), the User must provide valid **bank account details** including:
 - Account holder's name
 - Bank account number
 - IFSC code
 - Bank name and branch

Mentoria will not be liable for incorrect bank details provided by the User. Re-initiating failed refunds due to User error may result in **additional processing delays**.

d) Timeline for Disbursement

Once the refund is approved and banking details are verified:

- The refund shall be **initiated within 10 to 15 working days** from the date of approval;
- Users will receive a **confirmation email** with the refund transaction ID or bank transfer reference number once processed.

Processing delays may occur during:

- National holidays,

- Banking system downtimes,
- Force majeure conditions (see Section 4.1).

Mentoria will make reasonable efforts to communicate any such delays and provide revised timelines.

e) Final Refund Confirmation

- Upon successful disbursement, the Company will issue a **final refund confirmation email** that includes:
 - Refund date and amount,
 - Mode of transfer,
 - Reference ID or UTR (Unique Transaction Reference) number.

This confirmation serves as the official closure of the refund transaction.

6. Mode of Refund

All approved refunds issued by **Mentoria Overseas Education** will be disbursed in a secure, trackable, and auditable manner. To ensure transparency and compliance with accounting norms, this section defines how and through which channels the refund will be returned to the User.

6.1 Original Mode of Payment

Wherever technically and operationally feasible, Mentoria will initiate refunds to the **same payment method** used by the User at the time of the original transaction. This ensures a clear audit trail, reduces risk of fraud, and simplifies transaction tracking for both parties.

Eligible Original Payment Modes May Include:

- **Credit or Debit Cards (Visa, MasterCard, RuPay, etc.)**
- **UPI Transactions** (Google Pay, PhonePe, Paytm, BHIM, etc.)

- **Net Banking or Direct Bank Transfers**
 - **Wallets** (if enabled and accepted during original payment)
 - **Payment Gateway Interfaces** used on our website or provided via payment links
-

Important Conditions:

1. Refund to the Same Source Account:

Refunds will be credited **only to the originating account or wallet** used for the original payment. For example, if you paid using a UPI ID linked to PhonePe, the refund will be routed back to that same UPI ID.

2. No Cash or Cheque Refunds:

Mentoria does **not issue cash refunds** or manual cheque disbursements under any circumstance, in compliance with digital financial accountability standards.

3. Refund Routing via Payment Gateways:

If the original payment was made through a third-party payment gateway (e.g., Razorpay, PayU, Instamojo), the refund will also be processed through that gateway, subject to their terms and processing timelines.

4. In Case of Technical Infeasibility:

- If the original account has been closed, expired, or otherwise inaccessible to the User;
- If the payment method used does not support refunds (e.g., some virtual cards or promotional wallets);

5. The User must submit **valid bank account details (as outlined in Section 5.3), and the Company may process the refund via **NEFT/IMPS** after verification.**

6. No Alteration of Beneficiary Name:

The refund will only be issued in the name of the original payer (as per the invoice or transaction record). Requests for redirection to third-party accounts will be rejected unless legally warranted and supported by notarized authorization.

6.2 Exceptions or Bank Charges

While **Mentoria Overseas Education** aims to process refunds in full and in the most efficient manner, certain **exceptions and deductions** may apply due to transaction-related costs, third-party charges, or limitations associated with payment channels. This section outlines those scenarios and how they are handled.

a) Payment Gateway Charges

- All payments processed through third-party payment gateways (e.g., Razorpay, PayU, Instamojo) attract non-refundable **transaction fees** typically ranging from **1.5% to 3%** of the total amount.
- In the event of a refund, these gateway charges are **non-recoverable** by the Company and will be **deducted** from the refundable amount.
- Users acknowledge and agree that such deductions are imposed by third-party financial institutions and not by Mentoria.

Example: If a User pays ₹10,000 and requests a refund, a deduction of ₹150–₹300 may apply depending on the payment mode.

b) Bank Charges for International Transactions

- If the User has made payment from an international card or via an overseas bank, additional **currency conversion charges**, **SWIFT transaction fees**, or **international bank charges** may apply.
- Any refund to such accounts will be processed **only in INR (Indian Rupees)** unless otherwise mandated by RBI regulations, and Mentoria shall not be liable for exchange rate fluctuations or cross-border bank deductions.

c) Incomplete or Incorrect Bank Information

- In cases where the User provides **incomplete, incorrect, or invalid bank details**, and the refund transaction fails:
 - Mentoria is not responsible for delays, re-initiations, or additional charges incurred.

- A **processing delay of 7–10 working days** may result while the issue is resolved.
- Any **bounce fees or recall charges** levied by the bank will be borne by the User.

d) Deductions for Services Already Delivered

- Even in cases where a refund is approved, deductions will be applied for:
 - Sessions attended;
 - SOP/LOR or document work initiated or delivered;
 - Application fees paid on the User's behalf;
 - Admin time spent on onboarding or counseling.

These deductions are non-negotiable and will be transparently outlined in the final refund note issued to the User.

e) Minimum Deduction Clause

In all approved refund cases, a **minimum deduction of ₹500 or 5% (whichever is higher)** will apply toward administrative and handling costs, even if the service was not utilized, unless the refund is being processed due to an error on Mentoria's part.

Important Note: All Users are advised to **carefully review the pricing, refund conditions, and applicable deductions before initiating a refund request**. Deductions are made strictly in accordance with the principles outlined in this policy and are designed to ensure operational fairness and sustainability.

7. Dispute Resolution

While **Mentoria Overseas Education** endeavors to maintain the highest levels of service satisfaction and transparency, we recognize that disputes or disagreements regarding refund decisions may occasionally arise. This section outlines the process through which Users may **escalate concerns** and seek resolution in a structured, professional, and legally compliant manner.

7.1 Appeals and Escalations

a) Right to Appeal a Refund Decision

If a User is dissatisfied with the outcome of their refund request—whether due to partial approval, deductions, or rejection—they have the right to **file a formal appeal** with the Company within **7 calendar days** from the date of the refund decision notification.

Appeals must be submitted in writing and sent via email to:

Finance@mentoriaoverseas.com

Subject Line: *Refund Appeal – [Your Full Name & Original Request ID]*

The appeal email must include:

- A copy of the original refund decision received;
- A detailed explanation of the reasons for contesting the outcome;
- Any additional evidence or clarification not included in the original request.

b) Internal Review by Senior Management

Upon receipt of the appeal:

- The matter will be escalated to **Mentoria's Senior Operations or Compliance Team** for a second-level review;
- The team may:
 - Re-assess service usage logs,
 - Re-interview advisors or department heads involved,
 - Review new information submitted by the User.

Timeline: Appeals will be reviewed and responded to within **10 working days** of receipt.

c) Final Decision

After completing the review:

- The final decision will be **communicated in writing**;
- The Company's response may include:
 - Upholding the original decision,
 - Offering a partial revision (e.g., increased refund amount),
 - Rejection of the appeal with reasoned justification.

This decision shall be final and binding, and no further internal appeals will be entertained thereafter.

d) Professional Conduct Clause

Mentoria reserves the right to reject or discontinue appeal review if:

- The User's communication is abusive, defamatory, or threatening;
- The User attempts to manipulate, falsify, or misrepresent facts;
- Multiple appeals are made without new evidence.

In such cases, the Company may permanently **suspend further services or engagement** with the User.

7.2 Arbitration and Legal Recourse

In the event that a refund dispute cannot be resolved through internal communication or the formal appeals process described in **Section 7.1**, both parties — the **User** and **Mentoria Overseas Education** — agree to pursue **alternative dispute resolution** mechanisms before approaching courts of law. This ensures that disputes are resolved efficiently, confidentially, and with minimal disruption to both parties.

a) Agreement to Arbitrate

By engaging Mentoria's services and accepting this Refund Policy, the User expressly agrees that:

- **Any unresolved refund-related dispute, controversy, or claim** arising out of or relating to this policy, the services provided, or the breach thereof, shall be finally resolved through **binding arbitration**;
- Arbitration shall be conducted in accordance with the provisions of the **Arbitration and Conciliation Act, 1996**, and any subsequent amendments thereto.

b) Appointment of Arbitrator

- The arbitration shall be conducted by a **sole arbitrator**, who shall be appointed by **KN NEXUNITED PRIVATE LIMITED**;
- The arbitrator shall be **independent and neutral**, and the proceedings shall be conducted in a **fair and impartial manner**.

c) Seat and Language of Arbitration

- The **seat and venue of arbitration** shall be **Nashik, Maharashtra, India**, which shall also have **exclusive jurisdiction** over any arbitration-related proceedings;
- The **language of arbitration** shall be **English**, and all documentation shall be maintained in English unless mutually agreed otherwise.

d) Costs of Arbitration

- The **costs of arbitration**, including arbitrator's fees, venue charges, and administrative costs, shall be **borne equally** by both parties unless otherwise determined by the arbitrator in the final award;
- Each party shall bear its own legal and counsel fees, unless awarded otherwise by the arbitrator based on the merits of the case.

e) Binding Effect of Award

- The arbitrator's decision shall be **final, conclusive, and binding** on both parties;

- The award may be enforced in any court of competent jurisdiction in India in accordance with the provisions of the Arbitration and Conciliation Act.

f) Pre-Arbitration Requirement

- Parties agree to make **good-faith efforts** to resolve the dispute amicably before invoking arbitration;
- Arbitration may be initiated **only after completion of the appeal process** outlined in Section 7.1 and a formal notice of dispute has been served.

Important Note:

Nothing in this section shall prevent the Company from seeking urgent injunctive or equitable relief from a court of competent jurisdiction to prevent actual or threatened misuse of intellectual property, data breaches, or reputational harm.

8. Contact Information

We are committed to maintaining open, accessible, and professional communication with all our Users. This section provides official contact details for addressing queries, concerns, and grievances specifically related to **refunds**, as well as the registered office address of the Company.

8.1 Refund Grievance Contact

If you have any concerns regarding the **status, processing, or decision of a refund**, or if you wish to escalate a previously submitted request, you may contact our **Refund Grievance Officer** using the details provided below:

Grievance Officer – Refunds

Mentoria Overseas Education

(Operated by KN NEXUNITED PRIVATE LIMITED)

Email: Support@mentoriaoverseas.com

Phone: +91 94296 90581

Availability: Monday to Saturday, 10:00 a.m. to 6:00 p.m. (IST)

Subject Line Format: *“Refund Concern – [Your Full Name & Invoice ID]”*

We recommend that all communications be made **in writing** for documentation and follow-up purposes. The Grievance Officer shall acknowledge your concern within **72 working hours** and provide a resolution or response timeline, in accordance with our Dispute Resolution framework.

8.2 Office Address and Email

For official correspondence, submission of physical documents (if required), or legal notices relating to refunds or service engagements, you may contact us at the following registered office address:

KN NEXUNITED PRIVATE LIMITED

(Trademark Holder of Mentoria Overseas Education)

Office No. 2, Bhagyalaxmi Apartment

D'Souza Colony, College Road,

Nashik – 422005, Maharashtra, India

General Email: info@mentoriaoverseas.com

Website: www.mentoriaoverseas.com

Please ensure to include your **full name, registered email, contact number, and relevant reference number** in any written communication for faster response.