

TECH TRIBE REFUND & CANCELLATION POLICY

(An initiative by Industrus Tech Business Solutions)

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Effective Date: September 10, 2026

Governing Laws: Consumer Protection Act, 2019 (India), Consumer Protection (E-Commerce) Rules, 2020 (India), UK Consumer Contracts Regulations 2013, EU Consumer Rights Directive (2011/83/EU), and UAE Federal Law No. 15 of 2020 on Consumer Protection.

- **1. Upfront Payment, Cancellation Rights & Cooling-Off Period**
 - **Upfront Payment Required:** Tech Tribe does not offer free trials or unpaid access tiers. Candidates must remit all applicable program or service fees upfront prior to the commencement of profile auditing, ATS CV rebuilding, or application assistance.
 - **Agreement to Terms:** Completing the payment transaction constitutes an explicit acceptance of these terms and the broader service agreements of Industrus Tech Business Solutions.
 - **7-Day Money-Back Guarantee (Domestic & General):** You retain the right to cancel your enrollment within seven (7) working days from the date of initial payment. To claim a full refund under this guarantee, you must notify us in writing at refunds@industrustech.in before the seventh working day ends.
 - **Custom Deliverables & Milestone Waivers:** The 7-day money-back guarantee applies to introductory evaluations and onboarding interactions. If you request and receive a completed ATS-optimized resume, or instruct our team to initiate tailored outreach before the 7-day window expires, you acknowledge that customized professional services have been rendered, and any approved refund will be adjusted to account for direct operational and preparation costs incurred.
 - **UK & EU Statutory 14-Day Cancellation Waiver:** For consumers located within the United Kingdom or the European Union, distance-selling laws provide a statutory 14-calendar-day withdrawal window. If you check the mandatory waiver box at checkout requesting immediate service commencement and access proprietary toolkits or receive custom CV assets before the 14 days expire, you agree that your right to cancel terminates upon receipt of those core deliverables.
 - **Service Access Revocation:** Upon approval or initiation of any refund, candidate access to the TECHTRIBE dashboard, mentorship portal, educational toolkits, and ongoing application dispatch services will be immediately deactivated and permanently terminated.

2. Non-Recurring Billing & Manual Renewals

- **No Auto-Debit or E-Mandates:** Tech Tribe does not mandate recurring payments, register automatic card mandates, or renew subscriptions automatically. All fees cover a defined, fixed term (30, 45, or 60 days).
- **Manual Opt-In for Extensions:** Continued mentorship or extended application services require you to initiate and authorize a separate payment transaction.
- **Mid-Term Cancellations:** You may cancel services at any time via your portal or by emailing support@industrustech.in. Cancellations requested after the 7-day guarantee has lapsed do not qualify for pro-rated refunds. Your cancellation takes effect at the end of the current billing term, maintaining access until that date with no further charges incurred.

3. Service Delivery Milestones & Deficiency Claims

- **Delivery Milestones:** An account is formally designated as "Active" and core deliverables are deemed "Delivered" upon the occurrence of any of the following milestones:
 - Delivery of the finalized, ATS-optimized resume/CV;
 - Provision of proprietary preparation modules, interview rubrics, or study toolkits; or
 - Submission of the first job application dispatched on your behalf through authorized employer or recruiter channels.
- **Refunds for Material Deficiencies:** Under Section 2(11) of the Consumer Protection Act, 2019, you are entitled to a refund if:
 - A paid feature or scheduled session is unavailable or non-functional for more than seventy-two (72) continuous hours following a formal notice to support@industrustech.in;
 - You were charged in error, including an unrectified duplicate billing transaction; or
 - Industrus Tech Business Solutions or an authorized consumer forum determines that the delivered service was deficient relative to documented program deliverables.
- **No Asymmetric Penalties:** Consistent with Rule 5 of the Consumer Protection (E-Commerce) Rules, 2020, Industrus Tech Business Solutions does not levy any cancellation fee unless an equivalent charge is incurred by the company for unilateral service cancellations.

4. No Employment, Visa, or Immigration Guarantees

- **No Hiring or Salary Guarantees:** Profile optimization and coaching are designed to maximize market visibility, but Tech Tribe does not guarantee employment offers, interviews, recruiter contact volumes, or specific compensation figures. Employer responses depend on personal qualifications and broader macroeconomic conditions. The absence of an employment offer does not constitute a service failure and is not grounds for a refund.
- **Immigration & Overseas Employment Disclaimer:** Tech Tribe provides educational coaching, profile development, and strategic career guidance. **Tech Tribe is not a licensed recruitment agency, immigration consultancy, or overseas manpower contractor under the Indian Emigration Act, 1983.** We do not sponsor work permits, process foreign visas, or guarantee legal rights to work in target foreign jurisdictions (such as the UK, Germany, Ireland, or the UAE). Securing legal work authorization remains the sole responsibility of the candidate.

5. Third-Party Portals & Application Mechanics

- **ToS Compliance:** To maintain compliance with third-party terms of service (such as LinkedIn Section 8.2 and job board user agreements), Tech Tribe does not access candidate personal portal accounts via credential sharing or automated bot networks.
- **Outreach Channels:** Application workflows are executed exclusively via public employer career portals, ATS application forms, verified recruiter distribution channels, or with the candidate's direct manual authorization.

6. Payment Disputes & Chargebacks

- **Internal Resolution First:** You agree to utilize our internal resolution procedure outlined in Clause 8 before initiating a chargeback or payment reversal with your bank or credit card company.
- **Unauthorized Disputes:** Filing a direct chargeback without first submitting a refund request to refunds@industrustech.in constitutes a contractual violation. Tech Tribe reserves the right to immediately suspend platform access, withhold work products, and submit system access logs and

delivery proofs to the acquiring financial institution.

7. Taxes (GST) & Currency Adjustments

- **Goods & Services Tax (GST):** For domestic transactions subject to Indian GST, approved refunds are issued alongside a formal Credit Note generated in accordance with Section 34 of the Central Goods and Services Tax (CGST) Act, 2017.
- **Exchange Rates & Processing Fees:** For transactions in foreign currencies (e.g., GBP, EUR, USD), refunds are credited to the original funding instrument at the prevailing exchange rate on the date of processing. Industrus Tech Business Solutions is not responsible for currency conversion discrepancies or non-refundable foreign exchange fees levied by your issuing bank.

8. Cancellation & Refund Timelines

Step	Responsible Party	Statutory Action & Timeline
1. Submission	Candidate	Submit request to refunds@industrustech.in within thirty (30) days of disputed charge.
2. Acknowledgment	Company	Formal confirmation and ticket ID issued within three (3) business days.
3. Investigation	Company	Service logs evaluated; written resolution issued within fifteen (15) business days.
4. Disbursement	Acquiring Bank	Approved refunds returned to source instrument within seven (7) to ten (10) business days.

Required Information for Refund Requests:

- Full registered candidate name
- Registered email address and contact number
- Date of payment and transaction amount
- Invoice reference or transaction ID
- Specific reason for requesting a refund

9. Grievance Redressal & Escalation

- **Designated Officer:** Sreejith Menon (Lead – Operations & Regulatory Compliance)

- **Corporate Entity:** Industrus Tech Business Solutions
- **Dedicated Email:** grievance@industrustech.in (Copy: support@industrustech.in)
- **Direct Desk Phone:** +91 9744286868 (Available Monday to Friday, 10:00 AM – 6:00 PM IST)
- **Registered Office:** Panampilly Nagar, Kochi, Kerala 682036, India
- **Statutory Recourse:** Consumers retain the right to escalate unresolved grievances to the National Consumer Helpline (NCH) or file an action before the appropriate District Consumer Disputes Redressal Commission.

10. Governing Law & Jurisdiction

This Policy is governed by the laws of India, including the Consumer Protection Act, 2019 and associated e-commerce rules.

Jurisdiction Carve-Out: Subject to applicable consumer protection legislation—including Section 34(2)(d) of the Consumer Protection Act, 2019, which preserves an individual consumer's statutory right to institute a complaint before a District Consumer Commission within whose local jurisdiction the consumer resides or works—all other legal disputes, suits, or proceedings arising out of this Policy shall be subject to the exclusive jurisdiction of the competent courts in **Kochi, Kerala, India**.