Taxable

POSTMAC VENTURES PRIVATE LIMITED

REFUND POLICY

This document explains when payments for Taxable are refunded, and how to ask.

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Operated by	Postmac Ventures Private Limited
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1. DEFINITIONS AND INTERPRETATION

1.1 In this policy the following words have the meanings given to them below.

1.2 **"Business Day"** means a day other than a Saturday, a Sunday or a public holiday in Gurugram.

1.3 **"Credit note"** means the document by which we reduce an earlier GST invoice, in whole or in part, when we refund or adjust a payment.

1.4 **"Engagement"** means an agreement, by quote or engagement letter, for Expert Services.

1.5 **"Expert Services"** means bookkeeping, accounting, tax, filing, registration, audit-support, advisory and similar work done for you by us or by people we engage.

1.6 **"Payment"** means an amount you paid us for a Plan or for Expert Services, by UPI, bank transfer or another method we accept.

1.7 **"Period"** means the length of time a Plan covers, for example one month, three months or twelve months.

1.8 **"Plan"** means a subscription to Taxable for a Company, including the Connect Tally with AI plan.

1.9 **"Refund"** means money returned to you, or a credit against a later Payment, as this policy provides.

1.10 **"We"** means Postmac Ventures Private Limited, which operates Taxable.

2. WHAT THIS POLICY COVERS

2.1 This policy explains when Postmac Ventures Private Limited ("Taxable", "we") refunds money paid for Taxable, and how to ask. It covers subscription plans, including the Connect Tally with AI plan, and fees for expert services.

2.2 It is written to be fair and to be easy to apply. Where a case is not covered, write to us, because we would rather settle a fair request than argue about a policy.

2.3 This policy forms part of our terms of service. Nothing in it limits rights you have under consumer law that cannot be limited by contract.

2.4 This policy applies to every Payment to us. It does not cover amounts that you pay to someone else, such as a government fee that you pay directly on a portal or a fee that an independent professional charges you under their own engagement.

2.5 Words with capital letters have the meaning given in the definitions at the start.

2.6 Where there is a written Engagement for Expert Services that says something different about refunds for that work, the Engagement applies to that work and this policy applies to the rest.

3. TRY BEFORE YOU PAY

3.1 Every new company starts with a free trial of 7 days, with no card needed and nothing charged automatically. The trial exists so that you can check that Taxable suits you before you pay anything.

3.2 During the trial you can use the features of the plan you signed up for, enter your own data, connect Tally and try an assistant. If you decide it is not for you, you simply stop, and you owe nothing.

3.3 Because the trial gives you a real chance to look at the product first, a payment that you made with full knowledge of what you were buying is treated as the start of a period that you chose.

3.4 We recommend that you use the Trial fully before you pay: enter real data, connect Tally if you use it, try the Assistants you plan to use, and ask us anything you want to know. If something does not work for you, tell us during the Trial, when we can still fix it or tell you honestly that it will not suit you.

3.5 No Payment is needed to start or to finish a Trial. If you Pay during the Trial, the days left in the Trial are kept and are added to the paid Period, so you do not lose them.

4. WHAT WE REFUND IN FULL

4.1 A payment that was made twice, or that was sent in the wrong amount by mistake, is refunded in full, or the extra amount is refunded, as you prefer.

4.2 A payment for a plan or period that you did not choose, for example because the wrong plan or the wrong number of months was selected on the Billing page, is corrected and refunded in full if you tell us before you have used the plan, or adjusted as described below if you already have.

4.3 If a fault on our side stopped you from using Taxable for a significant part of a period you had paid for and we could not fix it, we will refund the part of the fee for the time you could not use it, or extend your plan by the same time, whichever you choose.

4.4 If you paid and the plan was not activated, and we are unable to activate it, the payment is refunded in full.

4.5 If we charged you more than the price shown on our pricing page for that plan and period on the day you paid, we refund the difference.

4.6 A refund is made in full where the cause is a mistake or fault on our side, and we do not ask you to prove loss. We will check our own records and tell you what we found.

4.7 If a Payment reaches us after the Period you meant to pay for has passed because of a delay at your bank or ours, we will treat it as paid on the day the bank shows it was sent, and no refund is needed.

5. WHAT WE ADJUST OR REFUND IN PART

5.1 If you paid for the wrong plan or period and have already used it, we will work out what you should have paid for what you used, apply that, and refund or credit the difference. We will tell you the figures before we do it.

5.2 If you moved from a smaller plan to a larger one during a period, or the other way round, ask us what the difference is; we will tell you before anything is charged or credited. You can always change plans at a renewal without any adjustment.

5.3 If you have a credit with us, for example from an extension or a correction, you can use it against your next payment. A credit that you do not want can be refunded to you on request, unless it came from a gift or a promotion.

5.4 Where a refund is partly deducted, the deduction is only for something you actually received and we will show the calculation in writing.

5.5 When we adjust a Payment, we will show you the figures: what you paid, what you should have paid for what you used, and the difference. A credit note and, where needed, a new invoice will follow.

5.6 A credit that is not used within twelve months of the date we gave it may lapse after we give you a reminder, unless it is owed to you as a refund under this policy.

6. WHAT WE DO NOT REFUND

6.1 Subscriptions are prepaid for the period you chose, and a period that has started is generally not refundable. Cancelling part-way through a period does not return the unused part; the plan simply stays active until the period ends.

6.2 Nothing renews automatically, so you are never charged for a period that you did not choose. You do not need to cancel to avoid a charge.

6.3 We do not refund because a feature you did not need was part of the plan, because you did not use the plan, or because you changed your mind after you had used it. We also do not refund for problems that come from your own computer, your internet, your Tally version or the services you connected.

6.4 We do not refund the cost of a tax, penalty or interest you may owe because of what was entered in your books or what you approved, and we do not refund government fees, stamp duty or similar charges that we paid on your behalf to a third party.

6.5 Taxes already paid to the government on our invoice are not refunded as cash by us; where a refund is due, we reverse them with a credit note as described under GST and invoices below.

6.6 We do not refund a Payment because the price or a feature of a Plan changed after you paid. A change in price applies only to later Periods.

6.7 We do not refund Payments made for a Company that you or your Users have misused in breach of the terms, if the misuse led us to suspend or close it. We will tell you and give you the chance to explain before we decide.

6.8 Where a Payment was made by someone other than the Owner without the Owner’s authority, we will take the Owner’s word on whether to refund, after checking that the person asking has the authority to ask.

7. THE CONNECT TALLY WITH AI PLAN

7.1 The Connect Tally with AI plan is sold for 1 month or 12 months. The same rules apply as for other plans: a payment made twice or by mistake, or a fault on our side, is refunded as above; a period that has started is otherwise not refundable.

7.2 The Tally connector installers and the assistant guides are free to download and read. You can test the connector with your Tally during the free trial before you pay.

7.3 If you upgrade a company from the Connect Tally with AI plan to a full platform plan, ask us first; we will tell you what you will pay and whether anything from the earlier period is credited, before you pay.

7.4 The Connect Tally with AI plan opens the Connector, the connection for Assistants, approvals, and billing and profile. A Company that has chosen it has no right to a refund because it later wants the features of a full Plan. Upgrading is possible, as the clause on upgrading says.

7.5 The Connector and the Documentation for Assistants are free to download and read, so you can see exactly what you are paying for before you Pay.

8. PLATFORM PLANS

8.1 Platform plans are sold for 1, 3, 6 or 12 months. A longer period is cheaper per month, and the saving is the reason it is not refundable part-way through, in the same way as a shorter one.

8.2 Plan limits, such as the number of users and branches, apply from the day the plan starts. If you reach a limit and want to move to a larger plan, we will tell you how to do it and what it costs before you pay.

8.3 If a company stops paying, it becomes read-only and nothing is deleted. You can come back at any time by paying for a plan, and the earlier data is still there.

8.4 If you want a different Period at the next renewal, choose it when you pay. We do not change a Period that has already started.

8.5 If a Company is merged with another or closed because of a corporate change, tell us; we will look at the unused part of a Period fairly, although we are not obliged to refund it.

9. UPGRADING, DOWNGRADING AND CHANGING THE PLAN

9.1 You may move a Company from one Plan to another. A move to a Plan that costs more can be made at any time: ask us, and before anything is charged we will tell you the difference for the rest of the Period, and you will decide whether to go ahead.

9.2 A move to a Plan that costs less takes effect at the next renewal. We do not refund the difference for the current Period, because the Plan you paid for stays available until it ends.

9.3 A Company on the Connect Tally with AI plan that moves to a full Plan keeps its data. If you move in the middle of a Period, we will tell you whether and how much of the unused part of the earlier Payment is credited towards the new one, before you pay.

9.4 Moving to a Plan with lower limits may need you to remove Users or branches first, because a Company cannot be over the limit of its Plan. Nothing is deleted without your instruction.

10. EXPERT SERVICES

10.1 Expert services, such as bookkeeping, filings, registrations and advisory work, are quoted and provided under an engagement that sets the scope and the fee. The refund rules for that work are the ones in the engagement; this policy fills the gaps.

10.2 If you pay in advance and cancel before we have started the work, the advance is refunded in full, less any government or third-party fees that have already been paid for you and cannot be recovered.

10.3 If you cancel after the work has started, you pay for the work done up to then, and we refund the rest of any advance. We will give you a short statement of what was done and what it cost.

10.4 If we cannot complete a service because of something on our side, we refund the fee for the part that was not done. If we cannot complete it because the documents or information you were to give us did not arrive, the work done up to then is still payable.

10.5 Fees for audit, tax audit and certificate work that is carried out and signed by an independent chartered accountant are the fees of that firm. Once that work has started, they are not refundable by us; before it has started, they are refunded as above.

10.6 If something we filed or prepared for you was wrong because of our mistake, we will correct it at no charge. If a fee or penalty arose from that mistake, tell us and we will look at it fairly.

10.7 A quote for Expert Services states whether any part is payable in advance and when the rest is due. Fees that are due on a milestone are payable when the milestone is reached, whether or not the next

one is.

10.8 Some Expert Services depend on action by a government body. If the body rejects or delays an application for reasons that were not caused by us, the Fee for the work done is still payable, though we will help you to correct and resubmit within the scope of the Engagement.

10.9 We will keep records of the work done on an Engagement so that, if we have to split a Fee between the part done and the part not done, we can show you the basis.

11. FEES PAID TO OTHER PEOPLE

11.1 Some work needs fees to be paid to a government body or another third party, such as stamp duty, registration fees, filing fees or a professional’s fee. We will tell you the amount before paying it, or you will pay it directly.

11.2 A fee that we pay on your behalf is passed to you at cost and is not refundable by us once paid, because we cannot recover it from the body that received it. If the body refunds it, we pass the refund to you, after any deduction that the body makes.

11.3 A fee that we have not yet paid when you cancel is not charged to you. We will show you in writing what was paid and what was not.

12. HOW TO ASK FOR A REFUND

12.1 Tell us within 30 days of the payment, using the form on our contact page or Help & support in the app, with “Refund” in the subject. A request made later may still be considered, but we cannot promise to accept it.

12.2 Please give the invoice number, the payment reference, the amount, the date, and which company it was for. For a mistaken or double payment, a screenshot or bank reference helps us find it faster.

12.3 If the request is about an expert service, tell us the service and, if you have one, the engagement or quote number.

12.4 We may ask you a question or two to understand what happened. Please answer them; we cannot decide without the facts.

12.5 You can ask more than once, and you can add information at any time. If we reject a request for lack of information, we will say what is missing, and a request that is completed later is treated as if it had been complete from the start.

12.6 We will not ask for your bank account details through the contact form or the app. If a refund has to be paid to an account other than the one you paid from, we will arrange a safe way to collect

the details.

13. HOW WE DECIDE

13.1 We aim to reply to every refund request within 3 working days to say whether we accept it, and, if we need more information, what we need.

13.2 We decide each request on its facts and on this policy. We are consistent: the same facts get the same answer. If we refuse, we say why in writing and tell you what you can do next.

13.3 If you disagree with our decision, you can ask us to look at it again and we will have it reviewed by someone who was not involved. You can also take the matter to the consumer forum or other body that has jurisdiction.

13.4 If a request falls within this policy, we approve it. If it does not, but there are circumstances that make it fair to refund, we may approve it as an exception. An exception does not change this policy for other cases.

13.5 We keep a record of each request, the decision and the reason for it, and we will give you a copy on request.

14. HOW REFUNDS ARE PAID

14.1 Approved refunds go back to the account or method that you paid from, normally within 7 to 10 working days of approval. Bank and UPI times vary, and a refund can take longer to show in your statement than it took us to send it.

14.2 If the account you paid from cannot take a refund, for example because it has been closed, tell us and we will agree another way to return the money to the same person or company that paid.

14.3 We refund in Indian rupees, the currency in which you paid. We do not pay interest on a refund, and we do not pay out refunds in cash or to a person other than the one who paid.

14.4 We will tell you when the refund has been sent, with the date and reference, so that you can find it in your account.

14.5 If a bank charge reduces the amount that reaches you, we bear the charge on our side that applies to sending the refund. We cannot control a charge that your own bank applies.

14.6 A refund is made in the name of the person or company that paid. We do not refund to a different name unless the person who paid, or their authorised representative, asks us to in writing and we are satisfied of the authority.

15. FAILED, PENDING AND UNMATCHED PAYMENTS

15.1 If your bank shows that a payment left your account but we cannot find it, send us the transaction reference and the date. We will look for it with our bank and tell you what we find, usually within a few Business Days.

15.2 If a payment cannot be matched to an invoice because the reference is missing or wrong, we will hold it and ask you to tell us what it was for. If you do not reply within a reasonable time, we will return it to the account it came from, less any bank charge we cannot recover.

15.3 A payment that is pending at your bank is not a payment until the money reaches us. We do not activate a Plan on a pending payment, and we do not charge for a Period for which no payment was received.

16. GST AND INVOICES

16.1 Every payment to us is invoiced with a GST tax invoice. When we refund a payment in whole or in part, we issue a credit note for the amount, including the GST in it, and we report it in our returns in the way that the law requires.

16.2 If an invoice has the wrong name, GSTIN or address, we will cancel it and issue a correct one at no charge, and the credit note and the new invoice will refer to each other. Please tell us before you claim input tax credit on the wrong one.

16.3 If you deducted TDS on a payment to us and then received a refund of the same payment, tell us so that we can match the certificate and the credit note.

16.4 A credit note reduces the taxable value and the GST of the invoice it relates to. If you claimed input tax credit on that invoice, you must reverse the credit as the law requires, and we will issue the credit note in time for you to do so.

16.5 We will keep a copy of every credit note and send you one at the email address on your Account.

17. DISPUTES AND CHARGEBACKS

17.1 If you think a charge is wrong, please write to us before you ask your bank to reverse it. We can usually fix a mistake faster than a bank dispute can, and we will work with you to find it.

17.2 If a payment is reversed by your bank or payment provider after we have given you a plan or a service, we may suspend the plan or the service until the matter is settled. We will tell you, and we will restore access when it is.

17.3 If a payment provider or a bank tells us that a Payment is disputed, we will give them what they ask for. We will also tell you that we have been asked, so you can tell us what you want us to say.

17.4 If a disputed Payment is reversed in your favour, we will not refund it a second time.

18. UNAUTHORISED AND FRAUDULENT PAYMENTS

18.1 If you think a payment was made from your account or in your name without your authority, tell us and your bank at once. We will check our records, and if it was not authorised, we will refund it and close any Plan that was bought with it.

18.2 We may ask for a police complaint reference or a statement from your bank if the facts are unclear. We will not ask for it where the facts are plain.

18.3 We take our own steps against misuse of the Service, including closing an Account that was opened with a stolen identity or payment method. A refund of an unauthorised payment does not stop us from doing that.

19. WHEN YOU LEAVE

19.1 Asking for a refund does not by itself close your account or delete your data. If you also want a company and its data deleted, say so in your request and see our privacy policy for how that works, including how long backups keep a copy.

19.2 If you ask for a refund and also want your Company closed, a refund that we approve does not require us to delete the data on that day. We will do both in the order and time you ask and as the law and the privacy policy allow.

20. COMPLAINTS AND HOW TO ESCALATE

20.1 If you are not happy with the way we dealt with a refund request, reply to the message with our decision and ask for it to be reviewed. A person who was not part of the first decision will look at it and answer you in writing.

20.2 You can also take a complaint to a consumer forum or any other body that has jurisdiction over the matter. This policy does not limit that right.

20.3 We keep a record of complaints about refunds and look at them regularly, so that we can fix the cause and not only the case.

21. CHANGES TO THIS POLICY

21.1 We may change this policy. A change applies to payments made after it takes effect, never to a payment you have already made, and the date at the top of the page shows when it was last updated.

21.2 Earlier versions of this policy can be had on request. The version that applies to a Payment is the one in force on the day you made it.

SCHEDULE 1: QUICK REFERENCE

This table summarises the policy. The clauses above are the full terms, and prevail if there is a difference.

Situation	Outcome	What to tell us
Paid twice, or the wrong amount	The extra amount is refunded in full	The invoice, both payment references and dates
Paid for a Plan that was never activated, and we cannot activate it	Refunded in full	The invoice and payment reference
Charged more than the price shown that day	The difference is refunded	A screenshot or the invoice, and the date
Wrong plan or period chosen, not yet used	Corrected, and the difference refunded	The Company, the plan you wanted and the one you paid for
Wrong plan or period chosen, already used	Adjusted for what was used; the rest refunded or credited	The same, and when you started using it
A fault on our side stopped you using a paid Period	Refund or extension for the time you could not use it	When it happened and what you could not do
Changed your mind after a Period started	No refund; the Plan stays active until the Period ends	Nothing needed; nothing renews automatically
Expert Services cancelled before work starts	Advance refunded, less government or third-party fees already paid	The Engagement or quote number
Expert Services cancelled after work starts	Work done is payable; the rest of any advance is refunded	The Engagement or quote number
A mistake of ours in a filing	Corrected at no charge; we look at any resulting fee or penalty fairly	The filing and what went wrong

SCHEDULE 2: WHAT TO INCLUDE IN A REQUEST

Item	Why we ask
Your name and the email on your Account	To find the Account
The Company concerned	A Plan belongs to one Company
The invoice number	To find the Payment
The Payment reference, amount and date	To match the Payment in our bank
What you want: a refund, a credit, a correction or an extension	To give you the outcome you need
Why	So that we can decide fairly and fix the cause

SCHEDULE 3: WORKED EXAMPLES

These examples use made-up figures to show how the rules work. They are illustrations, not prices.

Example	How it is worked out
You pay for a 12-month Plan by mistake, meaning to pay for 1 month, and tell us before you start using it.	The Plan is not used, so the payment is corrected: the 12-month invoice is cancelled with a credit note, and a 1-month invoice is issued for the amount you meant to pay. The difference is refunded.
You pay twice for the same invoice.	One payment matches the invoice. The second is refunded in full, normally within 7 to 10 Business Days of approval.
You paid in advance ₹10,000 for a service. Before we start, you cancel.	Nothing has been done. ₹10,000 is refunded, less any government fee already paid for you that cannot be recovered, with a credit note and a statement.
You paid ₹10,000 in advance and cancel after half of the work is done and agreed to be worth ₹4,000.	The ₹4,000 is payable for the work done. The remaining ₹6,000 of the advance is refunded.
A fault on our side stops you using a Plan you paid for, for 10 days of a 30-day Period.	You choose a refund of 10/30 of the fee for the Period, or an extension of the Plan by 10 days.

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