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BILLING & CONSUMER

Refund Policy

How optional purchases and the cash-and-coins model work, and when refunds apply on StockYatra.

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ISSUED BY	Lacspace - Legal & Compliance

AT A GLANCE

- The core paper-trading experience is free - you never have to pay to learn.
- "Cash" is deposited value verified manually before crediting; "coins" are an educational currency with no monetary value.
- Coins are non-withdrawable and cannot be exchanged back into real money.
- We consider refunds for failed, duplicate or erroneous charges, undelivered services, or as consumer law requires.
- To request a refund, email support@stockyatra.com with your account and payment details.

A product of Lacspace Corporation Pvt. Ltd.
Kathmandu, Nepal - Reg. 377566/82/83

Legal & Compliance, Lacspace

Authorised signatory

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1. Scope of This Policy

This Refund & Cancellation Policy (the "Policy") explains when money paid to StockYatra may be refunded. It forms part of, and must be read together with, our Terms of Use.

1.1 StockYatra is an educational paper-trading simulator operated by Lacspace Corporation Pvt. Ltd. It executes no real trades and holds no client securities. This Policy covers only optional payments you choose to make to us for in-app services.

1.2 "You" means any individual or entity that holds a StockYatra account or makes a payment to us.

1.3 By making a deposit or optional purchase on StockYatra, you agree to this Policy. If you do not agree, do not make a payment.

2. StockYatra Is Free to Learn

2.1 The core StockYatra experience - creating an account, placing simulated trades on NEPSE data, tracking a virtual portfolio, and reading our educational content - costs nothing.

2.2 You never need to pay to learn on StockYatra. Any payment is entirely optional and is for additional in-app services only.

2.3 Because the essential learning features are free, most people will never make a payment, and this Policy will not apply to them.

3. The Cash & Coins Model

StockYatra uses two separate balances. It is important to understand the difference before you pay anything.

3.1 "Cash" is real deposited value that you may use for optional in-app services:

a. you add cash by making a deposit through a supported payment method;
b. every deposit is verified manually by our team before it is credited to your account;
c. cash is only ever used to obtain optional services described in this Policy.

3.2 "Coins" are an in-app EDUCATIONAL currency only. Coins:

a. have NO monetary value and are not money;
b. are non-withdrawable - they can never be paid out to you;
c. cannot be exchanged, converted or redeemed back into real money or cash;
d. exist solely to help you practise, learn and engage with the simulation.

3.3 Cash and coins are distinct. Crediting or spending coins does not create any right to a cash refund, and coins are outside the scope of the refund grounds in this Policy.

4. Virtual Trading Balances Have No Real-World Value

4.1 All trading on StockYatra uses virtual money. Your simulated portfolio value, profits, losses, holdings and rankings are educational figures with no real-world monetary value.

4.2 Virtual balances, gains or leaderboard standing are never redeemable for money, cash or coins, and are not covered by this Policy. See the Risk Disclaimer for more.

5. Optional Purchases

Where offered, cash may be used for optional in-app services such as:

5.1 Examples of optional, paid services include, without limitation:

a. premium or enhanced educational features and tools;
b. additional practice content or learning modules;
c. cosmetic or convenience items within the simulation.

5.2 Optional purchases are never required to use the core Service, and buying them does not change the fact that all trading remains simulated and educational.

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5.3 The availability, pricing and contents of optional services may change at any time, as described in Changes to This Policy.

6. How Deposits & Billing Work

6.1 When you make a deposit, the funds are held pending review. Our team verifies each deposit manually before crediting your cash balance.

6.2 Manual verification means a deposit is not instant. We aim to review deposits promptly but do not guarantee any particular timeframe.

6.3 Once a deposit is verified and credited, we confirm it through the Service or by email. You should keep your own record of any payment reference.

6.4 If a deposit cannot be verified, we may decline to credit it and will return the funds to you where reasonably possible.

7. No Real-World Value; Not Redeemable for Cash

7.1 Coins and virtual balances are not stored monetary value, e-money, or a financial product. They cannot be withdrawn, transferred to another person, or redeemed for real money.

7.2 Nothing in this Policy entitles you to convert coins, virtual gains or leaderboard rewards into cash. Only a valid, verified cash deposit can be the subject of a cash refund.

8. When Refunds Are Considered

We will consider a refund of a cash payment in these circumstances:

8.1 Refunds may be granted where:

a. a charge failed, was duplicated, or was taken in error;
b. you were charged an incorrect amount;
c. a paid service you purchased was not delivered to you;
d. a refund is required under applicable consumer-protection law.

8.2 Where a refund is required by applicable law, that legal right prevails over anything narrower in this Policy.

8.3 We review each request in good faith and on its own facts. Consideration of a request does not, by itself, guarantee a refund.

9. When Refunds Are Not Given

Except where applicable law requires otherwise, refunds are not given:

9.1 No refund is due where:

a. coins have already been consumed, spent or used;
b. you have changed your mind after a service has been delivered or used;
c. your account was suspended or terminated for breach of our terms;
d. the item is a virtual, cosmetic, leaderboard or in-simulation item that has been used or claimed.

9.2 Coins carry no monetary value and are non-withdrawable, so they are never refundable as cash regardless of how they were obtained.

9.3 We are not liable to refund virtual balances, progress, rankings or content lost through enforcement action taken under the Acceptable Use policy.

10. How to Request a Refund

10.1 To request a refund, email support@stockyatra.com and include:

a. the email address or username on your StockYatra account;
b. the date, amount and payment method of the charge;
c. any payment reference or receipt you have;

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d. a short description of why you are requesting a refund.

10.2 Please contact us within a reasonable time of the charge. The more detail you provide, the faster we can review your request.

11. Processing Method & Timeframe

11.1 Where we approve a refund, we make a best-effort payment back to the original payment method used, unless that is not possible and we agree another method with you.

11.2 Refund timing depends on your bank or payment provider and is outside our control. We aim to process approved refunds promptly but cannot guarantee a fixed timeframe.

11.3 We may need to verify your identity and ownership of the account and payment method before issuing any refund.

12. Chargebacks & Disputes

12.1 If you believe a charge is wrong, please contact us first at support@stockyatra.com. Most issues are resolved quickly once we can see the details.

12.2 Raising a chargeback or payment dispute before contacting us may delay resolution and can result in your account being suspended while the dispute is investigated.

12.3 If we cannot resolve a payment matter directly, you may escalate it under our Grievance & Dispute Resolution process.

13. Taxes & Currency

13.1 Any applicable taxes, bank charges or currency-conversion fees are your responsibility and may be added to, or deducted from, the amounts you pay or are refunded.

13.2 Where a payment was made in one currency and refunded in another, the amount you receive may differ due to exchange-rate movements and provider fees, which are outside our control.

14. Changes to This Policy

14.1 We may update this Policy from time to time. The current version is always the one published at stockyatra.com/legal/refund-policy, and the effective date at the top reflects the latest revision.

14.2 Material changes will be notified through the Service or by other reasonable means. Continued use after a change means you accept the updated Policy.

15. Contact

15.1 Refund and billing questions: support@stockyatra.com. For unresolved disputes, see Grievance & Dispute Resolution.

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