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BILLING & CONSUMER

Refund Policy

StockYatra's no-refund policy: what you can pay for, why all purchases are final, and what happens if a payment goes wrong.

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ISSUED BY	Lacspace - Legal & Compliance

AT A GLANCE

- Practice trading is free. You never need to pay to practise.
- All purchases are final and non-refundable: StockYatra Pro passes, learning wallet top-ups and course unlocks.
- Learning wallet money cannot be withdrawn or converted into cash or coins.
- Purchases made through the Apple App Store are handled by Apple under Apple's own refund process.
- If you paid but did not get what you paid for, email support@stockyatra.com and we'll make sure you get it. Duplicate charges from a technical error are reversed.

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

Legal & Compliance, Lacspace

Authorised signatory

This is a controlled legal document. The authoritative, current version is always the one published at stockyatra.com/legal/refund-policy. Uncontrolled when printed.

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1. Scope of This Policy

This Refund Policy (the "Policy") explains how payments to StockYatra work and why they are not 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 payment on StockYatra, you agree to this Policy. If you do not agree, do not make a payment.

2. Practice Trading Is Free

2.1 The core StockYatra experience - creating an account, placing simulated trades on Nepal, India and US-stock (Forex) market data, tracking a virtual portfolio, taking quizzes and reading our educational content - costs nothing.

2.2 You never need to pay to practise trading on StockYatra. Every payment is optional.

2.3 If you never make a payment, this Policy will not apply to you.

3. What You Can Pay For

Where offered, you may choose to pay for:

3.1 Optional, paid items are:

a. StockYatra Pro passes, which unlock additional tools and features for a fixed period;
b. learning wallet top-ups, which add money to your learning wallet;
c. course unlocks, paid once from your learning wallet at the price shown on each course (Rs. 10-20).

3.2 Prices are shown before you pay. Please check what you are buying before you confirm a payment.

3.3 The availability, pricing and contents of paid items may change at any time, as described in Changes to This Policy.

4. All Purchases Are Final

4.1 All purchases are final and non-refundable. This includes StockYatra Pro passes, learning wallet top-ups and course unlocks.

4.2 We do not give refunds for a change of mind, for unused time left on a Pro pass, for unspent learning wallet money, or for a course you have unlocked but not finished.

4.3 We do not give refunds where an account is suspended or terminated for breach of our terms, including content or access lost through enforcement action under the Acceptable Use policy.

5. Learning Wallet Money

5.1 Money in your learning wallet can only be used to unlock courses on StockYatra.

5.2 Learning wallet money cannot be withdrawn, paid out, transferred to another person, or converted into cash, coins or any other balance.

6. Coins & Virtual Balances Have No Real-World Value

6.1 "Coins" are an in-app educational currency only. They have no monetary value, are not money, and cannot be withdrawn or exchanged for real money.

6.2 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.

6.3 Coins, virtual balances, gains or leaderboard standing are never redeemable for money. See the Risk

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Disclaimer for more.

7. Apple App Store Purchases

7.1 Purchases made through the Apple App Store are processed by Apple, not StockYatra.

7.2 Those purchases are subject to Apple's own refund process and are handled by Apple. StockYatra cannot issue, approve or decline refunds for App Store purchases.

8. If a Purchase Is Not Delivered

8.1 If a payment was taken but the purchase was not delivered because of a technical failure - for example, a Pro pass did not activate or a wallet top-up was not credited - contact us and we'll make sure you get what you paid for.

8.2 Once we confirm the payment, we deliver the purchase to your account: we activate the Pro pass, credit the wallet top-up or unlock the course.

9. Duplicate Charges

9.1 If a technical error charged you more than once for the same purchase, the duplicate charge is reversed.

9.2 Reversals go back to the original payment method. Timing depends on your bank or payment provider and is outside our control.

10. How to Contact Us About a Payment

10.1 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;
d. a short description of what went wrong.

10.2 Please contact us within a reasonable time of the charge. The more detail you provide, the faster we can sort it out.

10.3 We may need to verify your identity and ownership of the account and payment method before we act on a payment issue.

11. Chargebacks & Disputes

11.1 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.

11.2 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.

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

12. Taxes & Currency

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

12.2 Where a duplicate charge is reversed in a different currency, the amount you receive may differ due to exchange-rate movements and provider fees, which are outside our control.

13. Changes to This Policy

13.1 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.

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

14. Contact

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

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