

## REFUND & CANCELLATION POLICY

### Mu Gamma Skills and Knowledge Academy

**Last Updated:** 15<sup>th</sup> January, 2026

This Refund & Cancellation Policy (“Policy”) governs refunds, cancellations, and service-related disputes for purchases made on <https://mugamma.online> (the “Platform”).

The Platform branded as **Mu Gamma Skills and Knowledge Academy** is operated and managed by **Vegacap Consultants Private Limited** (the “Company”) on behalf of the owner, Mu Gamma Consultants Pvt Ltd.

By making a payment through Razorpay or any other payment gateway integrated on the Platform, you agree to be bound by this Policy.

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### 1. GENERAL POLICY STATEMENT

1.1 All payments on the Platform are processed through **secure third-party payment gateways**, including Razorpay.

1.2 Since the services offered are **digital courses and online learning programs**, refunds are **not automatic** and are subject to the conditions stated below.

1.3 Refunds, if approved, will be processed **only to the original mode of payment** used at the time of purchase, in accordance with Razorpay policies.

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### 2. ELIGIBILITY FOR REFUND

A refund may be considered only under the following conditions:

#### 2.1 Technical Failure Attributable to the Platform

- Payment is successful but course access is **not provided**, and
- The issue is reported within **72 hours** of payment, and
- The issue cannot be resolved by the Company within a reasonable timeframe.

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#### 2.2 Duplicate or Erroneous Transactions

- The User is charged multiple times for the same transaction due to a technical error.
  - Such cases will be verified using Razorpay transaction records.
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### 2.3 Quality-Related Concerns (Limited)

- Dissatisfaction must be reported **within 72 hours** of first access.
  - The Company may first attempt to resolve the issue through support, clarification, or alternative access.
  - Refunds, if any, will be issued **at the sole discretion of the Company** , based on content usage and completion status.
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### 3. NON-REFUNDABLE CASES

Refunds shall **not** be issued in the following situations:

3.1 The User has:

- Accessed or consumed a substantial portion of the course
- Downloaded course materials (where applicable)
- Completed modules, assessments, or certifications

3.2 Change of mind after purchase.

3.3 Inability to complete the course due to personal, professional, or time constraints.

3.4 Misunderstanding of course scope, outcomes, or suitability.

3.5 Failure to request a refund within the stipulated time window.

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### 4. SUBSCRIPTION & TIME-BOUND ACCESS (If Applicable)

4.1 For subscription-based or time-limited programs:

- Users may request cancellation by contacting the Company.
- Refunds, if approved, will be calculated on a **pro-rata basis for unused access** , after deducting applicable service fees.

4.2 No refunds shall be issued for partially used subscription periods unless explicitly approved.

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### 5. REFUND PROCESS & TIMELINES

5.1 Once a refund is approved:

- The Company will initiate the refund through Razorpay.
- Refunds are processed to the **original payment method only** .

5.2 Expected timelines (as per Razorpay and banking norms):

- **UPI / Wallets:** 1-5 working days
- **Credit/Debit Cards / Net Banking:** 5-10 working days

5.3 The Company shall not be responsible for delays caused by banks, card issuers, or payment networks.

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## 6. HOW TO REQUEST A REFUND

To request a refund, email:

[info@vegacapltd.com](mailto:info@vegacapltd.com)

Include:

- Registered email address
- Order ID / Razorpay payment ID
- Course name
- Clear reason for the request

Refund requests without sufficient details may be delayed or rejected.

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## 7. COMPANY RIGHTS

The Company reserves the right to refuse refunds or cancel access if:

- The transaction appears fraudulent or suspicious
  - There is a violation of Terms & Conditions
  - The Platform is misused or abused
  - Services are disrupted due to force majeure events
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## 8. FORCE MAJEURE

The Company shall not be liable for failure or delay in refund processing or service delivery due to events beyond reasonable control, including but not limited to natural disasters, pandemics, technical outages, governmental actions, or payment gateway failures.

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## 9. GRIEVANCE REDRESSAL

For complaints, disputes, or refund-related queries, contact:

[info@vegacapltd.com](mailto:info@vegacapltd.com)

The Company will endeavour to respond within **21 working days** , in line with applicable regulations.

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## **10. FINAL AUTHORITY**

All refund and cancellation decisions shall be made at the **sole discretion of VegaCap Consultants Private Limited** and shall be final and binding.