

Refund & Cancellation Policy

duCharcha — Duonomic Digital Innovations Private Limited

Effective Date: April 20, 2026

Last Updated: April 20, 2026

All subscription fees paid to duCharcha are strictly non-refundable. Please read this policy carefully before subscribing.

1. Overview

duCharcha is a subscription-based structured audio debate platform operated by Duonomic Digital Innovations Private Limited. This policy governs all paid subscriptions purchased through the duCharcha mobile application, processed via Razorpay.

By completing payment and activating a subscription, you confirm that you have read, understood, and accepted this policy in full.

2. Strict No-Refund Policy

All fees paid to duCharcha are non-refundable, without exception. This applies to:

- Monthly subscription fees
- Annual or multi-month subscription fees
- Any remaining days in the current billing period after cancellation
- Fees charged at the time of subscription renewal
- Purchases made during promotional, discounted, or trial periods
- Partial usage of any subscription period

By subscribing, you acknowledge that you will not receive a refund for any unused portion of your subscription under any circumstances, except as described in Section 3.

3. The Only Exception — Billing Errors by duCharcha

The sole circumstance under which duCharcha will issue a refund or correction is a verified billing error directly caused by duCharcha — for example, a duplicate charge or an incorrect amount charged due to a system error on our side.

To raise a billing error claim:

- Email support@ducharcha.com within 7 days of the disputed transaction
- Include your registered mobile number, transaction ID, and a description of the error
- Verified billing errors will be corrected within 7 business days to your original payment method

The following are NOT considered billing errors and will not be refunded:

- Forgetting to cancel before a renewal date
- Not using the platform after subscribing
- Dissatisfaction with features or content
- Technical issues on your device, network, or third-party app stores
- Accidental subscription or purchase

4. Subscription Cancellation

You may cancel your subscription at any time through:

- App Settings → Subscription → Cancel
- Emailing support@ducharcha.com with your registered mobile number

Upon cancellation:

- Your subscription remains active until the end of the current billing period
- You will not be charged for subsequent billing cycles
- No refund is issued for the remaining days in the current billing period
- Access to premium features ceases at the end of the billing cycle

Important: Cancellation requests must be submitted at least 24 hours before your next scheduled renewal date to be effective for that cycle.

5. Auto-Renewal

Subscriptions renew automatically at the end of each billing period. By subscribing, you authorise duCharcha to charge your payment method on file on the renewal date.

In compliance with RBI guidelines on recurring mandates, you will receive a pre-debit notification before each renewal charge. It is your responsibility to cancel before the renewal date if you do not wish to continue.

6. Free Tier

The free tier of duCharcha does not involve payment. This refund policy does not apply to free-tier usage. Free-tier features are subject to change at our discretion without notice and do not entitle users to any compensation.

7. Service Outages and Technical Issues

duCharcha does not issue refunds for service outages, downtime, or technical issues, regardless of duration or cause. In the event of an extended outage (exceeding 72 continuous hours) directly attributable to our infrastructure, we may — at our sole and absolute discretion — issue account credits equivalent to the affected period.

Such credits:

- Are applied to your duCharcha account only
- Have no cash value and cannot be transferred
- Do not constitute a refund
- Are entirely at duCharcha's discretion — no credit is guaranteed

No credits or refunds are issued for outages caused by third-party providers (LiveKit, AWS, Razorpay, telecom networks) or events outside our reasonable control.

8. Changes to Subscription Terms or Pricing

If duCharcha modifies its subscription pricing or materially changes the features included in your current plan, we will notify you at least 30 days in advance.

If you choose not to continue under the revised terms, you may cancel your subscription before the next billing cycle. No refund will be issued for the current billing period. This is the extent of your remedy in the event of changes to Terms or pricing.

9. Fraudulent or Unauthorised Transactions

If you believe a charge was made to your payment method without your authorisation, contact us immediately at support@ducharcha.com and notify your bank or payment provider. We will cooperate fully with your payment provider's investigation. Resolution of unauthorised transaction claims is subject to your bank's and Razorpay's policies and applicable law.

Initiating a chargeback without first contacting duCharcha support may result in immediate suspension of your account pending investigation.

10. Discretionary Refunds

Notwithstanding the strict no-refund policy above, duCharcha reserves the right — at its sole and absolute discretion — to issue a refund or credit in exceptional circumstances. The exercise of this discretion in any case does not create an obligation or precedent to do so in any other case.

11. Statutory Rights

Nothing in this policy is intended to exclude or limit any rights you may have under the Consumer Protection Act, 2019 (India) or other applicable mandatory consumer protection legislation. If you believe you have a statutory right to a remedy not addressed by this policy, contact us at support@ducharcha.com with supporting documentation.

12. Failed Payments

If a scheduled payment fails, Razorpay will attempt to collect the amount in accordance with the approved e-mandate or UPI autopay retry schedule. During a payment failure period, access to premium features may be suspended. If payment remains unresolved within 7 days of the renewal date, your subscription will be downgraded to the free tier. We will notify you via the contact information registered to your account.

13. Changes to This Policy

We reserve the right to update this Refund & Cancellation Policy at any time. Material changes will be communicated via in-app notification or email at least 15 days before the change takes effect. Continued use of paid features after the effective date constitutes acceptance of the updated policy.

14. Contact

For all subscription, billing, and refund queries:

Company: Duonomic Digital Innovations Private Limited

Email: support@ducharcha.com

Phone: +91-97406-26030

Address: Lane 6, Janakinagar Colony, Patia, Varanasi, Uttar Pradesh – 221106, India

Website: www.ducharcha.com

Support Hours: Monday to Friday, 9:00 AM – 6:00 PM IST

By subscribing to duCharcha, you confirm you have read and accepted this Refund & Cancellation Policy.