

REFUND AND CANCELLATION POLICY

CareerBay (a product of MM Enterprises) | www.careerbay.in

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1. OVERVIEW

This Refund and Cancellation Policy ("Policy") governs all purchases made on www.careerbay.in ("Platform"), operated by CareerBay, a product of MM Enterprises (Sole Proprietorship), registered in India. This Policy applies to all users worldwide and forms part of the Terms and Conditions governing your use of the Platform.

CareerBay offers digital services that are delivered instantly or within a short timeframe. Due to the nature of digital services and the intellectual effort involved in delivering them, our general policy is that **all purchases are final and non-refundable**, except in the limited circumstances expressly described below.

By making a purchase on the Platform, you acknowledge that you have read, understood, and agree to this Policy in its entirety.

2. SERVICES COVERED BY THIS POLICY

2.1 Subscription-Based Products (Recurring Payments)

The following are available under paid subscription tiers (monthly or annual):

- LinkedIn Reviewer
- LinkedIn Builder
- Resume Reviewer
- Resume Builder
- Remote Jobs listings

2.2 Pay-Per-Use Expert Services (One-Time Payments)

The following premium services are purchased individually:

- Expert Resume Writing Service (in-house expert manually writes your resume)
- Expert LinkedIn Writing Service (in-house expert manually crafts your LinkedIn profile)
- Expert Career Consultation (one-on-one session with a career expert)

2.3 Future Products

Additional products and services may be introduced from time to time. Unless a separate refund policy is published for a specific product, this Policy shall apply to all products offered on the Platform.

3. GENERAL NO-REFUND POLICY

All purchases on CareerBay, whether for subscriptions or pay-per-use expert services, are final and non-refundable.

By completing a purchase, you expressly acknowledge and agree that:

- You will not be entitled to a monetary refund for any reason, including but not limited to dissatisfaction with the service, failure to use the service during the subscription period, change of mind, or personal circumstances.
- Digital services are delivered immediately or within a short timeframe upon purchase. Once the service has been made available to you (for subscriptions) or delivery has commenced (for expert services), the transaction is considered complete.
- You have had the opportunity to review the service descriptions, pricing, features, and this Policy before making your purchase.
- This no-refund policy applies regardless of whether you have partially or fully utilized the purchased services.

4. SUBSCRIPTION CANCELLATION

4.1 How to Cancel

You may cancel your subscription at any time by emailing us at hellocareerbay@gmail.com or through the cancellation option in your account settings (when available).

4.2 Effect of Cancellation

- **Access Until End of Billing Period:** Upon cancellation, your subscription will remain active and you will continue to have full access to all subscription features until the end of your current billing period (monthly or annual, as applicable).
- **No Pro-Rata Refunds:** No refund or credit will be issued for the unused portion of the current billing period. For example, if you cancel on Day 10 of a monthly subscription, you retain access until Day 30 but receive no refund for the remaining 20 days.
- **No Automatic Renewal:** After cancellation, your subscription will not be renewed and no further charges will be made. You will not be charged for any subsequent billing period.
- **Data Retention:** Upon expiry of your subscription, your account and data will be retained in accordance with our Privacy Policy. You may resubscribe at any time.

5. FREE TRIAL TO PAID SUBSCRIPTION CONVERSION

CareerBay may offer free trials with limited features for select products. If you convert from a free trial to a paid subscription, the following applies:

- **24-Hour Cancellation Window:** If you convert from a free trial to a paid subscription, you have a **24-hour window from the time of your first paid charge** to cancel the subscription and receive a full refund of that charge. To exercise this right, you must email hellocareerbay@gmail.com within 24 hours of the charge with your registered email address, order/transaction ID, and a request for cancellation.
- **Conditions for the 24-Hour Refund:** This 24-hour refund is available only on your **first-ever paid subscription charge** following a free trial. It is not available for subsequent billing cycles, renewals, upgrades, or pay-per-use purchases.
- **After 24 Hours:** Once the 24-hour window has passed, the general no-refund policy (Section 3) applies in full and no refund will be issued.
- **Abuse Prevention:** This 24-hour window is available once per user. If we detect that a user is repeatedly creating new accounts to exploit free trials or the 24-hour refund window, we reserve the right to deny the

refund and suspend or permanently ban all associated accounts (see Section 9).

6. PAY-PER-USE EXPERT SERVICES

6.1 Non-Refundable Nature

All pay-per-use expert services (Expert Resume Writing, Expert LinkedIn Writing, Expert Career Consultation) involve dedicated human effort and intellectual work by our in-house professionals. **Once purchased, these services are non-refundable.**

6.2 When Is a Service Considered Delivered?

- **Expert Resume Writing and Expert LinkedIn Writing:** The service is considered delivered when the completed document (resume or LinkedIn profile content) is shared with you via the Platform or email, regardless of whether you have reviewed, downloaded, or used it.
- **Expert Career Consultation:** The service is considered delivered when the scheduled consultation session has been conducted (i.e., the call or meeting has taken place), regardless of the duration of the session or any follow-up actions.

6.3 Quality Concerns and Revisions

We take pride in the quality of our expert services. If you believe the delivered output does not meet the brief you provided or contains material errors:

- You may raise a quality concern by emailing hellocareerbay@gmail.com within **7 days of delivery**, providing your order ID, a clear description of the issue, and supporting details (e.g., the original brief vs. what was delivered).
- CareerBay may, **entirely at its sole discretion**, offer one round of revision at no additional cost. This is not a guaranteed entitlement but a goodwill gesture evaluated on a case-by-case basis.
- Revision requests based on change of mind, evolving preferences, or requirements not included in the original brief will not be considered under this provision.
- Under no circumstances will a monetary refund be issued for expert services, even if a revision is declined.

7. EXCEPTIONS: WHEN REFUNDS MAY BE ISSUED

Despite the general no-refund policy, CareerBay will process refunds in the following limited and specific circumstances:

7.1 Payment Processing Errors

- If you are **charged more than once** for the same purchase (duplicate charge), the excess amount will be refunded to your original payment method.
- If you are **charged an incorrect amount** due to a technical or payment gateway error, the difference will be refunded.
- If a charge is made **without your authorization** due to a system error on our end (not due to account compromise on your side), the unauthorized charge will be refunded.

7.2 Free Trial Conversion (24-Hour Window)

As detailed in Section 5, a full refund is available within 24 hours of your first paid charge following a free trial conversion.

7.3 How Payment Error Refunds Are Processed

- Refunds for payment errors will be credited back to the **original payment method** used for the transaction (credit card, debit card, UPI, net banking, etc.).
- Refund processing timelines depend on the payment gateway (Razorpay/Stripe) and your bank or card issuer. CareerBay initiates the refund promptly, but the actual credit to your account may take **5 to 15 business days** depending on your financial institution. CareerBay has no control over the processing time once the refund has been initiated with the payment gateway.
- You will receive an email confirmation when the refund has been initiated from our end.

8. SERVICE CREDITS AND REMEDIES FOR TECHNICAL FAILURES

If CareerBay experiences a significant and verifiable technical failure that prevents you from accessing the services you have paid for (e.g., prolonged platform downtime, AI tools being completely non-functional for an extended period), we may, at our sole discretion, offer one of the following remedies:

- **Subscription Extension:** Extend your active subscription by a number of days equivalent to the period of disruption.
- **Service Credits:** Issue credits to your account that can be applied toward future pay-per-use expert services or subscription renewals.

The choice of remedy and its value are determined by CareerBay on a case-by-case basis. These remedies are offered as goodwill measures and do not constitute an obligation, entitlement, or admission of liability. **Monetary refunds will not be issued for service disruptions or technical failures.**

To report a technical issue, email hellocareerbay@gmail.com with a description of the problem, the date and time of occurrence, and any screenshots or error messages.

9. ANTI-ABUSE AND CHARGEBACK POLICY

CareerBay takes payment integrity seriously. The following conduct constitutes abuse of our payment systems and is strictly prohibited:

9.1 Prohibited Conduct

- **Unauthorized Chargebacks:** Filing a chargeback, payment dispute, or payment reversal with your bank, credit card company, or payment provider without first contacting CareerBay and attempting to resolve the issue directly with us.
- **Fraudulent Refund Claims:** Making false, misleading, or exaggerated claims to obtain a refund, credit, or chargeback to which you are not entitled.
- **Service Consumption and Dispute:** Deliberately consuming or downloading the full benefit of a service (e.g., receiving a completed resume, attending a consultation, using AI tools extensively) and then initiating a chargeback or dispute to recover the payment.
- **Multiple Account Abuse:** Creating multiple accounts to repeatedly exploit free trials, the 24-hour refund window, or any promotional offers.
- **Identity Manipulation:** Using different email addresses, payment methods, or personal details to circumvent bans, restrictions, or the one-time nature of the 24-hour refund window.

9.2 Consequences of Abuse

If CareerBay determines, in its sole discretion, that a user has engaged in any of the prohibited conduct described above, we reserve the right to take one or more of the following actions:

- **Immediate Account Suspension or Permanent Ban:** Your account and all associated accounts will be suspended or permanently terminated without notice or refund of any remaining subscription period.
- **Forfeiture of Credits and Rewards:** Any service credits, referral rewards, or promotional benefits in your account will be forfeited.
- **Recovery of Losses:** CareerBay reserves the right to pursue recovery of any financial losses incurred as a result of fraudulent chargebacks or payment disputes, including the disputed amount, chargeback fees imposed by payment processors, and reasonable administrative and legal costs.
- **Legal Action:** CareerBay reserves the right to initiate legal proceedings, including but not limited to civil suits for recovery and/or criminal complaints for fraud or cheating under applicable Indian law (including the Indian Penal Code / Bharatiya Nyaya Sanhita and the Information Technology Act, 2000), in the courts of Hyderabad, Telangana, India.
- **Reporting to Payment Networks:** Fraudulent chargeback activity may be reported to payment processors and card networks, which may affect your ability to make purchases on other platforms.
- **Blacklisting:** Your name, email, payment details, and device identifiers may be added to our internal blacklist to prevent future account creation.

9.3 Dispute Resolution Before Chargebacks

We strongly urge all users to contact us at hellocareerbay@gmail.com before initiating any chargeback or payment dispute with their bank or card issuer. We are committed to resolving legitimate concerns promptly and fairly. Filing a chargeback without first contacting us is a violation of this Policy and may result in the consequences described above, even if the underlying complaint would otherwise have been resolved in your favor.

10. HOW TO RAISE A REFUND OR BILLING CONCERN

All refund requests, billing disputes, and payment concerns must be raised by email. We do not accept refund requests via social media, phone, or any other channel.

10.1 Contact Details

Email: hellocareerbay@gmail.com

10.2 Information Required

Your email must include all of the following:

- Your full name and registered email address on the Platform.
- Order ID or transaction ID (available in your account or payment confirmation email).
- Date of purchase and amount charged.
- A clear and specific description of the issue or reason for the request.
- Any supporting evidence (e.g., screenshots of duplicate charges, error messages, payment receipts).

Incomplete requests will not be processed. If your email does not contain all of the above information, we will request the missing details, and the resolution timeline will begin only after all required information has been provided.

10.3 Response and Resolution Timeline

- We will acknowledge your request within **2 business days** of receiving a complete submission.
- We aim to resolve all billing concerns within **7 business days** of acknowledgment.
- If a refund is approved (in the limited circumstances under Section 7), the refund will be initiated within **3 business days** of approval. Actual credit to your account depends on your bank or payment provider and may take an additional 5 to 15 business days.

11. QUICK REFERENCE SUMMARY

Scenario	Refund?	Remedy
Subscription cancellation	No	Access until end of billing period
Unused subscription days	No	No pro-rata refund
Dissatisfaction with service	No	None
Change of mind	No	None
Free trial to paid (within 24 hrs)	Yes	Full refund of first charge
Free trial to paid (after 24 hrs)	No	None
Duplicate/incorrect charge	Yes	Refund to original payment method
Unauthorized charge (system error)	Yes	Refund to original payment method
Expert service — quality concern	No	Possible revision (discretionary)
Expert service — change of mind	No	None
Platform downtime/technical failure	No	Credits or extension (discretionary)

12. GOVERNING LAW AND DISPUTE RESOLUTION

This Policy is governed by the laws of India. Any disputes arising out of or related to this Policy, including disputes regarding refunds, chargebacks, or payments, shall be subject to the exclusive jurisdiction of the courts of **Hyderabad, Telangana, India**. This applies to all users worldwide, regardless of their country of residence. By using the Platform, you irrevocably submit to this jurisdiction.

13. AMENDMENTS TO THIS POLICY

CareerBay reserves the right to modify this Policy at any time. Changes will be posted on the Platform with an updated "Last Updated" date. Material changes may also be communicated via email. Your continued use of the Platform after any changes constitutes acceptance of the revised Policy. We encourage you to review this Policy periodically.

14. CONTACT INFORMATION

For all refund inquiries, billing concerns, or questions about this Policy:

- **CareerBay**, a product of MM Enterprises (Sole Proprietorship)
- **Website:** www.careerbay.in
- **Email:** hellocareerbay@gmail.com
- **Grievance Officer:** Manish Maryada, reachable at hellocareerbay@gmail.com

This Refund and Cancellation Policy was last updated on July 16, 2026. This document is provided for informational purposes and does not constitute legal advice. CareerBay recommends consulting with a qualified legal professional for compliance verification.