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# REFUND POLICY

// VERSION 1.0

// JURISDICTION OF CONTROL - INDIA (BHARAT)

## For PEGS Digital Services

EFFECTIVE DATE | LAST UPDATED  
01 FEBRUARY 2026 | 01 FEBRUARY 2026



**STANDARDS &  
SYSTEMS**

CIN: U62099MH2025PTC457182

// ADDRESS

10<sup>TH</sup> FLOOR, BUILDING 4, NORTH  
WING, NESCO IT PARK, WESTERN  
EXPRESS HIGHWAY, GOREGAON  
EAST, MUMBAI - 400063,  
MAHARASHTRA, BHARAT(INDIA)

// WEB | EMAIL

W : [WWW.PEGS.ORG.IN](http://WWW.PEGS.ORG.IN)  
E : [INFO@PEGS.ORG.IN](mailto:INFO@PEGS.ORG.IN)

This policy governs all refunds, reversals, and credit adjustments for users, partners, and clients engaging with PEGS Standards & Systems Pvt. Ltd. ("PEGS") digital platforms, including My Estatez, pegs.org.in, and related applications or ESG services.

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## 1.0 PURPOSE

This Refund Policy explains the circumstances under which PEGS Standards & Systems Pvt. Ltd. (“PEGS”, “we”, “us”, or “our”) may issue refunds for payments made for our digital services.

This Policy should be read together with our Terms of Service and Privacy Policy available on [www.pegs.org.in](http://www.pegs.org.in).

## 2.0 SCOPE

This Policy applies to:

- Payments made for PEGS digital services
- Subscriptions, usage-based charges, or one-time service fees (if applicable)
- Payments processed through authorised payment gateways

This Policy does not apply to third-party services or charges not directly billed by PEGS.

## 3.0 PAYMENT PROCESSING

Payments for PEGS services are processed through authorised third-party providers, including:

- Zoho Billing (invoicing and billing)
- Zoho Payments
- Razorpay

PEGS does not store sensitive payment card details.

## 4.0 REFUND ELIGIBILITY

Refunds may be considered in the following cases:

- Duplicate or excess payment made due to a technical error
- Payment charged but service not activated due to a system issue attributable to PEGS
- Incorrect billing caused by a system error

Refunds are not guaranteed and are issued at PEGS’s discretion after review.

## 5.0 NON-REFUNDABLE SITUATIONS

Refunds will not be provided in the following cases:

- Change of mind after service activation
- Partial use of services
- User error, misuse, or failure to follow instructions
- Delays or issues caused by third-party platforms or user infrastructure
- Promotional, discounted, or trial-based services (unless explicitly stated otherwise)

## 6.0 SUBSCRIPTION CANCELLATIONS

If PEGS offers subscription-based services:

- Users may cancel subscriptions as per the Terms of Service
- Cancellation prevents future billing but does not automatically entitle the user to a refund for the current billing period

Any exceptions will be clearly communicated at the time of subscription.

## 7.0 REFUND PROCESS

To request a refund, users must contact PEGS with relevant details, including:

- Registered email address
- Invoice or transaction reference
- Reason for the refund request

Approved refunds are processed back to the original payment method, subject to the timelines and rules of the respective payment gateway.

Processing times may vary depending on the payment provider.

## 8.0 REFUND TIMELINES

- Refund requests are reviewed within a reasonable timeframe
- Once approved, refunds are initiated promptly
- Actual credit timelines depend on the payment gateway and banking systems

PEGS is not responsible for delays caused by third-party payment processors.

## 9.0 CHANGES TO THIS POLICY

PEGS may update this Refund Policy from time to time. Updates will be published on our website with a revised effective date.

## 10.0 CONTACT INFORMATION

For refund-related queries, contact:

PEGS Standards & Systems Pvt. Ltd.

✉ [billing.finance@pegs.org.in](mailto:billing.finance@pegs.org.in)

🌐 [www.pegs.org.in](http://www.pegs.org.in)

# 2026

DOCUMENT REFERENCE - PEGS/LEGAL/RFD/V1.0/2026

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