

— LEGAL DOCUMENT —

# *Refund & Cancellation Policy*

How refunds and cancellations work at Nri.estate

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Last updated: 24 May 2026

Effective: 24 May 2026

# Introduction

We want you to be completely satisfied with Nri.estate. This Refund & Cancellation Policy explains how refunds and cancellations work for our services.

This policy is part of our Terms of Service. By using our services, you agree to this policy.

## 1. 30-day money-back guarantee

We offer a 30-day money-back guarantee on your first month of any annual plan, subject to these conditions:

- Written request via email to hello@nri.estate within 30 days of your service start date
- Refund covers the prorated unused portion of your annual plan
- Onboarding fee (₹4,999) is non-refundable (covers setup work already completed)
- Third-party costs already paid out are not refundable
- Hardware purchases (NRI Protect kit) are not refundable once installed
- Customer-approved repairs already completed are not refundable

### *How to initiate a refund*

- Email hello@nri.estate with subject "Refund Request"
- Include your name, registered email, property address, and reason for cancellation
- We respond within 5 business days
- Approved refunds are processed within 14 business days to the original payment method

## 2. Cancellation schedule (after 30 days)

When you cancel	Refund
Within 30 days of start	Full refund per Section 1
31–180 days from start	50% refund of remaining months on annual plan
After 180 days	No refund; service continues until annual plan expires

The onboarding fee (₹4,999) is non-refundable in all cases after the first 7 days.

## 3. Non-refundable items

The following are never refundable:

- Onboarding fees (after 7 days)

- Third-party vendor costs already paid
- Customer-approved repair work already completed
- Hardware installed at your property
- Government fees, registration charges, stamp duty paid on your behalf
- Lawyer or chartered accountant fees engaged on your behalf
- Services delivered in full

## 4. Payment disputes and chargebacks

If you believe an invoice is incorrect:

- Contact us at [accounts@nri.estate](mailto:accounts@nri.estate) within 14 days
- Provide the invoice number and reason for dispute
- We will investigate and respond within 7 business days
- Resolution may include partial refund, credit note, or correction

Initiating a chargeback with your card provider without first contacting us is a breach of these Terms and may result in service termination. We track chargeback activity and may pursue legal remedies for unjustified chargebacks.

## 5. Refund processing

- All refunds are processed in Indian Rupees (INR) to the original payment method
- Refunds typically take 7–14 business days to reflect in your account
- Currency conversion losses, if any, are not our responsibility
- Bank charges deducted at source are not refundable
- Processor fees (Razorpay, Stripe, Wise) may apply

## 6. Service termination by Nri.estate

We may terminate your service immediately and without refund in case of:

- Non-payment after 30 days of due date
- Fraudulent activity or false claims
- Abusive behaviour towards our team
- Use of property for illegal purposes
- Repeated violations of our Terms of Service
- Property condition creating safety risks for our staff

## 7. How to cancel

To cancel your service, send a written request via:

- WhatsApp to +91 91094 86919
- Email to hello@nri.estate

Include your name and registered email, property address, and reason for cancellation (optional). We acknowledge within 24 hours and process per the schedule above.

## 8. Contact us

Type of query	Contact
Refunds and billing	accounts@nri.estate
WhatsApp	+91 91094 86919
Phone	+91 91094 86919

We respond within 24 hours, usually faster.

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