

ADVANCE PMC – REFUND / CANCELLATION POLICY

Effective Date: 01/03/2026

Website: www.advancepmc.com

Jurisdiction: Mumbai, Maharashtra, India

1. Policy Objective

Advance PMC operates as a consulting, advisory, intelligence, and decision-support platform. The services offered by Advance PMC typically involve time reservation, internal review, strategic inputs, human expertise, proprietary frameworks, digital delivery, and non-recoverable allocation of professional resources. For this reason, refunds cannot be approached in the same manner as standard retail goods.

This Refund / Cancellation Policy is intended to create a clear, transparent, and operationally workable framework for users, payment partners, and service administration.

2. General Rule: Fees Are Ordinarily Non-Refundable

Unless expressly approved in writing by Advance PMC or required by applicable law, amounts paid toward consultations, reports, advisory sessions, webinars, assessments, retainers, digital advisory products, priority reviews, booking fees, evaluation fees, or similar professional services shall be non-refundable and non-transferable.

This includes fees paid for:

- consultation slots;
- webinar registrations;
- report bookings;
- DRI or intelligence-based outputs;
- document review mandates;
- advisory retainers;
- strategy calls;
- premium access, priority handling, or structured review arrangements.

3. Basis for the Non-Refund Rule

The non-refund rule exists because, in many cases:

- time slots are blocked and cannot be resold at short notice;
- internal resources are deployed immediately upon booking;
- preliminary evaluation begins before formal meetings;
- digital products and proprietary frameworks are exposed once access is granted;
- adverse or cautious advice is still a professional service and does not entitle a refund merely because the outcome is unfavourable to the user's expectation.

4. No Refund in the Following Cases

Refunds shall ordinarily not be available in the following situations:

- change of mind after booking or payment;
- failure to attend a call, meeting, webinar, or consultation;
- failure to provide documents, instructions, or details in time;
- dissatisfaction with the substance of advice, risk flags, or recommendations;
- project ineligibility or negative evaluation;
- non-implementation of advice or inability to achieve the user's desired commercial outcome;
- delays caused by third parties, authorities, courts, banks, consultants, or counterparties;
- payment of a fee by mistake where the service has already commenced or a slot has already been blocked and processed;
- refusal by the user to cooperate with verification, compliance, or documentation requirements;
- duplicate booking for the same user or matter where one of the bookings has already triggered internal processing.

5. Limited Cases Where Refund May Be Considered

Without creating any obligation, Advance PMC may, at its sole discretion, consider a refund only in exceptional circumstances such as:

- duplicate payment for the same booking where no additional service was rendered;
- proven technical overcharge attributable directly to our system;
- payment received despite non-availability of service due solely to our internal operational failure and with no comparable rescheduling offered;
- refund required under applicable law or pursuant to a binding order.

Any refund, if considered, must be approved in writing by Advance PMC and may be subject to deductions.

6. Deductions from Any Approved Refund

Where a refund is approved exceptionally, Advance PMC reserves the right to deduct, to the extent applicable:

- payment gateway charges;
- bank charges;
- taxes and statutory deductions;
- administrative processing charges;
- charges for work already undertaken;
- value attributable to any consultation already held, preliminary review already done, or materials already shared.

7. Rescheduling Policy

Advance PMC may, in appropriate cases and purely as a business accommodation, permit a consultation, webinar seat, or meeting to be rescheduled.

Unless otherwise stated in writing:

- one-time rescheduling may be permitted if sufficient prior notice is given;
- failure to join at the scheduled time may be treated as a no-show;
- repeated rescheduling requests may be rejected;
- rescheduling is a concession and not a matter of right.

Advance PMC may also reschedule services due to speaker unavailability, operational constraints, technical issues, compliance review, or reasons beyond its reasonable control.

8. Booking Confirmation Subject to Successful Settlement

A payment initiation, debit alert, UPI reference, screenshot, or transaction attempt does not by itself guarantee confirmed booking. Bookings and service access may remain subject to successful settlement and receipt confirmation.

RBI's framework on failed transactions recognises turnaround and grievance processes for failed transactions across authorised payment systems, and operational issues may arise across banks, payment systems, and intermediaries.

Accordingly:

- Advance PMC may wait for final settlement confirmation before confirming services;
- where payment fails, remains pending, is reversed, or is not settled, Advance PMC may cancel, defer, or keep the booking on hold;
- users may be asked to repay through an alternate mode if the original transaction fails operationally.

9. Failed Transactions

In case of failed transactions:

- users should first verify whether the amount has actually been debited and settled;
- if a transaction is shown as debited but service is not confirmed, the user should contact Advance PMC with the payment reference and supporting screenshot or bank proof;
- resolution timelines may depend on the bank, payment aggregator, card network, UPI system, or gateway.

RBI has prescribed a harmonised framework on turnaround time and customer compensation for failed transactions in authorised payment systems.

10. Chargebacks, Reversals, and Payment Disputes

If a user raises a chargeback, payment dispute, reversal claim, or unauthorised transaction complaint with a bank, card issuer, card network, gateway, or UPI participant, Advance PMC reserves the right to:

- suspend service delivery;
- deny further access to deliverables;
- contest the chargeback with supporting evidence;

- recover losses, fees, penalties, or costs arising from wrongful or bad-faith disputes.

Razorpay's terms contemplate merchant obligations to furnish chargeback documents promptly and also allow reversal of the disputed amount where documentation is not furnished or is not satisfactory to the facility provider.

11. Fraud, Fake Payments, and Verification

Advance PMC shall not be liable for:

- payments made to unauthorised persons, fake accounts, spoofed QR codes, or fraudulent links;
- manipulated screenshots or forged payment confirmations;
- phishing, impersonation, fake customer-care communications, or third-party fraud not caused by our wilful misconduct.

Users must verify official contact and payment details from Advance PMC's official channels before making payment.

12. Webinar Registrations

For paid webinars, masterclasses, or digital sessions:

- the registration fee is ordinarily non-refundable once the seat is booked;
- inability to attend due to personal reasons shall not entitle a refund;
- if Advance PMC cancels the session entirely and does not offer a substitute date, replay access, or equivalent alternative, it may at its discretion issue credit, transfer access, or process refund as appropriate.

13. Report Fees and Advisory Output

Where payment is made for a report, structured assessment, DRI-type output, document review, or analytical note:

- the fee is non-refundable once work has commenced;

- if a report highlights risks, deficiencies, adverse findings, ineligibility, or cautionary conclusions, such conclusions do not create a refund entitlement;
- delay by the client in providing documents does not convert the engagement into a refundable transaction.

14. Abuse of Refund Process

Advance PMC reserves the right to reject refund requests, suspend services, or decline future engagements where it reasonably believes that the refund mechanism is being misused, including through:

- repeated bad-faith chargebacks;
- false payment complaints;
- fabricated non-delivery claims;
- coercive or abusive pressure after services have been rendered.

15. Limitation of Liability Relating to Payments

To the fullest extent permitted by law, Advance PMC shall not be liable for:

- bank-side delays;
- gateway downtime;
- card-network issues;
- UPI system failures;
- payment processor outages;
- transaction reversals not caused by Advance PMC;
- losses arising from the user entering wrong payment details or using unauthorised channels.

16. Contact for Refund and Payment Queries

For payment, cancellation, failed transaction, or refund-related issues, contact:

Advance PMC

Email: info@advancepmc.com

Phone: [+91 98203 32700](tel:+919820332700)

Address: [2nd Floor, Sukumar corner, 127 J.P. Road, Junction of J.P. Road & Dawood Baug Lane, Andheri West, Mumbai - 400058](#)

Please include:

- full name;
- payment date;
- payment amount;
- transaction reference number;
- screenshot or proof of payment;
- description of the issue.

17. Policy Updates

Advance PMC may revise this Refund / Cancellation Policy from time to time. The updated version may be posted on the website and shall apply from the effective date stated therein.

18. Governing Law and Jurisdiction

This Refund / Cancellation Policy shall be governed by the laws of India.

Subject to mandatory law to the contrary, the courts at Mumbai, Maharashtra shall have exclusive jurisdiction over all disputes arising from or relating to payments, cancellations, reversals, chargebacks, refunds, bookings, or services associated with Advance PMC.