

Refund and Cancellation Policy

1. Introduction

This Refund and Cancellation Policy ("Policy") governs the purchase, cancellation, and refund of paid services, subscriptions, memberships, and other paid features offered by Kulvivah Matrimonial LLP ("Kulvivah", "we", "our", or "us") through its website and mobile applications.

By purchasing any Paid Service, you acknowledge that you have read, understood, and agreed to this Policy.

2. Paid Services

Kulvivah may offer paid subscriptions, premium memberships, profile boosts, visibility enhancements, verification services, and other paid features ("Paid Services"). The features, pricing, duration, and benefits of each Paid Service will be displayed before purchase.

3. No Refund Policy

Except as expressly provided in this Policy or where required by applicable law:

- All payments made to Kulvivah are **final and non-refundable**.
- Refunds will **not** be provided after a subscription, membership, or other Paid Service has been successfully activated.
- Refunds will **not** be granted because:
 - you did not find a suitable match;
 - you received fewer responses than expected;
 - you changed your mind;
 - you no longer wish to use the Platform;
 - you did not use or fully utilize your subscription;
 - your account was suspended or terminated due to a violation of our Terms of Service; or
 - you were dissatisfied with the outcome of interactions with other users.

Kulvivah facilitates introductions between users and does not guarantee matches, engagement, marriage, or any particular outcome.

4. Cancellation of Subscription

You may cancel the renewal of your subscription at any time through your account settings (where available) or by contacting Customer Support before the next billing cycle.

Cancellation prevents future renewals only and does not entitle you to:

- a full or partial refund;
- a credit;
- a prorated refund; or
- reimbursement for any unused portion of the subscription already purchased.

Your subscription benefits will remain available until the end of the current subscription period.

5. Duplicate Payments

If you are charged more than once for the same transaction due to a technical error, payment gateway error, or processing issue, Kulvivah may, after verification, refund the duplicate payment or adjust the excess amount at its discretion.

Users must report duplicate payment issues within **30 days** of the transaction by contacting Customer Support and providing relevant transaction details.

6. Failed or Incomplete Transactions

If a payment is deducted from your account but the corresponding Paid Service is not activated due to a technical issue, payment gateway failure, or processing error:

- Kulvivah may verify the transaction with the payment service provider.
- Upon successful verification, Kulvivah may either:
 - activate the purchased Paid Service; or
 - process a refund where activation is not reasonably possible.

Processing times may vary depending on the payment service provider and financial institution.

7. Payment Processing

Payments are processed through trusted third-party payment service providers.

Kulvivah does not store your complete debit card, credit card, or other payment card information. Payment processing is subject to the terms, conditions, and privacy policies of the applicable payment provider.

8. Promotional Offers

Discounts, promotional pricing, coupons, gift vouchers, referral benefits, and limited-time offers are subject to their respective terms and conditions and generally cannot be redeemed for cash or refunded unless required by applicable law.

9. Chargebacks

If you initiate a chargeback or payment dispute without first contacting Kulvivah to resolve the issue:

- we may suspend or restrict your access to Paid Services during the investigation;
- we reserve the right to contest fraudulent or invalid chargebacks through the applicable payment provider; and
- where permitted by law, we may recover outstanding amounts and any associated costs arising from wrongful chargebacks.

Nothing in this section limits your legal rights to dispute unauthorized or fraudulent transactions.

10. Changes to Paid Services

Kulvivah reserves the right to modify pricing, subscription plans, features, benefits, or availability of Paid Services at any time.

Changes will not affect subscriptions that have already been purchased unless required by law or expressly stated otherwise.

11. Contact Us

For payment-related questions or duplicate payment claims, please contact:

Kulvivah Matrimonial LLP

Email: support@kulvivah.com

Grievance Officer: grievance@kulvivah.com

Phone: +91 94038 37175

Please include your registered mobile number, registered email address, transaction ID, payment date, and payment method when contacting us regarding a payment issue.

12. Governing Law

This Policy shall be governed by and construed in accordance with the laws of India and shall be read together with the Kulvivah Terms of Service and Privacy Policy.

Effective Date: 18 July 2026

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