

ZARELVA

FRAUD INTELLIGENCE & RISK ARCHITECTURE

Refund Policy

When and how Zarelva issues refunds

Effective Date	31 March 2026
Jurisdiction	India — Courts of Bengaluru, Karnataka
Governing Law	Information Technology Act 2000 & Indian Contract Act 1872
Entity	Zarelva, operated by Gururaj GJ
Registration	UDYAM-KR-03-0675917 (MSME — Micro Enterprise)
Contact	hello@zarelva.com zarelva.com
Version	v1.1

Zarelva is committed to delivering high-quality fraud intelligence that you can act on. This Refund Policy explains the circumstances under which refunds are available and the process for requesting them. Please read this policy before making a payment. By paying for any Zarelva service, you agree to this policy.

01 FRAUD RISK SNAPSHOT — \$99 USD

The Fraud Risk Snapshot carries a full satisfaction guarantee:

Price	\$99 USD (paid via PayPal)
Delivery	48 hours from receipt of required information
Guarantee	Full refund if you are not satisfied with the deliverable
Refund window	Within 7 days of delivery
Refund method	Original payment method (PayPal)
Process time	3-5 business days once approved

Eligible Refund Circumstances

- The report was not delivered within 48 hours of us receiving all required information from you.
- The delivered report does not address the scope you described at the time of purchase.
- You are simply not satisfied with the quality or usefulness of the report.

Non-Eligible Circumstances

- You provided inaccurate or incomplete information that materially affected the scope of the report.
- You request a refund more than 7 days after delivery.
- The report was delivered and you have already acted on its recommendations.

02 FRAUD INTELLIGENCE ASSESSMENT — \$899-\$1,799

Larger engagements operate under a fixed-fee Statement of Work with the following refund structure:

Before commencement	Full refund of any upfront payment if engagement is cancelled before kick-off call.
After kick-off, Week 1	50% refund of total fee if cancelled within the first 5 business days.
After Week 1	No refund for work already completed. Pro-rated credit may be offered at Zarelva's discretion.
Scope dispute	If Zarelva fails to deliver agreed deliverables, a partial or full refund will be negotiated in good faith.
Force majeure	If an engagement cannot proceed due to circumstances beyond either party's control, fees are refunded pro-rata.

03 FRACTIONAL FRAUD ADVISOR — MONTHLY RETAINER

Monthly retainers are invoiced in advance and structured as follows:

Cancellation notice	30 days' written notice required to end the retainer.
Pre-paid months	If a month is cancelled with less than 30 days' notice, that month's fee is non-refundable.
Service failure	If Zarelva is unable to deliver agreed monthly sessions, a pro-rated credit is applied to the following month.
Minimum term	3-month minimum commitment. Cancellation within the minimum term: 1 month's fee applies as an early termination

04 ACTIVE INCIDENT SUPPORT

Incident support engagements are time-boxed with fixed fees:

- If Zarelva mobilises within the agreed timeline and begins work, the engagement fee is non-refundable once work has commenced.

- If Zarelva is unable to commence within the agreed 24-48 hour window, a full refund is issued automatically.
- Partial refunds may be available if the incident is resolved before the full engagement scope is required.

05 HOW TO REQUEST A REFUND

To request a refund, contact us as follows:

Email	hello@zarelva.com
Subject line	Refund Request — [Engagement Name / Invoice Number]
Include	Your name, company, the engagement or product, the reason for the refund request, and your PayPal email address
Response SLA	We will acknowledge within 2 business days and provide a decision within 5 business days.
Refund method	Refunds are issued to the original payment method (PayPal). We do not issue refunds by bank transfer unless PayPal

06 CHARGEBACKS AND DISPUTES

We encourage you to contact us directly before initiating a chargeback or payment dispute. We are committed to resolving issues promptly and fairly. Initiating a chargeback without first contacting us may result in the matter being escalated to a formal dispute resolution process.

07 CHANGES TO THIS POLICY

This Refund Policy may be updated from time to time. The version in effect at the time of your purchase applies to that transaction. Current and historical versions are available at zarelva.com.

08 CONTACT

For refund requests, questions about this policy, or payment disputes:

Email	hello@zarelva.com
WhatsApp	+91 76768 37358
Website	https://zarelva.com