



## REFUND AND CANCELLATION POLICY

### 1. SCOPE AND APPLICABILITY

1.1 This Refund and Cancellation Policy (“Refund Policy”) applies to all subscription-based Research Analyst services offered by Traders Latitude, a proprietary firm owned by Bothikar Aditya Umakant, registered with the Securities and Exchange Board of India (SEBI) as a Research Analyst under SEBI (Research Analysts) Regulations, 2014.

1.2 This policy governs all paid subscriptions, renewals, upgrades, and any other financial transactions between Traders Latitude and its Clients. It must be read in conjunction with the Terms and Conditions of Traders Latitude.

1.3 By making any payment to Traders Latitude, the Client explicitly acknowledges having read and accepted this Refund Policy in its entirety.

### 2 Refund shall not be granted on the grounds of:

- Dissatisfaction with the performance of recommendations (as all recommendations carry inherent market risk).
- Losses incurred in the stock market following recommendations.
- Partial utilisation of the subscription period.
- Change of mind after activation of the subscription.
- Failure of the Client to read, access, or act upon delivered recommendations.
- Technical issues on the Client’s device, internet connection, or trading platform.
- Adverse market conditions or market volatility.
- Non-receipt of recommendations due to Client’s incorrect contact details.

### 3. CANCELLATION AND PRO-RATA REFUND POLICY

**Warning:** Investment in securities market are subject to market risks. Read all the related documents carefully before investing.

**Disclaimer:** Registration granted by SEBI, membership of a SEBI recognized supervisory body (if any) and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors. For more details, refer to our Disclosure Document.

# TRADERS LATITUDE

SEBI Registered Research Analyst - INH000027399



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www.traderslatitude.in

3.1 No Refund for Availed Period: Refunds will NOT be provided for any period during which services have already been availed – irrespective of the Client’s satisfaction with the recommendations or the outcome of trades executed based on such recommendations. The quality, accuracy, or profitability of recommendations shall not be a valid ground for disputing charges for the availed period.

3.2 Where cancellation is approved, refund for the **unexpired** portion of the subscription period shall be calculated on a pro-rata basis, after deducting charges applicable to the service period already **availed** by the Client. The **refund** amount shall **correspond** only to the **remaining unused subscription period** and shall not include charges for services already rendered.

- Example: If a Client subscribes for 3 months and requests cancellation after completion of 1 month, refund eligibility, if approved, shall ordinarily be limited to the remaining unused subscription period only.

3.2 Investments in securities markets are subject to market risks. Research recommendations provided by Traders Latitude are based on analysis and professional judgment at the time of issuance and **do not constitute any assurance or guarantee of returns**. Profits, losses, or market-related outcomes arising from investment decisions taken by the Client shall not, by themselves, constitute grounds for refund eligibility.

3.3 Cancellation Request Procedure: To initiate a cancellation and claim a pro-rata refund, the Client must:

- Submit a written cancellation request to the Grievance Officer at aditya.bothikar@gmail.com with subject line: “Subscription Cancellation Request – [Client Name] – [Subscription ID]”.
- Provide proof of payment (bank receipt, UPI screenshot, transaction ID) and official invoice issued by Traders Latitude.
- State the reason for cancellation.

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**3.4 Processing Timeline:** Traders Latitude shall process approved pro-rata refunds within 15 (fifteen) business days of confirming the cancellation request. Refunds shall be credited to the original payment source only.

**3.5 Cancellation requests** received within 48 (forty-eight) hours of subscription activation, where no research content, recommendation, or paid service has been delivered, may be considered for a full refund subject to verification and applicable circumstances.

## 4. CIRCUMSTANCES WHERE FULL REFUND IS ADMISSIBLE

Notwithstanding the general principle in Section 2, a full refund may be considered in the following limited circumstances:

### 4.1 Service Not Rendered

If Traders Latitude fails to deliver ANY research content whatsoever after confirming receipt of subscription payment, and such failure is attributable solely to Traders Latitude, the Client is entitled to a full refund. The Client must raise this claim within 7 (seven) days of the subscription start date.

### 4.2 SEBI Registration Suspended or Cancelled

If the SEBI registration of Traders Latitude is suspended or cancelled during an active subscription period, Traders Latitude shall offer a pro-rata refund for the unexpired portion of the subscription from the date of suspension/cancellation.

### 4.3 Duplicate or Excess Payment

If a Client has made a duplicate or excess payment due to a technical error, the excess amount shall be refunded in full after verification, provided the Client notifies Traders Latitude within 7 (seven) days with proof of payment.

### 4.4 Order by Competent Authority

If a competent court, SEBI, consumer forum, or other lawful authority directs Traders Latitude to issue a refund, such refund shall be made in accordance with the order.

### 4.5 Fraud or Misrepresentation by Traders Latitude

If it is conclusively established through a regulatory or legal proceeding that Traders Latitude made a materially fraudulent representation to induce subscription, a full refund shall be admissible.

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### 5. PAYMENTS GENERALLY NOT ELIGIBLE FOR REFUND

Refund shall ordinarily not be admissible for the following payments:

1. Payments made to any bank account OTHER than the official Traders Latitude account listed on the website.
  2. Payments made to any individual employee, associate, or agent in their personal capacity.
  3. Payments made on the basis of returns or profits guaranteed by any representative (such guarantees are unauthorised).
  4. Payments for completed subscription periods where service was duly delivered.
- Payments made to impersonators, fake websites, or fraudulent entities claiming to be Traders Latitude.

### 6. CHARGEBACK AND PAYMENT DISPUTE POLICY

6.1 If a Client initiates a chargeback or payment reversal with their bank, payment gateway, or card issuer without first raising the concern through the internal grievance redressal mechanism of Traders Latitude, Traders Latitude reserves the right to:

- Immediately suspend all services to the Client without notice.
- Provide evidence of service delivery to the payment provider or bank to contest the chargeback.
- Pursue legal remedies for breach of contract and recovery of dues.

6.2 Clients are encouraged to first raise their concerns through the internal grievance redressal mechanism of Traders Latitude for resolution prior to escalating the matter to payment providers or other external forums.

### 7. ESCALATION AND REGULATORY RECOURSE

7.1 If the Client is not satisfied with Traders Latitude's decision on a refund or cancellation request, the Client may contact grievance officer at Aditya.bothikar@gmail.com or can approach to scores ( full details on website)

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### 8. AMENDMENTS TO THIS POLICY

8.1 Traders Latitude reserves the right to amend this Refund Policy at any time. Material amendments shall be communicated via the official website and email. The revised policy shall apply to all subscriptions entered into after the effective date of revision.

8.2 This policy shall be reviewed at least once every financial year for regulatory compliance.

### CLIENT ACKNOWLEDGEMENT OF REFUND POLICY

By subscribing to any service of Traders Latitude, I/we confirm that:

1. I have read and understood this Refund and Cancellation Policy in full.
  2. I acknowledge that research services, once delivered, are non-refundable for the availed period.
  3. I understand that any cancellation refund, if applicable, will be calculated on a pro-rata basis after deducting charges for services already availed and applicable statutory taxes, wherever applicable.
  4. I acknowledge that investment in securities markets are subject to market risks and profits or losses from using Traders Latitude's recommendations are solely my responsibility.
  5. I have not been promised any guaranteed returns and my subscription is voluntary.
  6. I understand that concerns or grievances relating to refunds may first be addressed through the internal grievance redressal mechanism of Traders Latitude.
- My payment has been made to the official Traders Latitude bank account and I hold a valid receipt/invoice.

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Prop. Aditya Umakant Bothikar

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