



Refund Policy: All services rendered by the Company are provided on a non-refundable basis. This includes, but it not limited to, setup fees, monthly fees, upgrade fees, professional services fees, and bandwidth overage fees, advertising fees, monthly subscription fees, regardless of usage. In addition, if your account is canceled by the company for violation of this Agreement or the attached Acceptable Use Policy, all payments made to the Company become completely non refundable. Customer agrees not to charge back any credit card payments for services rendered. In the event that a customer files a charge back or other payment dispute, they will be considered to be in violation of this agreement and may be subject to collection action as described in section 2 below.

If you purchase our paid plan to upgrade your membership with other paid plan while you are already in the current paid plan, you will not get any payment back/refund of using current paid and you have to pay for the new paid plan while upgrading your membership. We suggest you to not to upgrade while you are already in the paid plan and only upgrade after you finish using your current paid plan.

For Technology services, after purchasing and receiving your product and service, you have 30 days cooling off period window to let us know if we need to work more on it or not. If you fail to reach us during 30 days cooling off period, we consider you accepted our products and services but if you contacted us during 30 days cooling off period, we will discuss further on what modification we have to make but there will be no any refund.

For Funding services, we never charge any kind of upfront fees except for international business funding and the fees is not fixed, the fees can depends upon many factor like your business project, size and so on. There is no any cooling off period for international business funding services and there are 100% no refund.

For credit repair and debt relief/pay off/pay down program services, there are some fees involve upfront or back-end to start working on your file and deliver what you seek so for credit repair program, the fees are mentioned but for debt relief services fees are not mentioned because it



varies and we can only tell the fees after going through your case files. There is no any cooling off period for both credit repair and debt relief services and there are 100% no refund.

If you want to withdraw or temporary deactivate or delete your account or profile then you can reach us over email or live chat support or call, we will withdraw or temporary deactivate or completely delete your account manually and if you are in paid plan subscription membership, we will deduct the total days you used our service and then refund the rest of balance amount as mentioned in section 3 below.

Section 2:

Violation of Terms: Should Customer violate any of these terms, the Company will attempt to contact the customer by email or telephone before taking any action where avoidable. However, the Company will pursue whatever action is necessary to serve its best interest in these cases, even if that should necessitate the suspension or termination of Customer's services without any type of notification.

Section 3: You will be paying payment to SUD' BA Finance Solutions, Bhutan since PandoraBiz.com is owned by SUD' BA Finance Solutions, Bhutan (www.sfsbhutan.com).

Note: All the payment currency is in USD (US Dollar) for all the international transactions. For Domestic payment transactions made by our domestic Bhutanese clients, the currency is in Nu. (Ngultrum).

Note: We only accept Card Payment method/mode of payment. Only Visa and MasterCard both Credit and Debit Card are accepted for the payment and we are using authorized 3D Secure Merchant Payment Gateway System Provided by Bank Of Bhutan Limited after complete verification along with Secure Socket Layer (SSL) encryption is used to ensure sensitive data of yours is completely protected. For Domestic transactions, Bhutanese clients can pay using mobile app like mBOB, Tpay, Epay, PNBDrukPay, and BnBpay directly into our business account of SUD' BA Finance Solutions, Bhutan.

Note: We use 3D secure merchant payment gateway so during purchase of our services, you will have to insert or input OTP (One-Time Password) which is auto generated directly



into your phone message inbox to authorize the transaction which is directly linked to your card issuing bank and only you will have the access of such OTP which means only you are authorized person to authorized the transaction of payment to purchase our services. Don't share such confidential message to anyone to prevent SCAM or Hacking.

Note: We never ask any kind payment method or card details over phone call or email. You (Client) have to understand everything and willingly purchase our services online and to purchase you have to register and create an account with PandoraBiz.com otherwise purchase our services is impossible. If you receive any email or call from someone claiming Pandorabiz.com, please verify with us first in direct live chat or call us in our given number or email us. Our contact details are mentioned in our contact us page.

All the payments made for our services are non-refundable from the date and time of purchase and the services purchased cannot be cancelled. In some case, PandoraBiz.com will cancel the plan or services and you will get correct Refund amount if you follow the instructions mentioned below based on the possible situations-

Situation 1: Only 24 Hours Open Window To Claim For Refund – If you are Independent Business Manager or Client (Business Owner) and purchased any normal paid plans like Blossom & Garden Plan on behalf of your client or for your business respectively.

Instruction- After you purchased any normal paid plan like Blossom & Garden Plan and if it's not activated in 72 hours then you have 24 hours open window from the date and time of purchase for you to ask refund. PandoraBiz.com will refund 100% amount in next 72 hours but to claim refund you have to send us an email with the statement as mentioned below from your registered email address with PandoraBiz.com only in 24 Hours open window:

“ Hi PandoraBiz.com,

I purchased your paid plan, (Type Blossom Plan or Garden Plan) but it's been more than 72 hours and my paid plan is not activated.

I look hearing back from you.



PandoraBiz.

Brand your Business, Do Business, Secure Your Business

Thank you

For International Clients: Your Full Name mentioned in your credit/debit card which was used during payment & Last 4 digit numbers of your credit/debit card which was used during payment.

Or For Domestic Bhutanese Clients: Your Account Number, Date Of Transaction Made, Account Holder Name and Phone Number “

Situation 2: Only 24 Hours Open Window To Claim For Refund – If you are Independent Business Manager or Client (Business Owner) and purchased any add-on features paid plans like Vertical Garden & Spiral Jungle Plan on behalf of your client or for your business respectively.

Instruction- After you purchased any add-on features paid plan like Vertical Garden & Spiral Jungle Plan and if it's not activated in 72 hours then you have 24 hours open window from the date and time of purchase for you to ask refund. PandoraBiz.com will refund 100% amount in next 72 hours but to claim refund you have to send us an email with the statement as mentioned below from your registered email address with PandoraBiz.com only in 24 Hours open window:

“ Hi PandoraBiz.com,

I purchased your paid plan, (Type Vertical Garden Plan or Spiral Jungle Plan) but it's been more than 72 hours and my paid plan is not activated.

I look hearing back from you.

Thank you

For International Clients: Your Full Name mentioned in your credit/debit card which was used during payment & Last 4 digit numbers of your credit/debit card which was used during payment.

Or For Domestic Bhutanese Clients: Your Account Number, Date Of Transaction Made, Account Holder Name and Phone Number “



Situation 3: No Refund For Add-On Features Created and Delivered Even If You Did Not Like The Add-On Features Created and Delivered By PandoraBiz.com-

If you are Independent Business Manager or Client (Business Owner) and purchased custom paid plan with add-on features on behalf of your client or for your business respectively.

Instruction- Your custom add-on features plan will be activated instantly or within 72 hours but for your add-on features, PandoraBiz.com will design and create the best fit for your business or for your client's business so it will take 72 Hours and it will go live. PandoraBiz.com will manually send you an email in your registered email address with the final digital add-on features created and delivered by PandoraBiz.com to notify you and let you know how we have delivered our work and services. PandoraBiz.com cannot change what we have created and delivered but if you are not satisfied, PandoraBiz.com will not refund any amount paid but we will modify the add-on features which we have created and delivered.

If you are not satisfied with our created and delivered add-on features and want us to modify it then you have to send an email from your registered email address with PandoraBiz.com in 72 Hours open window from the time & date we delivered the add-on features with the statement below:

“ Hi PandoraBiz.com,

I purchased custom add-on paid plan (Type Vertical Garden or Spiral Jungle) But it is not what I expected of the design. I would like to request you to modify.

I look hearing back from you.

Thank you

For International Clients: Your Full Name mentioned in your credit/debit card which was used during payment & Last 4 digit numbers of your credit/debit card which was used during payment.

Or For Domestic Bhutanese Clients: Your Account Number, Date Of Transaction Made, Account Holder Name and Phone Number “



Situation 4: If you are an Independent Business Manager or Business Owner and purchased our Custom Branding Plan, there is no refund for any reason you have because we deliver everything with complete transparency and you will get report on it.

Situation 5: Only 30 Days Open Window To Claim For Refund- If you want to withdraw or temporary deactivate your account or completely delete your account and if you have paid for any paid subscriptions plans like Blossom or Garden or Vertical Garden or Spiral Jungle then you have 30 days open window and have to send us the email with the statement as mentioned below from your registered email address with PandoraBiz.com for refund-

“ Hi PandoraBiz.com,

I want to withdraw or temporary deactivate my account or completely delete my account but I purchased your subscription paid plan (Type Blossom or Garden or Vertical Garden Or Spiral Jungle). I would like to request you for refund.

I purchased the paid plan subscription on date and time. (Please give us the exact time and date of your purchase which is in the invoice in your inbox of registered email address- We have to verify everything and then give refund, if you fail to do as instructed then there will be no refund)

I look hearing back from you.

Thank you

For International Clients: Your Full Name mentioned in your credit/debit card which was used during payment & Last 4 digit numbers of your credit/debit card which was used during payment.

Or For Domestic Bhutanese Clients: Your Account Number, Date Of Transaction Made, Account Holder Name and Phone Number “



Note: If PandoraBiz.com finds the details like provided full name and last 4 digits of your credit/debit card or Bank Account Number, Bank Account Holder Name, Phone Number, Date & Time Of Purchase used during the payment does not match with our database during the verification, PandoraBiz.com will notify you for providing us the right/correct details over your registered email address with PandoraBiz.com in 72 Hours. And you will have 72 Hours to provide us correct/right details from your registered email address with PandoraBiz.com but if you fail to provide us correct/right details then your claim for refund will be invalid by default and no any further claim/refund/dispute case/charge-back under any reason code is not at all accepted.

Note: If you fail to do as instructed for given possible situations as mentioned above then PandoraBiz.com will accept your purchase as valid from your end without any notification and if you fail to claim for refund as instructed then your claim for refund will be invalid by default and you will not get any refund. PandoraBiz.com will notify you in your registered email address about the invalid claim for refund. No any further claim/dispute case/charge-back under any reason code is not at all accepted.

Note: If you did as instructed for given situations as mentioned above then PandoraBiz.com will accept your claim for refund and provide refund of correct amount in 72 Hours after verification and your paid plan and services will be deactivated or suspended or removed or deleted or cancelled. PandoraBiz.com will notify you in your registered email address about the valid claim for refund and the correct refund amount.



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Note: If you did as instructed to cancel the paid plans and claim for refund then PandoraBiz.com will accept the request and cancel the paid plans in 72 Hours and refund your amount after deducting the amount based on the date & time of activity or live of the paid plans before you requested us as follow (For example)-

<u>Date of Purchase</u>	<u>Type of Paid Plan and Total Amount Paid</u>	<u>Date of Request to Cancel Paid Plan</u>	<u>Days of Activity or Live of Purchased Plan</u>	<u>Total Refund Amount after deducting days of activity of purchased plan</u>
1 st July 2020	Blossom Plan for \$7.49 USD for 4 weeks	3 RD July 2020	2 Days	\$6.99 USD $(\$7.49/30 \text{ days} = \$0.249)$ $\$0.249 * 2 \text{ Days} = \0.498 $\$7.49 - \$0.498 = \$6.99 \text{ USD})$
1 ST July 2020	Vertical Garden for \$49.99 USD for 4 weeks	29 Th July 2020	28 Days	\$3.35 USD $(\$49.99/30 \text{ days} = \$1.666)$ $\$1.666 * 28 \text{ Days} = \46.64 $\$49.99 - \$46.64 = \$3.35 \text{ USD})$

Note: There is no any refund for our Debt collection or recovery services because we get paid after we collect your debts/bills/due payment. You have to pay us our share/commission/fees first then you will receive your debts collected by us.