

Refund and Cancellation Policy

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<https://www.ashdocs.com/refunds> · ASH Studios · Coimbatore, India · GSTIN 33DLEPA9895M2ZH

This policy is part of the Terms of Service. It applies to every purchase made through ashdocs.com, whether billed in US dollars or Indian rupees.

1. Free plan and test mode

The free plan and test API keys cost nothing, so there is nothing to refund. You can stop using them at any time, or delete your account from Settings → Account.

2. Cancelling a paid plan

You can cancel a monthly or yearly plan at any time from Settings → Billing, or by emailing ashwinmanikandan@ashdocs.com from your account email. Cancellation takes effect at the end of the billing period you have already paid for. Until then you keep the plan's credits and features. After that date your account moves to the free plan; invoices, hosted pages and customer records stay in your account, but live API keys are limited to the free plan's credits.

We do not charge cancellation fees, and we do not need a reason.

3. Refunds on plans

First paid purchase. If this is the first time you have paid for ASHDOCS and you ask within 7 days of the charge, we will refund the full amount, provided you have used fewer than 25 live credits in that period. We ask for the 25-credit ceiling so that the refund window cannot be used to run a month's invoicing for free.

Renewals. Renewal charges are not refundable once the new billing period has started. To avoid a renewal, cancel before the renewal date shown in Settings → Billing. If a renewal was charged within the last 3 days and no live credits have been used in the new period, email us and we will refund it as a courtesy.

Yearly plans. A yearly plan is a discounted prepayment for twelve months. It can be cancelled at any time (section 2) but is not refunded pro rata, except in the first 7 days under the first-purchase rule above.

Downgrades. If you move to a cheaper plan, the change applies from your next billing period. The difference is not refunded; you keep the higher plan until then.

Upgrades. If you move to a more expensive plan mid-period, the new plan starts immediately and you are charged for it from that date; the unused part of the old plan is credited against the new charge,

so you never pay twice for the same days.

4. Credit packs

One-time credit packs are not refundable once any credit in the pack has been used. An unused pack can be refunded in full if you ask within 7 days of purchase. Credits do not expire while your account is active and are not convertible to cash.

5. When we refund without being asked

We will credit or refund you, at your choice, when:

- a documented fault in the Service consumed credits without producing the document you requested (we re-credit automatically where our logs show it; tell us if we missed one);
- you were charged twice for the same period or pack;
- we retire a core capability you paid for before the end of your billing period (section 2 of the Terms of Service), in which case we refund the unused part of that period pro rata;
- the Service was unavailable for more than 24 consecutive hours because of a fault on our side, in which case we add the lost days to your billing period.

6. How refunds are paid

Refunds go back to the original payment method through Razorpay. Razorpay usually credits a card or UPI account within 5–7 working days; some banks take longer, which is outside our control. Refunds are made in the currency you were charged in. We do not refund bank or currency-conversion fees charged by your bank or card issuer, since we never receive them.

7. Chargebacks

If you have a problem with a charge, please email us first; we resolve almost everything within two working days. A chargeback raised without contacting us may lead to the account being suspended while the dispute is open, because the payment processor freezes the funds and we cannot tell a mistaken dispute from fraud until it is resolved.

8. Consumer rights

Nothing in this policy limits rights you have under the Consumer Protection Act, 2019 (India) or any consumer law in your own country that cannot be excluded by contract.

9. Contact

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