



3. Refund Policy

Last Updated: December 10, 2024

At OnlyCashUniversity (“OCU”, “we”, “us”, or “our”), we are committed to your satisfaction. This Refund Policy outlines the terms and conditions under which refunds may be issued. Please read this policy carefully before making a purchase.

1. Subscription Refund Policy

1.1 Monthly Subscription

OnlyCashUniversity operates on a monthly subscription model. **No refunds** are issued for partial months of service. If you cancel your subscription, you will retain access to the platform until the end of your current billing period. No prorated refunds will be provided for unused days within a billing cycle.

1.2 120-Day Money-Back Guarantee

We offer a **120-DAY MONEY-BACK GUARANTEE** for first-time subscribers. Eligibility:

- You must be a **new subscriber** (first-time purchase only).
- You must request a refund **within 120 days** of your initial purchase date.
- You must provide a reason for your refund request.

To request a refund under this guarantee, email us at **support@onlycashuniversity.com** with:

- Your full name,
- Email address used for registration,
- Reason for refund request, and
- Purchase date and transaction ID.

If approved, refunds will be processed within 7–10 business days to your original payment method.

1.3 Refund Exclusions

The following are **NOT** eligible for refunds:

- Subscriptions beyond the first 120 days,
- Recurring monthly payments after the initial 4-month period,
- Subscriptions canceled after completing 30% or more of the course content,
- Accounts found to be abusing the refund policy (multiple purchases/cancellations), and
- Accounts terminated due to Terms of Service violations.

2. Cancellation Policy

2.1 How to Cancel

You may cancel your subscription at any time by:

- Logging into your account and clicking “Cancel Subscription” in settings, or
- Contacting our support team at **support@onlycashuniversity.com**.

2.2 Effect of Cancellation

Upon cancellation:

- Your subscription will not renew for the next billing cycle,
- You will retain access to the platform until the end of your current billing period, and
- You will no longer be charged.

All content access will be removed after your subscription ends.

2.3 No Refund Upon Cancellation

Canceling your subscription does **NOT** entitle you to a refund for the current billing period. You will have access until the period ends, but no refunds will be issued for that period.

3. Affiliate Commission Refunds

3.1 Commission Chargebacks

If a sale referred by an affiliate is refunded or charged back:

- The corresponding commission will be deducted from the affiliate’s balance.
- If the affiliate has already been paid, the deduction will be applied to future commissions.
- Any negative balance must be resolved before future payouts.

3.2 Fraudulent Referrals

If an affiliate is found to have generated fraudulent referrals or violated our Affiliate Program terms, all associated commissions will be forfeited and no refunds will be issued.

4. Technical Issues & Service Interruptions

4.1 Platform Downtime

We strive to maintain 24/7 platform availability. However, occasional downtime may occur due to:

- Scheduled maintenance,
- Technical issues, or
- Server upgrades.

Short-term technical issues or maintenance do **NOT** qualify for refunds.

4.2 Extended Outages

If our platform is unavailable for more than 48 consecutive hours due to our fault (not including user-side issues like internet connectivity), we may, at our discretion, offer:

- A credit toward your next billing cycle, or
- An extension of your subscription period.

Refunds will **NOT** be issued for temporary technical issues.

5. Chargebacks & Payment Disputes

5.1 Chargeback Policy

If you initiate a chargeback or payment dispute with your bank or credit card company without first contacting us:

- Your account will be immediately suspended.
- You will lose access to all content and services.
- We reserve the right to pursue collection of the disputed amount plus any associated fees.
- Your account may be permanently banned.

5.2 Proper Dispute Process

If you have a billing concern or believe you were charged incorrectly:

1. Contact our support team at **support@onlycashuniversity.com** FIRST.
2. Provide transaction details and explain the issue.
3. Allow us 5–7 business days to investigate and respond.
4. We will work with you to resolve the issue fairly.

6. Refund Processing

6.1 Processing Time

Approved refunds will be processed within 7–10 business days from the date of approval.

6.2 Refund Method

Refunds will be issued to your original payment method (credit card, debit card, UPI, etc.).

6.3 Currency

Refunds will be issued in the same currency as your original purchase.

6.4 Bank Processing Time

After we process the refund, it may take an additional 5–10 business days for the funds to appear in your account, depending on your bank or payment provider.

7. Non-Refundable Items

The following are strictly **NON-REFUNDABLE**:

- Affiliate commissions already paid out,
- Subscription renewals beyond the initial 120-day period,
- Access to content consumed beyond 30% completion,
- Accounts terminated for Terms of Service violations, and
- Purchases made during special promotions (unless otherwise stated).

8. Exceptional Circumstances

8.1 Discretionary Refunds

In rare cases, we may issue refunds outside of our standard policy if:

- There was a billing error on our part,
- You experienced significant technical issues preventing platform access (verified by our team), or
- Other exceptional circumstances as determined by management.

These refunds are issued at our sole discretion and do not set a precedent.

8.2 Partial Refunds

We do not offer partial refunds or prorated refunds for unused portions of a subscription period.

9. Fraudulent Activity

9.1 Account Fraud

If we detect fraudulent activity associated with your account, including (but not limited to):

- Use of stolen payment information,
- Abuse of the refund policy,
- Multiple accounts created to exploit promotions, or

- Sharing or reselling account access,

We will:

- Immediately terminate your account,
- Deny any refund requests,
- Report the activity to relevant authorities if necessary, and
- Pursue legal action if warranted.

9.2 Affiliate Fraud

Affiliates found engaging in fraudulent referral practices will have all commissions forfeited and will be permanently banned from the program with no refunds.

10. Force Majeure

We are not liable for refunds or service interruptions caused by events beyond our reasonable control, including:

- Natural disasters,
- Acts of war or terrorism,
- Government actions or regulations,
- Internet service provider failures, or
- Third-party service outages (e.g., payment processors, hosting providers).

11. Modifications to Refund Policy

We reserve the right to modify this Refund Policy at any time. Changes will be effective immediately upon posting to our website. Your continued use of OnlyCashUniversity after changes are posted constitutes acceptance of the updated Refund Policy.

12. Contact Us

If you have questions about our Refund Policy or wish to request a refund, please contact us:

- **OnlyCashUniversity**

Support:

support@onlycashuniversity.com

- **Website:** www.onlycashuniversity.com

By making a purchase or subscribing to OnlyCashUniversity, you acknowledge that you have read, understood, and agree to this Refund Policy.

