ScaleEdge — Service & Performance Agreement (ACE Terms, v1.7 · 15 Nov 2026)

5 key terms

1. **Fee:** ₹95,000 including GST, for 6 months from Day 0 — your onboarding call, on a day you choose and book within 14 days after Part 1 arrives. Pay ₹95,000 at once, or ₹50,000 before onboarding and ₹45,000 by Day 10. *(§1, 2.1, 2.2)*
2. **Cancel:** within 7 days of signing, before onboarding starts, everything you paid comes back, no questions asked — except a ₹10,000 booking amount, which is refunded only if you cancel within 24 hours of paying it, even if your written plan has not reached you yet. *(3.1, 2.3(c))*
3. **Guarantee:** "live in 72 hours" and "scale in 30 days" are our pace, not refund tests. If, in the 90 days from your Live Date, buyers who came through the system paid you less than double your fee plus your ad spend (up to your plan's maximum; all without GST), your fee comes back; ad spend never does. Not live within 14 days of complete inputs: your fee comes back if you ask within 15 days after those 14; our work and the 90-day guarantee then end. *(§4)*
4. **Your conditions:** before your Live Date, lateness only moves it — but if it has not come by Day 45 for reasons on your side, the refund no longer runs 7 days after our notice. From your Live Date: ads, funnel and follow-up kept running; calls and weekly reviews; weekly tasks; the sheet; no unapproved changes; payments only through your listed routes — each with a date, an allowance and a record, all in Schedule 2. Beyond an allowance, or after a false entry or a hidden sale, the refund right ends. *(§5, 4.4(d), 4.8)*
5. **Request, access, Part 2:** ask once, in the 15 days after test day 90 (stop days and dispute days move it), on WhatsApp, with your exports — never earlier or later. With your full fee paid, access, updates and WhatsApp support are free until Day 360, whatever happens with the guarantee. If Part 2 is late, work pauses, nothing paid comes back, and no refund can be asked while it is overdue. Courts of Lucknow; questions on WhatsApp (8.3). *(4.9–4.11, §7 ▸, 8.2, 8.3)*

These 5 lines summarise the terms; where they differ, the full terms apply.

Between: Shudhanshu Dwivedi (proprietor), trading as ScaleEdge, Lucknow, Uttar Pradesh — GSTIN 09HGIPD8165A1ZD — and _____ (name / business / city; for a company: company name, GSTIN, and the authorised signatory's name and designation) ("you"). **What this is:** the live Refund Policy (clauses 2–8, quoted exactly) plus the lines it leaves open (marked ▸). This accepted copy is the whole agreement.

1. Term and Day 0

▸ ACE runs **6 months from Day 0 (Day 0 → Day 180)**. The guarantee and your continued access have their own dates (4.4, 4.10, 4.11) and run past Day 180 only as those clauses say; nothing else continues after Day 180, and this agreement does not renew by itself.

▸ **Test days, the 90 days and the request window.**

Your Live Date (4.4) is test day 1. Each later day is the next test day, except two kinds of day, which are not test days:

a stop day (4.4(c));

a dispute day, that is a day on which a payment dispute you raised is open (8 ▸ Payment disputes).

Test day 90 is the 90th test day.

"The 90 days" are all the days from your Live Date to test day 90, stop days and dispute days included.

"The request window" is the 15 days after test day 90.

A stop day or a dispute day therefore moves test day 90 and the request window together. (A dispute day is not the pause for a late Part 2 in §7 ▸, which comes before the Live Date.)

"Day" with a capital D always counts from Day 0.

▸ **Day 0 = the day of your onboarding call.** You choose that day and book it within 14 days after Part 1 (₹50,000), or the full fee, has fully arrived; it can be booked only after that. If you have not booked it by then,

we tell you so in writing. Until you hold it, Day 0 has not come, so nothing that counts from it starts — not the 14 days in 4.13, not the guarantee, and not Day 180 or Day 360 — and nothing paid is returned for that reason alone. Every "Day" below counts from Day 0.

▸ **"Signing"** in 2.2 and 3.1 = the day Part 1 (₹50,000) — or the full ₹95,000 — has fully arrived. You accept these terms by ticking the box on the payment page before your first payment (or, where no payment page is used, by writing 'accepted' on WhatsApp under these terms). They apply from that payment. After your first payment we send you, on WhatsApp, a message with the version and date of the terms you accepted and a link to these terms as published; that message is ScaleEdge's countersignature.

2. Fee — 2.1. ₹95,000 including GST. · 2.2. Pay in full at signing, or ₹50,000 at signing plus ₹45,000 by Day 10 (the 10th day after your onboarding call).

▸ **Your payments.** Part 1 ₹50,000: in one payment — or, where we have agreed a booking amount with you, ₹10,000 first (refunded in cash only if you cancel within 24 hours of paying it, 2.3(c)), then your written plan within 24 hours of your details, and the remaining ₹40,000 only if you want to go ahead after reading it, by the due date in 2.3. Part 2 ₹45,000: due by 23:59 IST on Day 10 (the 10th day after your onboarding call) (2.2). The launch call, where the 90 days of 4.4 start, is held only after Part 2 (or the full ₹95,000) has fully arrived (4.4). Or ₹95,000 in full. Day 0 is booked only after Part 1 (or the full fee) has fully arrived. If Indian law requires you to deduct TDS from a payment to us, tell us on WhatsApp within 7 days of the payment how much you deducted and under which section; that TDS part then counts as paid toward that payment (the booking amount, the remaining ₹40,000, Part 1, Part 2 or the full fee) from the day of the payment. Send us the TDS challan within 3 days after its legal due date for deposit (for most months, the 7th of the next month), and Form 16A when it is issued; if the challan has not reached us by then, or the TDS does not show against our PAN in Form 26AS, that part is unpaid until it does. A payment has "fully arrived" when the amount after TDS has reached us and its TDS part counts as paid.

▸ **2.3 Booking amount (only where we have agreed it with you and sent you a ₹10,000 booking page or payment link).** (a) The ₹10,000 booking amount (including GST) is the first part of Part 1 and counts toward your ₹95,000. It keeps this agreement open for you, on these accepted terms, until the dates in (b) and (d). It starts no work and none of the service dates. Signing (§1) happens only when Part 1 (₹50,000), or the full ₹95,000, has fully arrived; only signing starts the 7-day window in 3.1; your Part 2 date is set by Day 0 (▸ Your payments). Day 0 is only the day of your onboarding call (§1); the go-live and guarantee clocks (§4) start only after it. (b) Within 24 hours of receiving the details we ask you for on WhatsApp after your booking amount, we send you your written plan: how your offer, VSL, ads and funnel will be built, and what we need from you. The 24 hours start only when your details reach us; the due date below still counts from the day you paid the booking amount. You pay the remaining ₹40,000 only if you want to go ahead after reading it; if you do not, you do not pay it, and your booking lapses under (d). Reading the plan decides only the ₹40,000; the booking amount comes back only as (c) says. The remaining ₹40,000 is due by 23:59 IST on the 7th day after the day you paid the booking amount, or on the 3rd day after your plan reaches you if that is later; if no plan has reached you, the 7th day (the "due date"). We send you that date in our confirmation message on WhatsApp and, where we issue one, on your receipt voucher. Before your booking lapses, you and we can agree a later due date in writing on WhatsApp; that date then becomes the due date in (b) and (d). The day of a payment is the IST date on which that payment was made, as the payment gateway (Razorpay) shows it for the payment ("created at") — not the date a payment page or link was made. If you pressed Pay on our payment page or payment link before a deadline, that payment counts as on time even if it completes after it. (c) On a cancel, the booking amount is refunded in full, nothing deducted, only if you cancel within 24 hours of paying it (the time Razorpay shows for that payment, "created at", IST), with one line on WhatsApp to +91 99368 70314 — the 24 hours run from your payment, even if your written plan has not reached you yet. After the 24 hours, the booking amount is not refunded in cash, and (d) says what happens to it. Until Part 1 is complete you can also cancel at any time, for any reason, the same way; anything else you have paid is then refunded in full. Within 2 working days (Monday to Saturday, except bank holidays in Uttar Pradesh) we start the refund due, to the account it came from, with nothing deducted; banks usually show it within 5–7 working days. These terms then end, except as (h) says. (d) Your booking lapses, and these terms end, if the ₹40,000 has not fully arrived (▸ Your payments) by 23:59 IST on the 3rd day after the due date. On lapse we tell you once, on WhatsApp, that your booking has ended; our reminders stop and nothing is refunded automatically. The booking amount is not refunded in cash after the time (c) allows; anything else you have paid stays refundable in full — ask with one line on WhatsApp, at any time, and we start the refund as in (c), paid as 7.1 ▸ says. You can start again at any

time, on the terms then in force; if you do, the booking amount we kept counts toward your fee. If we cannot go ahead before Part 1 is complete — and that includes the case where your written plan has not reached you within 3 working days of receiving every detail we asked for — we tell you why in writing and start the refund of everything you have paid, booking amount included, as in (c), without you having to ask. (e) Once Part 1 is complete, the booking amount is part of it. That day is signing (§1). 3.1 then refunds what you paid beyond the booking amount; the booking amount itself is refunded only as (c) says. (f) The terms you accepted with the booking amount apply when you pay the balance. A newer version applies to you only if you accept it separately; declining it changes nothing. (g) If, before Part 1 is complete, you pay ₹50,000 or ₹95,000 in one payment instead of the balance, that payment is your Part 1 (or your full fee), and within 2 working days we start the refund of the booking amount, as in (c). (h) When these terms end under (c) or (d), our refund duties in (c) and (d) — paid as 7.1 ▸ says — and clause 8 continue, and so does the credit in (d).

▸ **What each payment buys.** Written here so that it is plain before you pay. Each item is ticked on the tracking sheet with the date we delivered it.

You pay	What you have received for it
₹10,000 booking amount (only where agreed, 2.3)	Your written plan within 24 hours of your complete details. Refunded in cash only if you cancel within 24 hours of paying it (2.3(c)).
₹40,000 (completes Part 1, ₹50,000)	Your onboarding call (Day 0, booked within 14 days after Part 1 arrives, §1), where your tracking sheet is opened with you · the kickoff and leak audit (Day 3) · your Offer & ICP sheet (Day 7) · your VSL or sales-page script (Day 7) · your tracking spec (Day 10) · your weekly review calls from Day 0 to Day 10. Each comes by its date in Schedule 1, or within 3 working days of the input it needs, whichever is later.
₹45,000 (Part 2) by Day 10 (the 10th day after your onboarding call)	Your launch ad scripts and funnel copy · the technical and automation set-up you gave us (§6 ▸) · your follow-up sequence · your live sign-off and the launch call, where your campaign is switched on and the 90 days start · the weekly review calls after Day 10 and the rest of the 6-month programme · the guarantee in §4, which runs only on a complete fee (4.12) · your continued access to Day 360 (4.11).

Work we deliver early, before Part 2 is due, stays yours; it does not change what each payment buys. An item still waiting on your input when a pause starts (§7 ▸) is owed only after the pause ends.

3. Cancellation — 3.1. Cancel within 7 days of signing, before onboarding starts, and everything you paid is refunded — no questions asked — except a ₹10,000 booking amount, which is refunded only if you cancel within 24 hours of paying it (2.3).

▸ Any amount paid before Part 1 is complete is also fully refunded under 2.3(c) if you cancel before onboarding starts — except the booking amount, which is refunded only if you cancel within 24 hours of paying it. We also refund it if we cannot go ahead (2.3(d)), or if you pay Part 1 or the full fee in one payment instead (2.3(g)); neither is a cancellation.

4. Guarantee

4.1. If, in the 90 days from your Live Date (to test day 90, §1), the money you received from buyers who came through the system is less than double what you invested, we refund the fee you paid us in full — provided you met the conditions in §5 within their allowances and you ask for it once, in the request window (4.10).

4.2. "Double" means that the money received in those 90 days from buyers who came through the system is at least twice what you invested: the fee you paid us plus your ad spend in those 90 days (counted up to your plan's maximum, 4.5(a)), all counted without GST.

▸ **4.3 "Live" in 4.4 and 4.13 means your system is running in your business:**

(a) one offer priced and locked;

(b) your funnel — opt-in → VSL or sales page → booking — live on your own domain;

(c) booking calendar, payment link and tracking connected and tested end to end on a test lead;

(d) your first campaign built and ready to switch on (on an organic-only plan: your first content or outreach push scheduled).

We design, script and spec every piece, review your team's build, and sign it off with you on the tracking sheet. Any day we are waiting on your side — inputs, access, a recording, a build step your team does from our specs, or a platform approval (ad account, domain, payment gateway) — is added to the 14. Added days move the 14-day deadline in 4.13, not your Part 2 date (▸ Your payments).

▸ **Our go-live time.** We take your system live (4.3) within 72 hours of receiving your complete inputs. Complete inputs are: every input on the list we give you on the tracking sheet on your onboarding call (Day 0; §5 ▸ Your inputs), the access it needs, and your finished VSL video where your funnel uses one (recorded and edited on your side from our script, §6 (a)).

Any time we cannot move because the next step is on your side is added to the 72 hours: your approvals (5.3), a build step your team does from our specs, or a platform approval (ad account, domain, payment gateway).

This is a service commitment: it adds no condition to §5. Missing the 72 hours is not by itself a case for the refund in 4.1, and it gives no money claim of its own.

The go-live refund is 4.13: live within 14 days of receiving your complete inputs, plus any days added under 4.3 after that day.

▸ **4.4 The launch call, your Live Date and the 90 days.**

(a) The launch call is held only after your full fee has fully arrived (▸ Your payments, 4.12): on your live sign-off day if it has arrived by then, otherwise within 2 working days after it arrives (or later, if you ask in writing). Until then your campaign stays switched off; a campaign switched on before the launch call does not start the 90 days.

(b) Your Live Date is the day your first system campaign is switched on at the launch call.

If we have not held the launch call by the day (a) sets, you may switch the campaign on yourself once your full fee has arrived and tell us on WhatsApp the same day; your Live Date is then that day.

Your live sign-off on the tracking sheet is the record that the four items of 4.3 were met.

On your Live Date we send you on WhatsApp, and write on the README tab: your Live Date, test day 90 and the dates of your request window. If you do not object in writing within 2 working days, those dates stand.

When a stop day or a dispute day moves them (§1), we send you the new dates on WhatsApp within 2 working days and update the README tab.

(c) Stop days. A stop day is a day on which the system campaigns delivered nothing because the ad platform disabled the ad account, the page or every ad for a reason other than a payment problem or spending limit on your side, as the platform's notice and the delivery report show. A stop day is not a test day (§1). Up to 30 stop days are counted this way in all. From the 31st on, a platform stop day is a test day without ads, and it is never your miss under 5.6.

A stop caused by your own act is not a stop day: an ad, page or account change you made, a restriction from your other activity, a verification you did not complete, or removing our access. It is a test day without ads, and it counts under 5.6.

(d) Long stop. If your Live Date has not come by Day 45 for reasons on your side, we send you a written notice on WhatsApp within 2 working days after Day 45.

Reasons on your side are inputs, recordings, approvals, access, or a part of the fee not paid by its due date. Days on which you waited on something we owed you are added to the 45.

If your Live Date has still not come 7 days after that notice, the refund in 4.1 does not run for this engagement.

Everything else in this agreement continues, including 4.11 if your full fee is paid, and 4.13 as it says.

(e) Before your Live Date, a late input, approval, recording or access (5.1–5.5), or a launch call you move, does not end the guarantee. It moves your Live Date, and the 90 days with it. Only (d) limits this.

▸ **4.5 Words used in §4, §5 and Schedule 2.** Each is read from a record, never from opinion.

(a) Invested = (i) the fee you paid us (f), without GST — ₹80,508 for the full ₹95,000 — plus (ii) your ad spend.

Your ad spend is your plan's ad budget as actually spent: the "amount spent" on the system campaigns on each day of the 90 days, as the ad account's reporting shows it for that day, without GST.

The system campaigns are the campaigns listed by ID on the README tab — the launch campaigns and any we add in writing — on the platforms named in your plan.

Spend before your Live Date or after test day 90 is not counted, whatever day it is billed.

The ad spend counted is at most your plan's maximum daily budget × 90, in total over the 90 days, unless we agreed a higher figure in writing. If your plan names no maximum, the maximum is twice its minimum.

(b) A buyer who came through the system ("system buyer") is anyone the system brought in, from the day the first system ad ran to test day 90: anyone who opted in on the funnel, filled a lead form or sent a message from a system ad, booked on the funnel's booking page, paid on its payment link, or was added to the follow-up tool by one of the system's own triggers (opt-in, booking, ad lead). The ad platform's lead and message records, the opt-in list, the booking calendar, the payment link and the follow-up tool show who they are.

(c) Who counts. A payment counts as coming from a system buyer when the payer's phone number, e-mail or UPI ID matches a person in the records in (b); a name alone is not a match. It is left out in two cases only:

when you show, with a payment record dated before Day 0, that this person is on your Day-0 customer list (5.1);

when it is a test payment ((d)).

The "how they came" column on the Sales tab is your note; it does not decide who counts. - **(d) Money received** = every payment from a system buyer dated inside the 90 days. - The date is the payment date the gateway shows, or the credit date of a direct bank transfer. - It counts whatever the method, the product and the account it reached, as your payment-gateway and bank exports and your declaration (4.10(c)) show, whether or not it was entered on the tracking sheet. - A payment you agreed with a system buyer to take later than the payment terms in your plan, without our written OK (5.13), counts as received on the day it fell due under those terms — whether the buyer paid it later or has not paid it since. A payment a buyer simply has not made, with no such agreement, counts only on the day it is received. - It is counted without GST: if you charge GST on a sale, the GST on your invoice is left out; if you do not charge GST, the whole amount counts. - Only what (e) allows is taken off. - Test payments do not count: these are payments we ask for during set-up, before your Live Date, and refunded within 24 hours. - **(e) Refunds and chargebacks that reduce money received** are of two kinds, and no others: - (i) a chargeback or payment dispute the buyer won, as the gateway's dispute record shows; - (ii) a refund you gave under the buyer refund policy written in your plan, with the buyer's written request saved on the Sales tab. A refund given in the last 15 test days must also be agreed with us in writing first; we answer within 1 working day.

A refund given any other way is not taken off. Nor is a refund to a buyer who pays you again, or buys again, before we answer your request for agreement to that refund. - **(f) The fee you paid us** = what has reached us of the ₹95,000, plus any TDS part counted as paid under ▸ Your payments. The refund in 4.1 and 4.13 is this amount. - **(g) The tracking sheet** is the record set up from our template in ScaleEdge's Google account and opened with you on your onboarding call (Day 0). It has two parts: - **your entry file**, which you and your team edit: your Day-0 list and payment routes, your columns of Inputs and Tasks, Daily, Calls and Sales; - **our ledger**: README, our columns, the ad and uptime logs, weekly reviews, misses, objections and the scorecard. You can view it at any time, and every flag in it shows in your entry file.

Entry times are stamped automatically in a column only we can change. We keep a dated copy of both parts every night, and you can have a full copy at any time. It is the one record both sides rely on. - **(h) Which record governs.** Where the tracking sheet and a platform's own record (ad account, payment gateway, bank, booking calendar, meeting log, follow-up tool) differ, the platform's record governs. For money received, your gateway and bank exports decide, not the sheet. - **(i) An entry** is one row for one event on one day: the Daily row of one day, the outcome of one call, or one sale. For the late-entry allowance only (5.12), late entries are counted per day: a late entry day is a calendar day whose entries — one or more of them — were made late, and it counts once.

▸ **4.6 Pace.** "Live within 72 hours of your complete inputs" and "scales within 30 days" describe how fast your system goes live and starts to scale. They are our pace, not refund tests.

The refund is assessed once, at test day 90, under 4.1 and §5.

There is no refund test at 72 hours or at 30 days, and nothing is paid beyond the fee you paid us.

Nothing said in a film, ad, page, message or call adds to or changes this guarantee; these terms are the whole of it.

▸ **4.7 What the refund covers.** Only the fee you paid us (4.5(f)). Your ad spend counts in the test in 4.2, up to the cap in 4.5(a), but is never refunded. Nor are software, tools, your team's time or any other third-party cost (6.1). There is no other money promise in this agreement.

4.8 Misses, allowances and integrity.

(a) A miss is a condition in §5 not met by its deadline, as its record shows: the tracking sheet's stamped times, the ad account, the booking calendar, the meeting log, the payment records, the follow-up tool's log, the uptime log or WhatsApp. Each condition has the allowance written in Schedule 2; a slip inside its allowance is not a miss. Before your Live Date nothing is a miss (4.4(e)).

(b) Shown to you the same day.

Our system shows each flag in your entry file on the day it happens, without waiting for us: a late or missing entry, or an ad-account, funnel or follow-up problem.

Every Monday we send you on WhatsApp a written summary of the past week's flags and misses.

A miss counts only if it was shown in your entry file, or sent to you in writing, within 7 days of the day it happened.

This 7-day rule does not apply to (e). Nor does it apply to a sale missing from the Sales tab, which makes its sale day a late entry day whenever it is found (5.12).

(c) Your objection. You may object in writing within 3 working days of the flag or summary that first shows a miss, with your record. A miss you object to stands only if the records show it. A miss caused by us — a step that waited on something we owed you by its date — never counts.

(d) What a miss does. A miss beyond its allowance ends your right to the refund in 4.1 for this engagement. It never ends your continued access (4.11), 4.13 or anything else in this agreement.

(e) Integrity. Only the following end the right to the refund in 4.1 at once, with no allowance, no cure and no time limit. They count whenever they are found, before or after a refund (4.10(g)).

(i) An entry, figure or declaration you knew was false.

(ii) A payment from a system buyer kept out of the listed routes: taken in cash, or through a route still not on your list 7 days after its first use (5.14).

(iii) A payment from a system buyer hidden on purpose: one you knew of and left out of the exports or the declaration you send with your request.

An honest entry is never a breach. A lead entered as a no-show or "not bought" who pays later is not one; neither is a sale entered late, nor an export you left out by mistake (4.10(d), 4.10(g)). A payment taken in cash or through an unlisted route is (ii), however honestly it was entered. A sale left off the Sales tab but present in your exports is only 5.12 (a late entry day), never (i) — and neither is a Daily figure that left it out.

4.9 One request only. The refund in 4.1 is asked for once, inside the request window (4.10(a)).

A request sent before the window opens is not valid; we tell you so and give you the window dates. It does not use up your one request.

A request after the window closes is not valid.

A request we refuse in writing, with its reasons and the records, cannot be made again. The review in 4.10(f) is part of the same request, not a new one.

4.10 How to ask.

(a) Window. The request window is the 15 days after test day 90 (§1). The dates are in our Live Date message and on the README tab, and we send you new dates whenever they move (4.4(b)).

(b) How. One request, on the WhatsApp number in 8.3. The request and its attachments may come in several messages inside the window.

(c) What it includes.

(i) Exports, for the 90 days, of every payment received for what you sell, from every gateway, UPI ID and bank account on your routes list (5.14), and from any other account that received such money.

(ii) The ad account's billing summary and its daily "amount spent" report for the 90 days.

(iii) Exports, from the day the first system ad ran to test day 90, of the opt-in list, the ad platform's lead forms and messages, the booking calendar and the follow-up tool's contacts.

(iv) A short declaration signed by you: these exports cover every route that received money for what you sell in the 90 days; no system buyer paid in cash or to another account; and it lists every buyer payment you agreed to take later than your plan's payment terms, with the day it fell due (4.5(d)).

(v) An account in your name (or your business's) for the payout.

(d) A missing item.

A request sent inside the window is not refused because one item in (c) is missing. We tell you within 5 working days which item, and the request is complete if it reaches us within 5 working days of our note, even if that falls after the window.

A request missing more than one item is not valid and does not use up your one request; you may send a complete one inside the window.

(e) How double is checked. We check it once, on your complete request:

we match every payment in your exports for the 90 days to the system records (4.5(b)–(c));
we take off only what 4.5(e) allows;
we compare the money received with twice what you invested (4.5(a)).

While the 90 days run, the scorecard in our ledger shows a running estimate from your Sales tab; the exports decide (4.5(h)). - **(f) Our answer.** - Within 10 working days of the complete request we answer in writing: approved, or refused with each reason, its condition, its date and a copy or link of the record. - If we have not answered by then, you may remind us once; we answer within 3 working days of the reminder. - If you think a reason is wrong, you may send, once, within 7 days of the refusal, the record that shows it. Shudhanshu Dwivedi reviews it himself and answers once, within 10 working days. - If approved, we pay as 7.1 ▸ says. - **(g) If something was left out.** If, before or after a refund, a payment from a system buyer in the 90 days is found that was not in your exports, it is added to money received and the request is decided again on the complete figures. If it was hidden on purpose or taken outside your listed routes (4.8(e)), the request is not valid. A refund that the complete figures do not support is repaid to us within 10 working days of our written notice with the record.

▸ **4.11 Continued access at no extra fee.** If your full fee has been paid, you keep, at no extra fee, until Day 360 (the 360th day after Day 0):

access to the systems we set up for you;
their updates;
answers to your questions in your WhatsApp group: within 1 working day until Day 180 (§6), then within 2 working days.

This holds whatever happens with the guarantee: whether or not double is reached, a refund is paid, a condition is missed, the long stop applies (4.4(d)) or your plan is organic-only. The weekly review call is not part of it; it ends at Day 180 (§6). It pauses while a payment dispute you raised is open, and it ends if a part of the fee comes back to you through a payment dispute (8 ▸ Payment disputes).

▸ **4.12 The fee must be complete.** The 90 days and the refund in 4.1 run only for a client whose full fee (₹95,000) has fully arrived. Until then there is no launch call and no Live Date (4.4(a)).

4.13. If we do not take your system live within 14 days of receiving your complete inputs, you may ask once, within 15 days after those 14 days, for the fee you have paid back in full. Days we wait on your side, and days paused because a part of the fee is late, are not counted in the 14; no request can be made while a part of the fee is overdue.

▸ **(4.13) How the 14 days are counted.** The Inputs tab shows, for each day, whether the next open step was ours or yours; only days on which it was ours count toward the 14. A missed condition in §5 does not end this right. Every consequence of a late Part 2 is in §7 ▸ If Part 2 is late. It is paid as 7.1 ▸ says. Once it is paid, our work under §6 and the guarantee in 4.1 end for this engagement; your continued access under 4.11 stays until Day 360.

▸ **4.14 What this guarantee is not.**

It is not a promise of income, profit or results.
It is not payment after results: the full fee is paid before the 90 days start (4.12).
Nothing is paid beyond the fee you paid us.
Three things are not changed by this section: your 7-day cancellation before onboarding (3.1); the booking-amount rule (2.3(c): refunded in cash only if you cancel within 24 hours of paying it); and your statutory rights.

5. Your conditions for the guarantee

5.1. Your Day-0 customer list on the tracking sheet before your launch call (Schedule 2).

5.2. Your inputs and access by their dates on the tracking sheet (Schedule 2).

5.3. Each approval within 48 hours of our sending, 2 rounds (Schedule 2).

5.4. Your VSL and launch ads recorded from our approved scripts, with the offer and price locked at kickoff (Schedule 2).

5.5. Your launch call attended, and your first campaign switched on there (Schedule 2).

5.6. Your ads running every test day of the 90, with the daily budget set at or above your plan's minimum and every active ad linking to the funnel (Schedule 2).

5.7. Your funnel working every test day — pages, booking calendar, payment link and tracking (Schedule 2).

5.8. Your follow-up sequence kept switched on, unchanged, for every lead (Schedule 2).

5.9. You or your closer on every call booked through the funnel (Schedule 2).

5.10. Each weekly task done by its due date (Schedule 2).

5.11. Each weekly review in the 90 days attended (Schedule 2).

5.12. Your daily numbers, every sale and every call outcome entered on the tracking sheet on time (Schedule 2).

5.13. No change to your offer, price, funnel, campaign or your buyers' payment terms without our written OK (Schedule 2).

5.14. Every payment from a buyer who came through the system taken only through the funnel's payment link or a route you listed — never in cash (Schedule 2).

▸ **Before and from your Live Date.**
5.1–5.5 come before your Live Date. Lateness moves your Live Date and is not a miss (4.4(e)), subject to the long stop (4.4(d)).
5.6–5.13 run from your Live Date to test day 90; 5.14 runs from Day 0.
Each condition has the allowance in Schedule 2, and a miss counts as 4.8 says.

▸ **Your inputs (5.2)** = the list we give you on the tracking sheet on your onboarding call (Day 0). Each item has its agreed date (at least 2 days after we ask for it) and the access it needs; the list includes your finished VSL video where your funnel uses one. An item added later counts only with your written OK.

The inputs are complete on the day the last item reaches us; we tick it on the tracking sheet that day.
Where an input waits on something we owe you (for example the VSL script, due on its Schedule 1 row D date), the days we are late are ours, and the 14 days in 4.13 start that many days earlier.
An approval = your OK or your changes on an output we send, within 48 hours (5.3).

▸ **Your plan.** We write your 180-day plan from your kickoff; you agree it in writing before your live sign-off. It sets your acquisition route — organic, paid or both. For paid ads it writes down:

your minimum daily ad budget (at least ₹1,000) and your maximum;
the ad platforms;
the number of bookable call slots in any 7 days (5.7);
the payment terms your buyers get (5.13, 4.5(d));
your buyer refund policy (4.5(e)).

5.6 is about the budget set in the ad account, not the platform's actual spend; a budget we set below your minimum does not count against you. The 90-day test needs paid ads: on an organic-only plan the refund in 4.1 does not run, while 4.13 and 4.11 still do.

▸ **Schedule 2**, printed at the end of these terms, lists each condition with its deadline, its allowance and the record that proves it, and the long stop (4.4(d)). You read it before you pay.

6. Scope — who does what

▸ **We design, script and review:** kickoff and leak audit · Offer & ICP sheet · tracking spec · VSL or sales-page script · launch ad scripts · funnel page spec and copy · follow-up message sequence · launch set spec with budget and kill/scale rules · sales-call script and objection sheet · a review of each thing you build · a weekly numbers review with the next changes · **a 30-minute review call every week, Day 0–180** · a handover folder at the end.

▸ **Who you work with.** During your term (Day 0–180) your weekly 30-minute review call is one-to-one with Shudhanshu Dwivedi — one call a week, 26 in the term (for example Day 5, 12 … 180). Weeks paused under §7 are not counted.

▸ **Between calls.** Your private WhatsApp group is opened on Day 0. Your questions there are answered by him within 1 working day (working days: §8). Messages only, in the group; no phone calls on demand. Review times for what you build stay as in Schedule 1.

▸ **If he cannot take a call,** it is rebooked within 7 days or replaced by a written review you accept. These are service commitments under §6; they add no condition to §5.

▸ **Technical & automation set-up.** At kickoff you choose, item by item, whether we build or set up the item in your accounts, or your team builds it from our spec. For each item you give to us:

(a) **Your funnel pages — the one funnel in 4.3(b):** its opt-in page, its VSL or sales page and its booking page (only those your funnel uses), built from our copy on your own domain and page builder (we build with AI-assisted tools). Your recorded VSL is placed on the page; recording and editing it stay yours. Your approvals and changes follow 5.3 and Schedule 1 (48 hours, 2 rounds);

(b) **Tracking** — your ad pixel and conversion events (server-side where your tools allow) on your pages, booking calendar and payment link, tested end to end on a test lead;

(c) **Your first campaign** — built in your ad account from the launch set spec and left switched off; on a launch call with us, held after Part 2 (or the full fee) has fully arrived (4.4), you switch it on yourself (not on an organic-only plan);

(d) **The follow-up automation** — our follow-up message sequence loaded into your WhatsApp or e-mail tool, with its triggers (booked, missed, paid), tested on a test lead;

(e) **An AI assistant for your team**, on your own subscription — set up with your offer sheet, scripts and plan, and with written prompts to draft ad and message variations from our scripts and to read your weekly numbers. It suggests; your team checks every output and makes every change. It does not run or change your ads or accounts by itself.

Hand-over: one hand-over call where your team runs each item once, plus a written how-to for each item.

When: (a), (b) and (c) in time for your live sign-off (§4 ▸ Our go-live time). (d), (e) and the hand-over by Day 30.

The 14 days (4.13, 4.3): for an item you give to us, our build time counts inside the 14 days after your complete inputs; any later day we wait on your side — access, a recording or a platform approval — is still added to the 14. For an item your team builds, 4.3 applies as before: days waiting on that build step are added to the 14.

Access: we work only with the access you give for that task — partner or analyst access (for example through your Business Manager); for your page builder or domain, a separate user you create for us. Never your own passwords; if you send one, we do not store it. You can remove our access at any time; before hand-over, removing it moves that item to your team, as if you had not given it to us. This access is not one of your inputs in 5.2. If you do not give it, your team builds that item from our spec. Where we handle your leads' personal data while setting up an item, we do so only on your instructions, only to set up and test that item, and we keep no copy after hand-over — except the tracking sheet and the exports you send with a request (4.5(g), 4.10(c)), which we keep for this agreement and any dispute about it (8 ▸ Records in a dispute).

After hand-over: running, changing, monitoring and paying for these items is yours (6.1); we look at them in the weekly numbers review. If an item stops working because of how we set it up, we fix it within 3 working days of you telling us, until Day 180. A later change by you, your team or a platform is yours to fix, with our guidance.

Not part of this set-up: your website or any page beyond the one funnel in (a), redesigns, video recording or editing, running or monitoring your ads, and anything not listed in (a)–(e).

This is a service commitment under §6: it adds no condition to §5, and the text of 4.3 is unchanged.

▸ **You (or your team) do:** give access; build whatever you do not give us under ▸ Technical & automation set-up; record, edit; run the ads and the calls — in your own accounts. Apart from the set-up items you give us under ▸ Technical & automation set-up, nothing is built by us inside your accounts.

▸ **Ready to use.** Every script, page copy, message and campaign spec reaches you complete and written for your business — you or your builder load it, except what we set up for you under ▸ Technical & automation set-up.

▸ **First sales without ads.** With your 180-day plan you get a written note on how to bring first sales without ad spend (outreach and content steps). It is guidance and promises no result; your conditions stay exactly as in §5.

▸ **Team member.** By Day 60: a one-page role and incentive sheet for the one team member who runs this system. Hiring and managing that person is yours.

▸ **Nothing else is sold to you.** No other ScaleEdge product or service is sold to you during the 6 months, and this agreement does not renew by itself. *These are tools and working papers. None of them is a promised result; the guarantee is only what §4 says.*

▸ **Not included:** video editing, running your ads, ad spend, software and tools — and any ad, page, VSL or message copy that guarantees jobs, placement, income or results. We write your offer in words that Meta's ad policies and Indian consumer-protection rules on misleading ads allow.

▸ **Numbers we show you.** Any projection of revenue, sales, leads, return or growth that we work out with you — on a call, in your plan document or in a message — is example arithmetic from the numbers you give us. It is not a forecast, a promise or a target we commit to, and it is not part of the guarantee. The only money promise in this agreement is §4. This does not cover your Day-0 customer list or the system buyers' payments (4.5(b)–(d)).

6.1. Ad spend, software, tools and other third-party costs are yours, paid directly by you — not refunded.

▸ **The guarantee does not cover these costs.** Ad spend, software, tools, your team's time and other third-party costs are not part of the guarantee in §4 and are never refunded or compensated under it. The guarantee pays only what 4.1 says — the fee you paid us (4.7). Your ad spend counts in the test in 4.2, up to the cap in 4.5(a), but is never refunded.

7. Payout — 7.1. Approved refunds are paid within 10 working days, to the account the fee was paid from.

▸ **How refunds are paid.**

For a refund under 4.1 or 4.13, this line replaces «to the account the fee was paid from» in 7.1: the refund is paid by bank transfer to an account in your name (or your business's) that you give us with your request (4.10(c)(v)); we first send ₹1 to confirm the account name.

Other refunds go back to the card, UPI or bank account the payment came from while the gateway allows it, and otherwise by bank transfer as above.

The 10 working days in 7.1 run from our written approval.

▸ **If Part 2 is late.** Every consequence is here.

What we do. On its due date we send the link once; the next day, one call.

The pause. From the day after the due date, new work, the weekly calls and our WhatsApp answers (except about the payment) pause until it arrives. Everything already delivered stays yours (▸ What each payment buys).

Money. Nothing already paid is returned. No refund request of any kind (2.3, 3.1, 4.10, 4.13) can be made while Part 2 is overdue.

No guarantee. Until the full fee has arrived there is no launch call, your campaign stays switched off, and the 90 days do not start (4.4, 4.12). If your Live Date has not come by Day 45 for this reason, the long stop applies (4.4(d)).

No 14-day refund for this delay. None can be asked while Part 2 is overdue, and none later for the time lost to the delay: paused days are not counted in the 14 (4.13).

No continued access (4.11) unless the full fee is paid.

Our time limits. Paused days are added to every time limit of ours: the go-live times in 4.3, 4.13 and §4 ▸ Our go-live time, and our dates in Schedule 1. They do not move Day 180 or Day 360, and weekly calls missed while paused are not made up.

If Part 2 never arrives. If it has not arrived by Day 180, this agreement ends on Day 180: nothing paid is returned, and the ₹45,000 is no longer due.

Once Part 2 is paid, the pause ends.

8. General — 8.1. Chargebacks: Disputing a payment after delivery without valid grounds may lead to legal action to recover costs. · 8.2. Governing Law: Laws of India. Disputes go through the courts of Lucknow, Uttar Pradesh. · 8.3. Questions: WhatsApp +91 99368 70314

▸ Send a cancellation (3.1, 2.3(c)), your request (4.10) or any other notice under these terms to this WhatsApp number; a WhatsApp message to or from this number, including in your private group, counts as "in writing" in these terms.

▸ **Notices in your group.** A message we send to your private WhatsApp group (opened on Day 0) counts as received when sent; leaving, muting or blocking the group does not change this. A flag in your entry file of the tracking sheet (4.8(b)) counts as shown to you on the day it appears there.

▸ **Working days.** Everywhere in these terms — including 2.3, 7.1, §6 and the Schedules — a working day is Monday to Saturday, except bank holidays in Uttar Pradesh.

▸ **This accepted copy fixes these terms for this engagement.** If the website's Refund Policy or Terms & Conditions change later ("Modifications"), this copy still applies to you. Where this copy and the website Terms differ, this copy applies; the website's "Limitation of Liability" line does not limit 4.1 or 7.1.

▸ **Using what you learn.** You may use what you learn here in your own business, including the work you do for your own clients. You may not republish, sell, rent, sub-license, reproduce, copy or redistribute our materials (scripts, templates, sheets, documents), or use them to train or teach others (courses, workshops, programmes). The website Terms' "competing businesses, agencies, or courses" line covers our materials, not what you learned and use in your own business and client work. Using our materials for your own offer — in your ads, pages, messages and the AI assistant set up under §6 — is allowed.

▸ **Recording our calls.** Our calls with you — the call where you decide to join, and the onboarding, kickoff, weekly, launch and hand-over calls — are recorded only if everyone on the call agrees at its start.

▸ **Your story.** We use your name, face, results or screenshots in our marketing only with your separate written OK for that exact use, asked only after a result exists — never as part of this agreement. Saying no changes nothing, and you can withdraw an OK for future use with one message.

▸ **Nothing depends on a testimonial.** No refund, guarantee payout, compensation, handover or service under this agreement depends on a review, testimonial, case study or publicity.

▸ **Payment disputes (8.1).** A refund under this agreement is asked for only as 2.3, 3.1, 4.10 and 4.13 say. If you raise a chargeback or payment dispute instead — with your bank, card company, UPI app or payment gateway:

(a) we send them these terms, your acceptance record and the delivery and condition records;
(b) new work and your continued access (4.11) pause while it is open, and each day it is open is a dispute day (§1);
(c) any amount returned to you through it is taken off any refund under this agreement, and if we have already paid a refund, the amount you recovered twice is repaid to us within 10 working days of our written notice.

Your statutory rights are not affected.

▸ **Records in a dispute.** We may give the records of this engagement to a bank, card company, payment gateway, court or consumer commission handling a dispute about this agreement, only for that dispute. These records are: the terms you accepted and your acceptance record, the tracking sheet, WhatsApp messages, call recordings made with everyone's agreement, and the exports you send with a request.

Acceptance record: Accepted by _____ (_____) on _____, _____ IST, by replying "accepted" on WhatsApp to the message that carried these terms / ticking the box on the payment page; terms v1.7 · 15 Nov 2026, file SHA-256 _____; payment _____. For ScaleEdge: Shudhanshu Dwivedi, Proprietor.

Schedule 1 — our dates

Day 0 = your onboarding day, booked within 14 days after Part 1 arrives (terms §1). On it the tracking sheet is opened with you and you start your Day-0 lists (terms 5.1, 5.14). Your system is live within 72 hours of your complete inputs, which include your VSL video, if any, made from our script (D) (terms §4 ▸ Our go-live time). Your first campaign is switched on at the launch call, held only after the full fee has fully arrived; the 90 days run from that day (terms 4.4, §1). Your conditions are in Schedule 2.

Our side (terms 4.3 + §6), ticked on the tracking sheet.

#	What we deliver	By
A	The 90-minute kickoff: leak audit, one offer and one audience locked · the access checklist on the tracking sheet	Day 3
B	Your Offer & ICP sheet	Day 7
C	Your tracking spec and install guide	Day 10
D	Funnel page spec and copy · VSL or sales-page script · first-campaign ad scripts and settings	VSL or sales-page script: Day 7, plus any days we wait on your side for it · the rest: in time for your live sign-off
E	**Your system live** — terms 4.3 (a)–(d), signed off with you on the tracking sheet	72 hours after your complete inputs (4.13: 14 days + added days)
F	Follow-up message sequence	Day 25
G	A review of each thing you build	within 3 working days of your submission, 2 rounds
H	The 30-minute review call with Shudhanshu — 26 calls	every week from Day 0
I	First-sales-without-ads note	with your 180-day plan
J	Role and incentive sheet	Day 60
K	Technical & automation set-up — the items you gave us at kickoff (terms §6 ▸): funnel pages, tracking and first campaign · follow-up automation, AI assistant and the hand-over call	funnel pages, tracking and first campaign: in time for your live sign-off · the rest: Day 30 (from Day 0)

Item E's 14-day line is the go-live refund in 4.13 + 4.3 of the terms. This page changes nothing in the terms: it lists our side from 4.3 and §6. Schedule 2 lists what §5 asks.

Schedule 2 — your conditions (terms §5, 4.4(d), 4.8)

How the table works

Before your Live Date (5.1–5.5). Lateness moves your Live Date and is not a miss (4.4(e)). The long stop is the last row.

From your Live Date. A slip inside its allowance is not a miss. A miss counts only if it was shown in your entry file, or sent to you in writing, within 7 days, and it stands only if the records show it (4.8).

Integrity breaches (4.8(e)) have no allowance.

Entries. An entry is one row for one event on one day; late entries are counted per day (4.5(i)).

#	Your condition	Deadline	Allowance	Record
5.1	Day-0 customer list: everyone who paid you before Day 0, one row each — ID (first name + last 6 digits of the phone), month of their last payment, and its payment reference if you have it	before your launch call; we lock it at the launch call and send you a copy on WhatsApp	before live: lateness moves your Live Date; rows added after the lock do not count	Day0 tab of your entry file (stamped times) + the locked copy
5.2	Inputs and access. Every input on the Inputs tab by the date agreed on the Day-0 call (each at least 2 days after we ask for it). By Day 3: analyst/view access to your ad account and Events Manager, and view access to your booking calendar, your follow-up tool's send log and your page builder's revision history (all in your name)	each item's date	before live: lateness moves your Live Date	Inputs tab + each tool's access log
5.3	Approvals: your OK or your changes on what we send	48 hours after we send it, counted on working days only (§8); 2 rounds, then the latest version stands	before live: lateness moves your Live Date	Inputs tab + WhatsApp times
5.4	VSL and launch ads recorded from our approved scripts: your own natural wording is fine; every point of the script is said; nothing is added about price, results, refunds or guarantees; offer and price as locked at kickoff	the date on the Inputs tab, at least 5 days after the script reaches you	before live: lateness moves your Live Date; a recording that does not meet this is redone before live sign-off	Inputs tab (file link + time) + the files
5.5	Launch call attended (you or the person who runs your ads); first campaign switched on there	the day set under 4.4(a)	if you cannot attend, we rebook within 2 working days and the 90 days start the day it is held	calendar invite + meeting log + campaign start date in the ad account
5.6	Ads every test day: the campaign on, every active ad linking to the funnel address on the README tab, the daily budget set at or above your plan's minimum (at least ₹1,000). The budget set counts, not what the platform spends. Spend above your plan's maximum daily budget × 90, in total, is simply not counted (4.5(a)).	every test day, 1–90	Up to 3 days in the 90 on which your ads stop for a payment problem on your side (a declined card, an empty balance) or for a stop you caused (4.4(c)), each running again by the end of the next working day. A wrong ad link fixed within 1 working day of its flag. A stop day (4.4(c)) is not a test day; from the 31st, a platform stop day is a test day without ads and is never your miss.	Ads_Log: one row per day, pulled from the ad account (delivery, budget, ad links, account status)

#	Your condition	Deadline	Allowance	Record
5.7	Funnel working: pages, booking calendar, payment link and tracking. The calendar offers at least the number of bookable call slots in any 7 days written in your plan (10 if it names none).	every test day	A break from your side fixed within 24 hours of its flag (2 working days if the fix needs a third party you contacted within those 24 hours). A break from your side is a change you or your team made, or a lapsed payment for a domain, page tool or calendar in your name. Up to 3 such breaks in the 90; a 4th is a miss even if fixed. A platform outage, or a fault in what we set up, is never your miss.	hourly uptime check (our checks by hand, 3 times a day, until it is built) + daily slot count + the page and tool revision history
5.8	Follow-up sequence kept switched on, unchanged, for every lead	from the day we hand over the follow-up automation (Schedule 1 F, K), or the day it is signed off on the tracking sheet where your team built it, to test day 90	A stop you did not cause (the sending number banned, a tool outage) is not a miss if you tell us within 1 working day and switch it on again (same or new number) within 2 working days of that becoming possible. A change or stop you made, undone within 1 working day of its flag, up to 2 times.	the follow-up tool's send log
5.9	You or your closer on every call booked through the funnel, at its time give or take 15 minutes, on the meeting link the booking page creates	each booked call	A lead who does not show, or who asks for another time, is never your miss. Up to 3 calls missed by you in the 90, if you offer the lead a new time within 24 hours (a message is enough) and note it on the Calls tab. A 4th, or a missed call with no new time offered, is a miss.	booking calendar + meeting log + Calls tab
5.10	Weekly tasks, done with proof on the Tasks tab. At most 3 a week, each up to 2 hours of your or your team's time, sent to you in writing within 24 hours of the review with its due date (at least 3 days later) and what counts as done. No task needs spend above your plan's budget or a new paid tool without your written OK. A task not sent this way is not a condition. A new date we agree in writing before the due date replaces it.	its due date	up to 2 tasks late in the 90, each done within 3 days after its due date	Tasks tab (sent time, due date, done time, proof link)
5.11	Weekly reviews in the 90 days attended, or moved within the same Monday–Sunday week	each week	one review missed without moving it is replaced by a written review you answer within 2 working days; a second is a miss	calendar + meeting log + Weekly_Reviews

#	Your condition	Deadline	Allowance	Record
5.12	Entries, made by you or your team: the Daily row (spend, leads, calls booked, held, no-shows, sales, money received), each sale (date, buyer ID, how they came, amount, method, payment reference) and each call outcome. One row for one event on one day is one entry (4.5(i)).	by 23:59 IST of the next working day after the day the entry is about	Late entries are counted per day: a calendar day whose entries — one or more of them — were made late is one late entry day, however many rows were late. Up to 3 late entry days in the 90, if each entry is in within 7 days. A 4th late entry day, or any entry later than 7 days, is a miss — with one exception: a sale missing from the Sales tab but present in your exports is added to money received (4.5(d)) and makes its sale day a late entry day, whenever it is found. Hiding a sale on purpose is 4.8(e)(iii).	stamped entry times in your entry file
5.13	No change without our written OK to: the offer, the price, the funnel page copy, the booking or payment link, the campaign objective, conversion event or audience, the follow-up messages, and your buyers' payment terms (the full price at the sale, or only the instalment plan in your plan). You may, without asking: pause or swap single ads under the written kill/scale rules; set any daily budget at or above your minimum; make a change the ad platform or a payment or booking tool requires (tell us the same day). We answer a request for OK within 1 working day; if we have not, remind us once; no answer within 1 working day of the reminder counts as OK.	test day 1–90	An unapproved change undone within 1 working day of its flag, up to 2 times. A buyer's payment you agreed to take later than your plan's terms counts as received on the day it fell due, paid or not (4.5(d)).	ad account change history + page revision history + WhatsApp
5.14	Payments only through listed routes. List on Day 0 every payment gateway, UPI ID and bank account that you, your business or anyone on your behalf (a partner, family member, team member or another business of yours) uses to receive money for what you sell. Every payment from a system buyer is taken through the funnel's payment link or a listed route — never in cash.	the list on Day 0 (your launch call waits for it); a new route within 7 days of its first use (after that, 4.8(e)(ii))	—	Day0 tab (stamped) + your exports + your declaration (4.10(c))

#	Your condition	Deadline	Allowance	Record
4.4(d)	Long stop: your Live Date by Day 45, unless the delay is ours	Day 45 (days waiting on us added); our written notice within 2 working days after Day 45	the 7 days after our notice; after that the refund in 4.1 does not run	Inputs tab («next step with») + our WhatsApp notice
4.8(e)	Integrity	—	none: a false entry, figure or declaration; a payment kept out of the listed routes; a payment hidden on purpose — each ends the refund right at once, whenever found. An honest entry is never a breach.	the platform records (4.5(h))