

ORINN

Payments, Credits & Refund Policy

Effective Date: April 10, 2026

1. Binding Agreement

This Payments, Credits & Refund Policy (“Policy”) constitutes a legally binding agreement between you (“User”, “you”) and **Labops Meditechnology Pvt. Ltd.** (“Company”, “we”, “our”, “us”), governing all payments, billing arrangements, prepaid credits, and refund-related matters in connection with the Orinn platform (“Platform”).

By accessing, registering for, or making any payment on the Platform, you irrevocably agree to be bound by this Policy in its entirety. If you do not agree, you must immediately discontinue use of the Platform.

2. Scope

This Policy governs, without limitation:

- All payments processed via authorized payment mechanisms
 - Subscription plans, recurring billing, and usage-based charges
 - Purchase, allocation, and consumption of prepaid credits (“Credits”)
 - Refund eligibility, limitations, and procedures
 - Chargebacks, disputes, and payment reversals
 - Account security, authentication, and fraud-related liabilities
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3. Payment Terms

3.1 Service Models

The Platform may offer services under free-tier access, subscription plans, usage-based billing, and prepaid Credit systems, as determined by the Company from time to time.

3.2 Authorization & Finality

By submitting payment details, you:

- Represent and warrant that you are authorized to use the payment method
- Authorize the Company to charge all applicable fees

All transactions, once successfully processed, are deemed **final, binding, and non-reversible**, except as expressly provided herein.

3.3 Pricing & Modifications

The Company reserves the unilateral right to:

- Modify pricing
- Introduce, amend, or discontinue billing models

For active subscriptions, material pricing changes will be communicated at least **30 days in advance**. Continued use constitutes acceptance.

4. Prepaid Credits

4.1 Legal Nature of Credits

Credits constitute a **limited, revocable, non-exclusive, non-transferable license** to access Platform services.

Credits:

- Do **not** represent currency, stored value, deposits, or financial instruments
 - Confer no ownership, property rights, or monetary entitlement
 - Exist solely as a usage mechanism within the Platform
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4.2 Credit Restrictions

All Credits are:

- Non-transferable
- Non-refundable
- Non-withdrawable
- Without monetary value

Credits may not be:

- Redeemed for cash or equivalents
- Converted into fiat or cryptocurrency
- Applied outside the Platform

Credits may be subject to expiration and will be forfeited upon expiry without compensation.

4.3 Consumption & Risk Allocation

Credits are consumed based on actual usage.

You acknowledge and agree that:

- Consumption rates may vary by feature and usage intensity
- You are solely responsible for monitoring usage and balance
- The Company bears no liability for depletion, interruption, or perceived over-consumption

The Company reserves the right to suspend, adjust, or revoke Credits in cases of suspected abuse, misuse, or anomalous activity.

5. Non-Withdrawal & Irreversibility

5.1 Absolute Non-Withdrawal

Under no circumstances may Credits or prepaid balances be:

- Withdrawn as cash or monetary equivalent
- Transferred to another account
- Converted into any financial instrument

This restriction constitutes a **fundamental contractual condition**.

5.2 Irreversible Consumption

All Credit usage is **final and irreversible**.

The Company shall not:

- Re-credit consumed Credits
- Reverse transactions
- Adjust balances post-consumption

Exception: demonstrable system errors solely attributable to the Platform.

6. Refund Policy

6.1 General Rule

All payments are **strictly non-refundable**, irrespective of usage, satisfaction, or outcomes.

6.2 Limited Exceptions

Refunds may be granted solely at the **Company's absolute discretion** in the following cases:

1. Duplicate or erroneous transactions
 2. Unauthorized or fraudulent charges (subject to verification)
 3. Billing discrepancies directly attributable to the Company
 4. Verified Platform-wide service failure exceeding 24 consecutive hours (pro-rated basis only)
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6.3 Non-Refundable Circumstances

Refunds shall **not** be issued for:

- Unused, partially used, or consumed Credits
 - Voluntary discontinuation or change of mind
 - Dissatisfaction with features or performance
 - Misinterpretation of functionality
 - User-side technical issues
 - Account suspension or termination due to violations
 - Failure to cancel subscription renewals
 - Any usage already rendered
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7. Refund Request Procedure

7.1 Time Limitation

All refund requests must be submitted within **24 hours** of the relevant transaction.

Requests submitted beyond this period shall be **automatically rejected without review**.

7.2 Submission Requirements

Requests must be submitted via:

- Email: **contact@labops.in**

And must include:

- Transaction ID
 - Payment details (amount, date)
 - Detailed justification
 - Supporting documentation (if applicable)
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7.3 Determination & Finality

The Company:

- May request additional information
- Shall make a determination at its sole discretion

All decisions are **final, binding, and non-appealable**.

Approved refunds, if any, shall be processed within 7–14 business days to the original payment method.

8. Chargebacks & Enforcement

You agree to contact the Company prior to initiating any chargeback or dispute.

In the event of unjustified chargebacks, the Company reserves the right to:

- Suspend or terminate your account
- Forfeit all Credits and balances
- Recover all associated costs, fees, and damages

- Restrict future access to the Platform
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9. Taxes

All pricing may be inclusive or exclusive of applicable taxes (including GST).

You are solely responsible for compliance with applicable tax obligations.

10. Security & Liability

You are solely responsible for safeguarding account credentials.

The Company disclaims all liability for:

- Unauthorized transactions arising from compromised credentials
 - Losses due to user negligence
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11. Limitation of Liability

To the maximum extent permitted by applicable law, the Company shall not be liable for any indirect, incidental, consequential, or punitive damages arising from:

- Payment processing
 - Credit usage
 - Billing disputes
 - Service interruptions
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12. Modifications

The Company reserves the unconditional right to amend this Policy at any time without prior notice.

Continued use of the Platform constitutes acceptance of revised terms.

13. Contact

- Email: contact@labops.in
 - Entity: Labops Meditechnology Pvt. Ltd., India
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14. Governing Law

This Policy shall be governed by the laws of India, and the courts at Kolkata, West Bengal shall have exclusive jurisdiction.