



Cancellation & Refund Policy

1. Cancellation Policy

1.1. If the client is on an auto-renew plan, services will remain in force until the subscription is canceled by the client or by Paterson Securities Private Limited (Brand Name - Paterson, Paterson PMS, Paterson Securities).

1.2. Services may be terminated by mutual agreement of the Client and Paterson Securities Private Limited by giving a 30 days prior written notice.

1.3. Services may be immediately terminated by Paterson Securities Private Limited: (i) if the Client breaches any material term of the Agreement signed between them and Paterson; or (ii) if the Client is admitted into liquidation (except a voluntary liquidation for the purpose of reconstruction or amalgamation) or commits any act of bankruptcy or if a receiver is appointed in respect of any assets of the Client.

1.4. If Paterson Securities Private Limited ceases to hold statutory licenses and/or registrations required to provide the agreed services, the Client shall have the ability to terminate services without any further consequences.

1.5. If the Government or any regulatory body has taken any action on Paterson Securities Private Limited then the Client shall have the right to immediately terminate services.

1.6. The agreement will be terminated automatically upon the death of the Client.

2. Refund Policy

Upon the termination of services due to reasons under 1.4, 1.5, 1.6, Paterson Securities Private Limited shall refund any balance of the fees for which services have not been provided within 30 business days from the date of termination of services.

Unless indicated otherwise at the explicit discretion of Paterson Securities Private Limited, all sales are final and no refunds are provided for any products or services provided.