

## Payment & Refund Policy

**Effective Date:** 14/06/2025

**Last Updated:** 14/06/2025

This Payment & Refund Policy outlines how payments are handled on the Influora platform and the conditions under which refunds may be granted. By using Influora, you agree to the terms below:

### Payment Terms:

- **Payment Methods:** Influora accepts various payment methods, including credit cards, debit cards, and other third-party payment processors. All payments are processed in [local currency].
- **Automatic Billing:** For subscription-based services, your account will be automatically billed at the start of each billing cycle (monthly, quarterly, or annually, as applicable). You can update your payment method at any time in your account settings.
- **Failed Payments:** If a payment fails, Influora reserves the right to suspend access to the platform or any ongoing campaigns until full payment is received. Late payment penalties may apply.
- **Service Fees:** Influora charges service fees for facilitating collaborations and campaigns between brands and influencers. These fees are non-refundable.

### Refund Policy:

- **No Refund for Completed Services:** Influora does not offer refunds for services that have already been rendered, including subscription fees or completed campaigns.
- **Subscription Cancellations:** Brands and influencers may cancel their subscription at any time, but no refunds will be issued for the remaining period of the billing cycle. Your subscription will continue until the end of the current cycle.
- **Refund for Unused Campaign Credits:** In cases where campaign credits have not been utilized, a partial refund may be issued upon request, subject to Influora's discretion. This refund will only apply to credits that remain unused at the time of account closure and must be requested within 14 days.
- **Refund Requests:** Any requests for refunds must be submitted in writing to [support@influora.com]. Refund requests will be reviewed on a case-by-case basis, and Influora reserves the right to approve or deny any refund based on its internal policies.

### Refund Eligibility:

- **Technical Errors:** In rare cases where services were not provided due to a technical error or platform failure, Influora will review the situation and may issue a refund for the specific services impacted.
- **Fraudulent Activity:** If Influora determines that any fraudulent activity or misuse of the platform occurred, refunds will not be issued, and the offending account may be subject to termination.

## Chargebacks & Disputes:

- **Chargebacks:** Any chargeback initiated by the user without proper cause or investigation will result in immediate suspension of the account. If the chargeback is found to be invalid, the user will be responsible for any chargeback fees incurred by Influora.
- **Disputes:** All payment disputes must be addressed through Influora's dispute resolution process before initiating any chargeback. Users agree to engage in good faith negotiations with Influora to resolve any disputes.

## Payment Structure for Brands

- **Campaign Budget & Payments:** Brands are required to allocate a budget for each campaign they create. This budget must be paid in advance and will be held securely by Influora until the campaign objectives are fulfilled by the influencers.
  - **Escrow System:** Payments for the campaign are held in escrow by Influora until the influencer completes the agreed-upon deliverables.
  - **Fees & Charges:** Influora charges a service fee for each transaction. This fee is deducted from the total budget set by the brand. The service fee structure will be disclosed at the time of creating the campaign.
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## Payment Release for Influencers

- **Payment for Completed Campaigns:** Influencers will be paid once the brand approves the completed work or after the review period has passed without disputes.
  - **Escrow Payout:** Influora will release the payment to the influencer once the campaign milestones have been met and verified, according to the agreement.
  - **Payout Methods:** Payments are made to influencers via their preferred payout method as selected on the platform (bank transfer, NEFT, etc.).
  - **Payment Request:** Influencers can apply for a payment request after campaign completion. The settlement will typically occur within **T+7 (seven days)**, but Influora will attempt to process payments within **T+2 (two days)** whenever possible.
  - **Incorrect Payment Details:** Influencers are responsible for providing accurate payment details. If incorrect payment information is submitted, Influora is not responsible for any failed payments, delays, or losses. Influora will only retry the payout once correct details are provided, and additional charges or delays may apply.
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## Refunds & Cancellations

- **Brand Refund Requests:** If a brand wishes to cancel a campaign before work has started, they may request a refund, minus any applicable service fees.

- **Refund for Incomplete Deliverables:** In cases where an influencer does not deliver the required work, the brand may file a dispute, and a full or partial refund may be issued after investigation, depending on the circumstances.
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## Late Payments

- **For Brands:** If a brand fails to provide timely payment for a campaign, the campaign may be suspended. Further actions will be at Influora's discretion.
  - **For Influencers:** If payment issues arise due to incorrect account details provided by the influencer, the payment will be delayed until accurate information is provided.
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## Dispute Resolution Process

- **Payment Disputes:** If a dispute arises regarding payments between brands and influencers, both parties can submit the case to Influora's support team for investigation. Influora will act as a mediator to reach a fair resolution.
  - **Escrow Protection:** During disputes, payments will remain in escrow until a final decision is made, ensuring funds are securely held.
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## Taxes

- **Brand Responsibility:** Brands are responsible for any applicable taxes on payments made to influencers (e.g., VAT, service taxes).
  - **Influencer Responsibility:** Influencers must report income earned via the platform and pay any applicable local taxes, according to Indian or relevant tax laws.
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## Service Fees

- **Brand Fees:** Brands will incur a service fee for using the platform, deducted from the total payment budget.
  - **Influencer Fees:** Influencers will also be charged a small platform service fee, deducted from their final payout for each completed campaign.
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## Payment Security

- **Secure Transactions:** All payments are processed through secure and encrypted payment gateways to protect both brands and influencers.

- **Data Protection:** Influora does not store sensitive payment information directly on its servers. Payment data is managed securely by third-party providers.
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### Failed Transactions

- If a payment fails due to insufficient funds or incorrect payment details, the user will be notified, and the campaign may be paused. Payouts will be delayed until the issue is resolved.
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### Legal Compliance & Liability

- **Influora's Non-Responsibility for Incorrect Information:** Influora is not liable for any payments lost, delayed, or incorrect due to influencers providing wrong bank account details, tax information, or payment processing errors.
  - **Compliance with Indian Laws:** Influora complies with all applicable Indian regulations regarding payment processing, taxes, and financial data. Brands and influencers are expected to follow local tax laws and regulations applicable in their jurisdiction. Influora will not be held liable for any legal infractions by users regarding improper tax reporting or compliance.
  - **Protection Against Legal Disputes:** Influora is protected against any legal disputes arising from payment errors, incorrect tax reporting, or failure to comply with Indian legal standards. Any issues related to payments, including fraud or unauthorized transactions, will be addressed according to Indian laws, and Influora reserves the right to take legal action if necessary.
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### Modifications:

Influora reserves the right to modify this Payment & Refund Policy at any time. Significant changes will be communicated via email or through platform notifications. Your continued use of the platform constitutes acceptance of the updated policy.

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