



Payment, Refund & Assessment Credit Policy

Please review this concise summary of payment processing, our strict no-refund policy, and how assessment credits work before proceeding with any credit purchase or roadmap unlock.

1. Payment Gateway & Security

- **Payment Gateway:** We use **Razorpay** as our official payment processor.
- **Payment Methods:** UPI, Credit/Debit Cards, Net Banking, and Wallets are processed securely.
- **Credential Safety:** All payment API credentials and secrets are managed securely through server-side environment configuration. SkillSense never stores your banking credentials or card CVVs.

2. Strict No-Refund Policy

- **Final Purchases:** All credit purchases and payments operate under a **strict no-refund policy**.
- **Instant Digital Delivery:** Because assessment credits are digital goods credited immediately upon payment confirmation, purchases cannot be refunded, cancelled, or exchanged for cash.
- **Billing Support:** In case of deduction issues, platform support will verify the Razorpay ID and ensure credits are added to your wallet.

3. Platform Credit System & Assessment Flow

Assessment & Teaser	Taking the 42-question RIASEC career assessment is completely FREE . Completing an assessment or viewing the initial top match teaser does not consume any credit.
1 Credit = 1 Roadmap	1 Assessment Credit = 1 complete Career Roadmap unlock for one specific assessment attempt. Spending 1 credit permanently unlocks the full personalized career analysis.
Permanent Access	Once unlocked, that result can be viewed anytime from the student's account without spending another credit. You maintain permanent lifetime access to your unlocked roadmaps.
Independent Attempts	Each assessment is independent. Unlocking one specific attempt does not unlock another assessment attempt.
Pricing & Discounts	Credits are purchased through the available pricing plans. Referral and campaign discounts can reduce the payment amount at checkout, but do not change the standard 1 credit = 1 roadmap rule unless explicitly configured as a free credit grant.

STUDENT CONSENT & ACKNOWLEDGEMENT

“I understand and agree to the payment gateway, no-refund policy, and credit usage described above.”

By clicking **Pay**, **Buy Credits**, or **Redeem** on SkillSense, you confirm that you have read, understood, and agreed to this consent policy in its entirety before proceeding with a payment.