HACKTAPE TECHNOLOGIES PRIVATE LIMITED
CIN: Incorporated under the Companies Act, 2013 (India) • Regulatory & Corporate Repository

PAYMENT AND REFUND POLICY

HACKTAPE TECHNOLOGIES PRIVATE LIMITED • Effective Date: November 12, 2026

1. OVERVIEW AND PURPOSE

This Payment and Refund Policy (**"Billing Policy"**) sets forth the commercial terms, subscription billing rules, payment processing protocols, promotional voucher conditions, and refund procedures governing transactions conducted on **Hacktape** (`https://hacktape.io`), operated by **HACKTAPE TECHNOLOGIES PRIVATE LIMITED** (**"Company"**, **"Hacktape"**, **"we"**, **"us"**, or **"our"**).

This Billing Policy is incorporated into and forms an integral part of our [Terms and Conditions of Service](file:///C:/Users/anshu/OneDrive/Desktop/Hacktape/docs/legal/TERMS_AND_CONDITIONS.md). By purchasing a subscription, inputting a payment method, or redeeming a voucher on Hacktape, you acknowledge and agree to the policies and conditions detailed herein.

2. SUBSCRIPTION TIERS AND PRICING STRUCTURE

Hacktape operates a transparent, tiered access model engineered around our browser-native $0-compute WebAssembly architecture:

Plan Tier	Price (USD)	Effective Monthly	Billing Frequency	Core Inclusions
Hacktape Free	**$0.00**	$0.00	Free Forever	Introductory learning tracks, foundational WASM laboratory rooms, public community leaderboard, basic progress metrics.
Hacktape Pro (Monthly)	**$6.00**	$6.00 / month	Billed Monthly	Complete room & challenge catalogue, intermediate & advanced attack scenarios, priority flag evaluation queue, verifiable Ed25519 digital certificates.
Hacktape Pro (Annual)	**$60.00**	$5.00 / month	Billed Annually	All Pro Monthly inclusions for twelve (12) consecutive months at a **17% discount** (equivalent to 2 months free).

2.1 Currency and Applicable Taxes

- All baseline fees are displayed in United States Dollars (USD) or Indian Rupees (INR) depending on your detected geolocation.
- Subscription prices are exclusive of applicable statutory sales taxes, Value Added Tax (VAT), or Goods and Services Tax (GST, currently 18% in India), which shall be calculated and displayed transparently at checkout based on your billing address.

3. PAYMENT PROCESSING & SECURITY COMPLIANCE

3.1 Certified Payment Gateways

All financial transactions on Hacktape are routed through industry-leading, PCI-DSS Level 1 certified third-party payment processors:

- **Stripe, Inc.** (for international credit cards, debit cards, Apple Pay, and Google Pay);
- **Razorpay Software Private Limited** (for Indian domestic credit/debit cards, Unified Payments Interface [UPI], and Net Banking).

3.2 Card Data Security and Privacy

Hacktape's web servers **never process, collect, intercept, or store raw cardholder numbers, expiration dates, or CVV/CVC security codes**. All payment inputs are tokenized securely through client-side IFrames and cryptographic elements managed directly by our payment gateway partners. Hacktape stores only high-level payment metadata (such as transaction IDs, payment gateway customer IDs, last 4 digits of the payment method, and billing zip codes) necessary for accounting and invoicing.

4. SUBSCRIPTION BILLING & AUTOMATIC RENEWAL

4.1 Recurring Billing Authorization

By selecting a Hacktape Pro Monthly or Pro Annual plan and providing your payment instrument, you authorize Hacktape (through our third-party payment processors) to charge your designated payment method on a recurring basis at the start of each successive billing cycle until you affirmatively cancel your subscription.

4.2 Self-Service 1-Click Cancellation

- You may cancel your subscription at any time without fees, penalties, or friction through your **Account Settings > Billing & Subscriptions** tab on the Platform.
- **Continuation of Benefits:** Upon cancelling your auto-renewal, your Pro subscription status remains active and fully accessible until the conclusion of your current paid billing period. After this date, your account gracefully transitions to the Hacktape Free tier without deleting your historical progress, solved rooms, earned XP, or issued Ed25519 certificates.

5. REFUND POLICY & 7-DAY SATISFACTION GUARANTEE

We take immense pride in the technical depth and hands-on utility of our browser-native cyber range. To ensure complete confidence, we offer a transparent refund policy:

5.1 The 7-Day First-Time Purchase Satisfaction Guarantee

- If you purchase **Hacktape Pro (Monthly or Annual)** for the very first time and determine that the Platform does not meet your expectations, you are entitled to request a **100% full refund** within **seven (7) calendar days** of the initial transaction timestamp.
- **Eligibility Conditions:**
  1. The request must be submitted within seven (7) days from the exact purchase timestamp;
  2. The refund guarantee applies strictly to the operator's first subscription purchase (it does not apply to renewals or previously refunded accounts);

3. The operator has not completed more than fifty percent (50%) of the advanced room curriculum during the 7-day period;
4. The operator has not claimed, minted, or exported an official verifiable Ed25519 Certificate of Competency during that billing cycle (once a certificate is cryptographically signed and published, the transaction is non-refundable).

5.2 Recurring Subscription Renewals

Subsequent monthly or annual renewal charges are generally non-refundable once processed. However, in the case of an accidental renewal:

- If you intended to cancel but were charged upon automatic renewal, you may request a refund by emailing `billing@hacktape.io` within **forty-eight (48) hours** of the renewal charge, provided you have not logged into, launched, or completed any Pro-tier rooms following the renewal date. Upon verification, our billing team will issue a full refund as a courtesy.

5.3 Refund Processing Timeline

Approved refunds are initiated immediately by Hacktape and processed through Stripe or Razorpay back to the original payment instrument. Depending on your bank or credit card issuer, the credited funds typically appear on your statement within **five (5) to ten (10) business days**.

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6. PROMOTIONAL VOUCHERS AND REDEMPTION RULES

From time to time, Hacktape distributes official cryptographic or alphanumeric voucher codes (such as the **51 Crew Launch Vouchers** and **50 Customer Launch Vouchers**):

6.1 Strict Single-Use Policy

- **One Code Per Account:** Each voucher code is strictly single-use and valid for exactly one (1) redemption on one (1) unique operator account.
- **Instant Retirement:** Upon successful redemption, our backend database immediately flags the voucher string as consumed, binding it irrevocably to the redeeming account and permanently barring further redemptions across any other account.

6.2 Zero Cash Value & Prohibition of Resale

- Vouchers possess **zero ($0.00) cash redemption value** and cannot be exchanged, returned, refunded, or redeemed for currency.
- **Strict Anti-Resale Covenant:** Vouchers are granted for promotional, community, or beta-crew recognition purposes. Reselling, trading, brokering, or auctioning Hacktape voucher codes is strictly prohibited.
- **Enforcement:** Hacktape reserves the immediate right to void any voucher code, revoke associated Pro access, and ban accounts found to have participated in unauthorized secondary sales, counterfeit generation, or API abuse.

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7. PAYMENT DISPUTES AND CHARGEBACK PROTOCOL

We strongly encourage operators to contact our dedicated billing support team at `billing@hacktape.io` prior to contacting your card issuer or financial institution to dispute a charge. We resolve legitimate billing inquiries, duplicate charges, or cancellation discrepancies rapidly and fairly.

Chargeback Warning: If you initiate an unjustified bank dispute or fraudulent chargeback without prior communication with our billing support team:

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1. Your Hacktape account and associated progress will be immediately suspended pending formal dispute resolution;
2. Hacktape will submit cryptographically verified server telemetry, access logs, and transaction records to the acquiring bank to validate the transaction; and
3. Upon bank resolution in Hacktape's favor, an administrative fee of $25.00 USD (or INR equivalent) may be assessed to re-activate the account.

8. PRICE MODIFICATIONS

Hacktape reserves the right to modify subscription pricing from time to time to reflect platform expansion, new challenge rooms, or economic factors.

Any planned price increases will be communicated to existing active subscribers via email at least **thirty (30) calendar days prior** to taking effect. If you do not agree with a revised subscription price, you have the absolute right to cancel your subscription prior to the effective renewal date without penalty.

9. BILLING SUPPORT CONTACT INFORMATION

For any questions, refund requests, receipt requests, invoice generation with corporate GST/tax identification, or voucher inquiries, please contact our billing support team:

Hacktape Billing & Accounts Desk
Hacktape Technologies Private Limited
Email: `billing@hacktape.io`
Escalations: `legal@hacktape.io`
Response Time: Typically within 24 to 48 business hours