



BILLING & CONSUMER

Refund Policy

How optional practice-money top-ups and other purchases work, and when refunds apply on ShareRocketPro.

VERSION	v1.4
EFFECTIVE DATE	10 August 2026
LAST UPDATED	22 September 2026
CLASSIFICATION	Public
STRUCTURE	15 sections - 40 clauses
DOCUMENT ID	SRP-LEGAL-REFUND-POLICY-V1.4
GOVERNING LAW	Laws of Nepal
ISSUED BY	Share Rocket Pro - Legal & Compliance

AT A GLANCE

- The core paper-trading experience is free - you never have to pay to learn.
- Every account gets free practice money (currently Rs. 10,000) - virtual money with no cash value.
- An optional paid top-up adds practice money to your balance; payments are verified manually before crediting.
- Practice money - including any bought through a top-up - is non-withdrawable and cannot be exchanged back into real money.
- We consider refunds for failed, duplicate or erroneous charges, undelivered services, or as consumer law requires.



To request a refund, email info@sharerockets.com with your account and payment details.

A product of Share Rocket Pro Pvt. Ltd.

Legal & Compliance, Share Rocket Pro

Madargachh-7, Jhapa, Koshi Province, Nepal - Reg. 354406/81/82

Authorised signatory

 Powered by Lacspace Corporation Pvt. Ltd. - Technology Partner

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1. Scope of This Policy

This Refund & Cancellation Policy (the "Policy") explains when money paid to ShareRocketPro may be refunded. It forms part of, and must be read together with, our Terms of Use.

- 1.1 ShareRocketPro is an educational paper-trading simulator operated by Share Rocket Pro Pvt. Ltd. It executes no real trades and holds no client securities. This Policy covers only optional payments you choose to make to us for in-app services.
- 1.2 "You" means any individual or entity that holds a ShareRocketPro account or makes a payment to us.
- 1.3 By making a payment for a top-up or other optional purchase on ShareRocketPro, you agree to this Policy. If you do not agree, do not make a payment.

2. ShareRocketPro Is Free to Learn

- 2.1 The core ShareRocketPro experience - creating an account, receiving your practice-money registration bonus, placing simulated trades in the practice market, tracking a virtual portfolio, and reading our educational content - costs nothing.
- 2.2 You never need to pay to learn on ShareRocketPro. Any payment is entirely optional and is for additional in-app services only.
- 2.3 Because the essential learning features are free, most people will never make a payment, and this Policy will not apply to them.

3. Practice Money & Cash Payments

ShareRocketPro separates the real money you may pay from the practice money you trade and learn with. It is important to understand the difference before you pay anything.

- 3.1 "Cash" means a real-money payment that you may choose to make for an optional service, such as a practice-money top-up:
 - a. you pay through a supported payment method;
 - b. every payment is verified manually by our team before anything is credited to your account;
 - c. cash is only ever used to obtain optional services described in this Policy.
- 3.2 "Practice money" (shown in Rs., and including any balance formerly called "coins") is an in-app EDUCATIONAL balance only. Practice money:
 - a. has NO monetary value and is not money, even though it is shown in Rupees;
 - b. is non-withdrawable - it can never be paid out to you;
 - c. cannot be exchanged, converted, transferred or redeemed back into real money or cash;
 - d. exists solely to help you practise trades, unlock courses and learn in the simulation.
- 3.3 An optional top-up credits practice money in exchange for a cash payment, at the rate shown in the Service before you pay (currently Rs. 100 of practice money for every Rs. 5 paid, i.e. Rs. 20 for every Rs. 1, so a Rs. 50 payment gives Rs. 1,000 of practice money). The minimum top-up is Rs. 50 and there is no upper limit. Top-ups are never required, and practice money obtained through a top-up is identical to any other practice money.
- 3.4 Cash and practice money are distinct. Crediting or spending practice money does not create any right to a cash refund, and practice money is outside the scope of the refund grounds in this Policy.

4. Virtual Trading Balances Have No Real-World Value

- 4.1 All trading on ShareRocketPro uses virtual money. Your simulated portfolio value, profits, losses, holdings and rankings are educational figures with no real-world monetary value.
- 4.2 Virtual balances, gains or leaderboard standing are never redeemable for money, cash or practice money, and are not covered by this Policy. See the Risk Disclaimer for more.

5. Optional Purchases

Where offered, cash may be used for optional in-app services such as practice-money top-ups and:

- 5.1 Examples of optional, paid services include, without limitation:
 - a. premium or enhanced educational features and tools;
 - b. additional practice content or learning modules;
 - c. cosmetic or convenience items within the simulation.
- 5.2 Optional purchases are never required to use the core Service, and buying them does not change the fact that all trading remains simulated and educational.
- 5.3 The availability, pricing and contents of optional services may change at any time, as described in Changes to This Policy.

6. How Payments & Billing Work

- 6.1 When you make a payment, it is held pending review. Our team verifies each payment manually before crediting the practice money or other service you paid for.
- 6.2 Manual verification means crediting is not instant. We aim to review payments promptly but do not guarantee any particular timeframe.
- 6.3 Once a payment is verified and credited, we confirm it through the Service (for example, by in-app or push notification, or SMS). You should keep your own record of any payment reference.
- 6.4 If a payment cannot be verified, we may decline to credit it and will return the funds to you where reasonably possible.

7. No Real-World Value; Not Redeemable for Cash

- 7.1 Practice money and other virtual balances are not stored monetary value, e-money, a deposit or a financial product. They cannot be withdrawn, transferred to another person, or redeemed for real money.
- 7.2 Nothing in this Policy entitles you to convert practice money, virtual gains or leaderboard rewards into cash. Only a valid, verified cash payment can be the subject of a cash refund.

8. When Refunds Are Considered

We will consider a refund of a cash payment in these circumstances:

- 8.1 Refunds may be granted where:
 - a. a charge failed, was duplicated, or was taken in error;
 - b. you were charged an incorrect amount;
 - c. a paid service you purchased - such as the practice money for a top-up - was not delivered to you;
 - d. a refund is required under applicable consumer-protection law.
- 8.2 Where a refund is required by applicable law, that legal right prevails over anything narrower in this Policy.
- 8.3 We review each request in good faith and on its own facts. Consideration of a request does not, by itself, guarantee a refund.

9. When Refunds Are Not Given

Except where applicable law requires otherwise, refunds are not given:

- 9.1 No refund is due where:
 - a. practice money from a top-up has already been consumed, spent or used;
 - b. you have changed your mind after a service has been delivered or used;
 - c. your account was suspended or terminated for breach of our terms;
 - d. the item is a virtual, cosmetic, leaderboard or in-simulation item that has been used or claimed.
- 9.2 Practice money carries no monetary value and is non-withdrawable, so it is never refundable as cash

regardless of how it was obtained.

- 9.3 We are not liable to refund virtual balances, progress, rankings or content lost through enforcement action taken under the Acceptable Use policy.

10. How to Request a Refund

- 10.1 To request a refund, email info@shareroockets.com and include:
- a. the phone number (and name) registered on your ShareRocketPro account;
 - b. the date, amount and payment method of the charge;
 - c. any payment reference or receipt you have;
 - d. a short description of why you are requesting a refund.
- 10.2 Please contact us within a reasonable time of the charge. The more detail you provide, the faster we can review your request.

11. Processing Method & Timeframe

- 11.1 Where we approve a refund, we make a best-effort payment back to the original payment method used, unless that is not possible and we agree another method with you.
- 11.2 Refund timing depends on your bank or payment provider and is outside our control. We aim to process approved refunds promptly but cannot guarantee a fixed timeframe.
- 11.3 We may need to verify your identity and ownership of the account and payment method before issuing any refund.

12. Chargebacks & Disputes

- 12.1 If you believe a charge is wrong, please contact us first at info@shareroockets.com. Most issues are resolved quickly once we can see the details.
- 12.2 Raising a chargeback or payment dispute before contacting us may delay resolution and can result in your account being suspended while the dispute is investigated.
- 12.3 If we cannot resolve a payment matter directly, you may escalate it under our Grievance & Dispute Resolution process.

13. Taxes & Currency

- 13.1 Any applicable taxes, bank charges or currency-conversion fees are your responsibility and may be added to, or deducted from, the amounts you pay or are refunded.
- 13.2 Where a payment was made in one currency and refunded in another, the amount you receive may differ due to exchange-rate movements and provider fees, which are outside our control.

14. Changes to This Policy

- 14.1 We may update this Policy from time to time. The current version is always the one published at sharerocketpro.com/legal/refund-policy, and the effective date at the top reflects the latest revision.
- 14.2 Material changes will be notified through the Service or by other reasonable means. Continued use after a change means you accept the updated Policy.

15. Contact

- 15.1 Refund and billing questions: info@shareroockets.com. For unresolved disputes, see Grievance & Dispute Resolution.



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