Refund and Cancellation Policy

How cancellations and refunds work for HowMy subscriptions and services

Effective Date: 20 October 2026
Service Provider: HowMy (operated by Dumgam Solutions)
Website: https://howmy.co.in
Support Email: support@howmy.co.in
Phone: +91 9187087065
Address: Bengaluru, Karnataka, India

1. Purpose

This Refund and Cancellation Policy ("Policy") explains how HowMy, a product of DumGam Solutions ("HowMy," "we," "us," or "our"), handles cancellation requests and refunds for paid subscriptions and services.

This Policy forms part of the agreement between HowMy and the Owner ("you" or "your") and should be read together with the applicable Terms and Conditions and Privacy Policy.

2. Applicability

This Policy applies to prepaid subscriptions and paid services purchased by Owners through HowMy, including plot monitoring and other recurring property-related services offered by the platform.

One-time services or add-ons, such as fencing installation or other customised work, may be subject to separate cancellation and refund conditions disclosed before purchase or specified in a separate work order.

Fees paid to government authorities or third-party service providers may be subject to the applicable third-party terms and refund rules.

Nothing in this Policy excludes any refund entitlement or other right that cannot lawfully be excluded under applicable law.

3. How to Cancel - Two (2) Months' Email Notice

3.1 Cancellation Request

To request cancellation, the Owner must send a written email to **support@howmy.co.in** from their registered email address or provide sufficient account information for verification.

The request should include:

- Registered name.
- Registered mobile number and email address.
- Property, plot, flat, or subscription reference.
- Current subscription plan.
- Requested cancellation effective date.
- Reason for cancellation, if the Owner wishes to provide it.

HowMy may request additional information reasonably necessary to verify the account and process the request.

Cancellation requests made through WhatsApp, telephone, or other channels should be confirmed by email so that a written record is available.

3.2 Notice Period

Where the applicable subscription terms require advance notice, the Owner must provide at least **two (2) months' prior written notice** before the requested cancellation effective date.

This notice requirement will apply only to the extent disclosed in the applicable plan terms and permitted by applicable law.

The applicable terms will distinguish between:

- **Cancellation of future renewal:** A request to prevent a subscription from renewing for a new subscription period.
- **Early termination of a prepaid subscription:** A request to end a subscription before the end of its already-paid period.

The consequences of each type of cancellation, including the applicable notice period, continued service, and refund eligibility, will be determined by the terms disclosed for the relevant plan and applicable law.

HowMy will confirm the cancellation request and, where practicable, communicate the proposed effective date and any applicable refund calculation

4. Service During the Notice Period

Where a notice period applies, scheduled services will ordinarily continue until the confirmed cancellation effective date unless HowMy and the Owner agree otherwise in writing.

Charges for services delivered or properly accrued during this period may be deducted when calculating any refund, in accordance with the selected plan and the terms disclosed at purchase.

If a scheduled service cannot be provided for reasons attributable to HowMy, the treatment of that service will be assessed under Section 7 rather than automatically treating it as a completed service.

5. Refund Calculation - Remaining Amount After Completed Services

Where a cancellation qualifies for a refund, HowMy will calculate the refundable amount by considering the prepaid fee, the services delivered or properly accrued, and any applicable deductions that were clearly disclosed and are permitted by law.

The general calculation is:

Refundable amount = Prepaid amount − Applicable charges for services delivered or properly accrued − Other lawful and disclosed deductions.

The calculation method will depend on the selected plan.

5.1 Subscription-Based Plans

For a plan priced by subscription period, the applicable plan pricing and disclosed terms will be used to determine the value of the period for which services have been delivered or properly accrued.

Where a discounted quarterly, half-yearly, or yearly plan has been purchased, the refund calculation will take account of the actual price paid and the applicable plan terms. The calculation will not automatically substitute a higher standard monthly rate unless that method was clearly disclosed before purchase and is lawful.

5.2 Visit-Based or Deliverable-Based Services

Where a plan is priced by visits, photographs, videos, reports, or other deliverables, the applicable charges will be calculated using the service units and rates disclosed for that plan.

Only charges that are properly attributable to services delivered or otherwise payable under the agreed terms will be deducted.

5.3 Illustrative Example

Suppose an Owner prepays ₹12,000 for a subscription and, after applying the applicable cancellation terms, ₹5,000 is attributable to services delivered or properly accrued. If there are no other lawful and disclosed deductions, the indicative refund would be ₹7,000.

This example is illustrative only. The actual amount will depend on the plan purchased, the services delivered, the applicable cancellation terms, and applicable law.

5.4 Refund Explanation

Where a refund is approved, HowMy will provide the Owner with the refund amount and a reasonable explanation of the principal deductions used in the calculation.

6. Non-Refundable Items

Subject to applicable law and the terms disclosed before purchase, the following may not be refundable:

- Fees attributable to services already completed or delivered.
- One-time services that have been fully performed, such as completed fencing installation.
- Third-party fees or payment-processing charges that have actually been incurred and cannot lawfully be recovered.
- Other specific charges that were clearly disclosed as non-refundable before purchase and are legally enforceable.

Any deduction or withholding related to fraud, misuse, or a material breach of the Terms and Conditions must be supported by the applicable terms and facts and is subject to applicable law.

No provision in this section permits HowMy to retain an amount where a refund is required by law.

7. When HowMy Cancels or Cannot Serve

If HowMy is unable to provide a paid service for reasons attributable to HowMy, including a material inability to serve an accepted location or permanent discontinuation of the relevant service, HowMy will assess the undelivered portion and refund the unused prepaid amount attributable to that portion, subject to applicable law.

The Owner will not be required to provide the ordinary two-month cancellation notice solely to obtain a refund for a service that HowMy cannot provide.

If only part of the service has been delivered, the refund calculation will distinguish between:

- Services already delivered or properly payable.
- Services that remain undelivered.
- Any alternative arrangement agreed to by the Owner and HowMy.

Where a visit is delayed, missed, or rescheduled, HowMy will assess the circumstances and the applicable plan terms to determine whether a replacement visit, service credit, refund, or other remedy is appropriate.

If services are suspended or terminated because of an Owner's breach or unlawful activity, any refund will be assessed under the applicable Terms and Conditions and applicable law. A breach will not automatically eliminate a refund right that cannot lawfully be excluded.

8. Refund Timeline and Method

For approved refunds:

- HowMy aims to initiate the refund within **14 business days** after the cancellation effective date and completion of the necessary verification.
- Refunds will ordinarily be returned to the original payment method where feasible.
- If the original payment method cannot be used, HowMy may request verified bank-account or UPI details from the Owner for processing the refund.
- Bank, UPI, or payment-provider processing may take additional time after the refund has been initiated.
- HowMy will send an email confirmation when the refund is initiated.

The 14-business-day period is a processing target under this Policy and does not override a shorter mandatory timeframe imposed by applicable law.

Owners should not share passwords, UPI PINs, or other payment authentication secrets when requesting a refund.

9. Change of Plan

A request to upgrade, downgrade, transfer a subscription to another eligible property, or otherwise change a plan may be handled as a plan change rather than a cancellation.

Any change will be subject to service availability, eligibility, and the terms of the relevant plans.

Before applying a plan change, HowMy will communicate any applicable additional payment, price difference, credit, or effect on the remaining subscription period. The change will be processed after the Owner's confirmation where required.

A plan change does not automatically create a refund entitlement unless the applicable plan terms or law provide otherwise.

For assistance, contact **support@howmy.co.in**.

10. Disputes

If you disagree with a refund calculation or cancellation decision, you may email **support@howmy.co.in** with the relevant subscription details and supporting information.

HowMy will review the matter in good faith and communicate its decision and the basis for the calculation, where reasonably possible.

We request that Owners raise internal review requests within 15 days of receiving the refund decision, where practicable, to help us investigate promptly.

This requested review period is an internal support guideline only. It does not limit any statutory consumer rights, legal remedies, or complaint periods available under applicable law.

11. Policy Changes

HowMy may update this Policy to reflect changes in its services, business practices, or legal requirements.

The revised version will be published on the HowMy website with an updated effective date.

For an existing subscription or cancellation request, the applicable policy and plan terms will be determined in accordance with the terms agreed at purchase and applicable law. A later policy update will not automatically remove an existing entitlement or impose a new adverse condition retrospectively where doing so is not permitted by law.

Where required by law, HowMy will obtain fresh consent or acceptance before applying relevant changes.

12. Contact

For cancellation requests, refund enquiries, plan changes, or complaints, contact:

HowMy — operated by DumGam Solutions

- **Email:** support@howmy.co.in
- **Phone:** +91 9187087065
- **Website:** https://howmy.co.in
- **Address:** Bengaluru, Karnataka, India
- **Support hours:** Monday to Saturday, 9:00 AM–6:00 PM IST

Please include your registered contact details and relevant property or subscription reference so that we can identify your account and respond appropriately.

Important: This Policy should be read with the HowMy Terms and Conditions and Privacy Policy. It is a business drafting document and not a formal legal opinion. The two-month notice requirement, refund calculation, non-refundable charges, and cancellation rights should be reviewed by a qualified Indian lawyer before publication.