#### **Refund and Cancellation Policy**

This Refund and Cancellation Policy ("Policy") governs the terms and conditions applicable to cancellations of services and refund of fees paid to AayurCare ("Company", "we", "our", "us"). By subscribing to, purchasing, or using our medical reimbursement plans, services, or memberships, you ("Customer", "you", "your") acknowledge and agree to this Policy.

### 1. General Provisions

- 1.1 All payments made to AayurCare are considered final, non-cancellable, and non-refundable, except as specifically provided herein.
- 1.2 Customers are advised to carefully review plan details and terms of service prior to making any payment.
- 1.3 The Company reserves the right to accept or reject any cancellation or refund request at its sole discretion.

## 2. Cancellation of Membership or Plan

#### 2.1 Before Activation:

If a cancellation request is received prior to plan activation, the Customer may be eligible for a full refund of the membership fee, subject to verification.

#### 2.2 After Activation:

Once a plan has been activated and benefits made available, the membership is deemed utilized and cancellations will not be permitted.

No refund will be issued for voluntary cancellation after activation.

# 3. Refund Eligibility

Refunds may be considered only in the following limited situations:

Verified duplicate or erroneous payment caused by a technical or banking error.

Non-activation of the plan or non-provision of services directly attributable to Aayur Care.

Incorrect deduction or disbursement of claim amount solely due to clerical or system error.

#### 4. Non-Refundable Situations

No refunds shall be provided under the following circumstances:

- a) Where services, reimbursements, or benefits have already been availed in part or full.
- b) Where the cancellation request is made after activation of the plan.
- c) Where dissatisfaction, non-usage, or expectation mismatch is cited as the reason.
- d) Where the Customer fails to provide valid documentation to substantiate the refund request.

#### 5. Refund Process

5.1 All refund or cancellation requests must be made in writing to info@aayurcare.com, and

must include:

Customer's full name

Membership/Customer ID

Payment transaction reference number

Reason for refund or cancellation

5.2 Upon receipt of a valid request, Aayur Care shall review the case and communicate its

decision within five (5) working days.

5.3 Approved refunds shall ordinarily be processed within seven (7) to ten (10) working days

to the original payment method.

5.4 The decision of Aayur Care regarding refund or cancellation eligibility shall be final and

binding.

6. Policy Amendments

Aayur Care reserves the right to modify, amend, or update this Policy at any time without

prior notice. Customers are encouraged to review this Policy periodically.

7. Governing Law and Jurisdiction

This Policy shall be governed by and construed in accordance with the laws of India. Any

dispute arising in connection with this Policy shall fall under the exclusive jurisdiction of the

courts at Bengaluru, Karnataka, India.

8. Contact Information

For any questions or concerns related to this Policy, please contact:

Aayur Care – Customer Support

Email: info@aayurcare.com

Phone: +91 73381 46712