# AB PLUS

## ASIAN BARIATRICS PRIVATE LIMITED

# Payment Policy

*Draft for client approval and website publication*

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| **Effective Date** | [TO BE INSERTED BEFORE PUBLICATION] |
| **Website** | https://www.asianbariatric.com/ |
| **Status** | DRAFT - NOT TO BE HOSTED UNTIL PLACEHOLDERS ARE FINALISED |

This document should be read with the other website policies of the Company.

## 1. Scope and Purpose

This Payment Policy explains the terms applicable when a patient or authorised payer makes an online payment to the Company for an online consultation or another specified service made available through the Website or an authorised linked platform.

## 2. Currency and Display of Charges

Payments are accepted in Indian Rupees unless the payment page expressly permits another currency. The amount payable, applicable taxes and any separately disclosed fee will be shown or communicated before the payer authorises the transaction. The payer should review the service, patient details, amount and appointment information before proceeding.

The Company will not impose an undisclosed charge. Any convenience or processing fee, if applicable, must be clearly disclosed at checkout before payment authorisation.

## 3. Accepted Payment Methods

Payment methods may include credit card, debit card, UPI, net banking or other methods enabled by HDFC Bank or the authorised payment gateway from time to time. Availability of a method depends on the payment provider, issuing bank, network, transaction limits and applicable regulation.

## 4. Payment Gateway and Authorisation

Online payments are processed through HDFC Bank and/or an authorised payment gateway, payment aggregator, acquiring bank, card network, UPI participant or other regulated payment service provider. By choosing a payment method, the payer authorises the relevant provider to process the transaction and agrees to the provider’s applicable terms, authentication requirements and privacy notice.

A payment is treated as successful only when the Company receives a valid confirmation from the payment provider and the transaction is not subsequently reversed, rejected, flagged or charged back. A bank debit, screenshot or “pending” message does not by itself establish receipt of funds by the Company.

## 5. Appointment Confirmation

Payment does not independently guarantee an appointment. The appointment is confirmed only when the Company or its authorised appointment platform issues a confirmation. If payment is received but the requested slot cannot be confirmed, the Company will offer a reasonable alternative or process an eligible refund under the Refund Policy.

## 6. Security and Card Information

The Company does not ask for or store card PINs, CVV, UPI PINs, internet-banking passwords or one-time passwords. Actual card credentials are processed within the authorised payment ecosystem and are not stored by the Company. The payer must not disclose authentication credentials to any person claiming to represent the Company.

The payer is responsible for using a trusted device and network, reviewing the payment page address, maintaining the security of the payment instrument and immediately reporting suspected fraud to the issuing bank/payment provider and the Company.

## 7. Receipts and Invoices

After successful payment and confirmation, a transaction acknowledgement, receipt or invoice may be issued electronically. The payer should retain the transaction reference and receipt. A gateway acknowledgement is evidence of payment processing but is not a medical record, prescription or guarantee of service outcome.

## 8. Failed, Pending and Timed-Out Transactions

**(a)** If a transaction fails or times out, the payer should avoid repeated attempts until the payment status and bank statement are checked.

**(b)** Where the account is debited but the Company does not receive confirmation, the issuing bank or payment system may automatically reverse the amount. Reversal timelines are controlled by the relevant payment system.

**(c)** If the payment remains debited or unclear, the payer should contact the issuing bank/payment provider and the Company with the transaction reference. The Company will assist with reconciliation but cannot credit or refund an amount not received by it.

**(d)** A fresh payment should be made only after the payer confirms that the earlier transaction failed or after the Company advises that another attempt is required.

## 9. Duplicate and Excess Payments

A verified duplicate or excess payment received by the Company will be refunded to the original payment source in accordance with the Refund Policy. The payer should promptly report duplicate debits and provide all relevant transaction references.

## 10. Refunds and Cancellations

Refund eligibility, cancellation, rescheduling, no-show, technical interruption and refund timelines are governed by the Refund Policy. An approved refund will ordinarily be returned to the original payment source. The Company does not provide cash against an online payment except where legally required and appropriately verified.

## 11. Unauthorised or Fraudulent Transactions

The Company may decline, suspend or reverse a transaction or appointment where there is a reasonable suspicion of fraud, unauthorised use, identity mismatch, sanctions concern, system abuse or breach of law. Additional verification may be requested. The payer should separately notify the issuing bank or payment provider without delay in case of an unauthorised transaction.

## 12. Chargebacks and Disputes

The payer should first contact the Company regarding a payment or service dispute. If a chargeback is raised, the Company may submit transaction, appointment, consent, communication and service-delivery information to the relevant bank, gateway, network or authority for adjudication, subject to applicable privacy and confidentiality requirements.

## 13. Third-Party Downtime and Force Majeure

The Company is not responsible for delay caused solely by the payer's bank, card network, UPI application, payment gateway, telecommunications provider or an event beyond reasonable control. The Company will nevertheless make reasonable efforts to reconcile genuine issues and provide information available to it.

## 14. Privacy

Payment-related personal data is handled in accordance with the Privacy Policy. The Company receives only the information reasonably required to identify the payer/patient, reconcile the transaction, issue a receipt, administer refunds, prevent fraud and comply with law.

## 15. Changes to this Policy

The Company may update this Payment Policy to reflect changes in payment methods, gateway arrangements, security requirements or law. The version presented at the time of payment will ordinarily apply to that transaction, subject to mandatory law.

## Contact and Grievance Redressal

Questions, complaints, payment issues, refund requests and privacy requests may be addressed to the Company using the details below. Consumer grievances will be acknowledged within 48 hours and will be redressed within one month from receipt, subject to the nature and complexity of the matter and applicable law.

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| **Legal Name** | Asian Bariatrics Private Limited |
| **CIN** | U85110GJ2008PTC054446 |
| **Contact Address** | House/Block V, Mondeal Business Park, Near Gurudwara, S.G. Highway, Thaltej, Ahmedabad - 380054, Gujarat, India |
| **Website** | https://www.asianbariatric.com/ |
| **Customer Care / Support Email** | info@abplushospital.com |
| **Customer Care Telephone** | +91 90999 03231 |
| **Grievance Officer** | [NAME TO BE INSERTED BEFORE PUBLICATION] |
| **Designation** | Grievance Officer / Consumer Grievance Redressal Officer |
| **Grievance Email** | info@abplushospital.com |