

AB PLUS
ASIAN BARIATRICS PRIVATE LIMITED

Refund Policy

Draft for client approval and website publication

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

This Refund Policy applies to fees paid online to the Company for an online consultation or another appointment/service where the checkout page expressly states that this Policy applies. It does not automatically apply to surgery deposits, hospital admission deposits, packages, diagnostics, pharmacy, implants, consumables, insurance co-payments or other services governed by a separate estimate, consent form, package document or hospital billing policy.

2. General Principle

The Company seeks to process genuine and eligible refund requests fairly and within a reasonable period. A refund will be considered only after verification of the patient, appointment, payment and reason for the request. Statutory rights relating to a deficient, unprovided or wrongly charged service are not restricted by this Policy.

3. Cancellation or Rescheduling by the Patient

- (a) A patient may cancel or reschedule an online consultation by contacting the Company at least 24 hours before the scheduled consultation time.
- (b) Where cancellation is received at least 24 hours in advance and the consultation has not commenced, the patient may choose either one rescheduled appointment or a refund of the consultation fee paid online.
- (c) Where cancellation is received less than 24 hours before the scheduled time, the Company may offer one rescheduled appointment, subject to clinician availability. A cash refund is ordinarily not available because the consultation slot has been reserved, unless the Company determines that exceptional circumstances justify a refund.
- (d) Failure to join or attend within the reasonable waiting period communicated by the Company will be treated as a no-show. A no-show is ordinarily not refundable, but the Company may permit rescheduling as a goodwill measure.
- (e) A request to reschedule must be completed within 30 days from the original appointment date, unless the Company approves a longer period.

4. Cancellation or Non-Availability by the Company

If the Company or the RMP cancels the appointment, is unable to provide the consultation, or a material technical failure attributable to the Company or its authorised platform prevents the consultation from being delivered, the patient may choose a rescheduled appointment or a full refund of the consultation fee.

A short delay, a reasonable change in consultation time, or the RMP's clinical decision during a completed consultation to require in-person assessment will not, by itself, constitute non-provision of service.

5. Technical Problems

- (a) If connectivity or device problems at the patient's end prevent the consultation, the Company will make reasonable efforts to reconnect or offer one rescheduled slot. A refund is not automatic.
- (b) If the consultation is materially disrupted by the Company's system or authorised platform and cannot be completed, the patient will be offered completion at another time or an eligible refund.
- (c) The patient should report a technical failure promptly and provide any transaction reference, screenshot or other information reasonably requested for verification.

6. When a Refund Is Generally Available

- eligible cancellation made at least 24 hours before the scheduled consultation;

- cancellation by the Company or clinician where the patient does not accept rescheduling;
- service not provided due to a verified failure attributable to the Company or its authorised platform;
- duplicate payment or payment collected more than once for the same confirmed appointment;
- payment received but appointment rejected or not confirmed and no alternative accepted by the patient;
- incorrect amount charged because of a verified system or processing error; or
- another case in which refund is required under applicable law.

7. When a Refund Is Generally Not Available

- the online consultation has commenced or been substantially completed;
- the RMP has provided medical advice, follow-up discussion or preliminary clinical assessment and then advised in-person examination;
- the patient supplied incomplete, inaccurate or misleading information that prevented or materially affected the consultation;
- the patient did not attend, joined materially late or failed to maintain adequate connectivity at the patient's end;
- the request is based only on disagreement with professional clinical advice, absence of a prescription, or lack of a guaranteed outcome;
- the patient cancelled less than 24 hours before the scheduled time and declined an available rescheduling option, except where the Company approves an exception; or
- the payment relates to a service governed by a separate written cancellation or refund term.

8. Duplicate, Failed or Pending Transactions

If the patient's account is debited but the payment page shows failure or the appointment is not confirmed, the amount may be automatically reversed by the issuing bank or payment system. The patient should first check the bank statement and transaction status. If the amount is not reversed within the timeframe indicated by the bank/payment provider, the patient may contact the Company with the payment reference.

Verified duplicate or excess payments received by the Company will be refunded to the original payment source. The Company cannot refund an amount that it has not received or that is still pending with the bank or payment provider, but will reasonably assist with transaction tracing.

9. Refund Method and Timeline

Approved refunds will be initiated to the original payment method. Cash refunds, transfer to an unrelated account and refunds to a different card, UPI ID or bank account are not permitted except where the original method is unavailable and lawful verification is completed.

The Company will ordinarily initiate an approved refund within 7 business days after approval. The amount may take a further 7 to 10 business days, or the period prescribed by the relevant bank, card network, UPI system or payment provider, to appear in the patient's account. These timelines are indicative and may vary for reasons outside the Company's control.

10. How to Request a Refund

A refund request should be sent to info@abplushospital.com or made through the customer-care channel, with the patient name, registered mobile number, appointment date/time, amount, transaction reference, reason and supporting screenshot or document, where relevant. The Company may request additional verification to prevent fraud or misdirection of funds.

11. Chargebacks and Payment Disputes

Before raising a chargeback with a bank or card issuer, the patient should contact the Company so that the matter can be investigated. The Company may provide appointment, consent, communication,

payment and service-delivery records to the bank, payment gateway or competent authority for resolving a payment dispute, subject to applicable privacy requirements.

12. Policy Updates

The Company may update this Policy prospectively. The version displayed at the time of booking will ordinarily govern the transaction, subject to mandatory law and any more favourable resolution expressly offered by the Company.

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.

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