



Refunds and Cancellation Policy

How subscriptions, courses and credits are cancelled and when refunds may apply

Maatla Healthcare (Pty) Ltd | CIPC registered, South Africa

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The short version

Refunds are not automatic. They are exceptional, discretionary, and decided case by case. All refund requests must be sent to info@maatlahealthcare.com. You can cancel a subscription at any time to stop future billing, but past payments are generally not refundable except in the limited cases set out below.

1. What This Policy Covers

Maatla Healthcare (Pty) Ltd is a company registered with the Companies and Intellectual Property Commission (CIPC) in the Republic of South Africa. In this document, the words we, us, our and Maatla refer to Maatla Healthcare (Pty) Ltd. The words you and your refer to any person who visits our website, uses our services, or receives our messages.

This document applies across everything we operate, which includes our main website at maatlahealthcare.com, the Maatla Academy learning platform at academy.maatlahealthcare.com, the Maatla Facilities dashboard used by clinics, pharmacies and healthcare networks, and our WhatsApp and SMS reminder and check in services, including voice note messages.

This policy applies to family subscriptions, Maatla Academy course purchases, and prepaid credit used by facilities. It explains how to cancel, when a refund may be considered, and when it will not. It forms part of our Terms and Conditions.

2. How to Cancel

2.1 Subscriptions

You may cancel your subscription at any time. Cancellation stops the next renewal. It takes effect from the end of the period you have already paid for, and you keep access until then. Cancelling does not, on its own, refund a period that has already started.

2.2 How to request a cancellation or refund

Send your request to info@maatlahealthcare.com. Include your name, the account or email you used, the plan or course, the date of the charge, and a clear explanation of the reason. Requests that leave out these details may be delayed.

3. Our General Position on Refunds

Because our prices are low and our services are delivered digitally and often immediately, we do not offer refunds as a matter of course. Refunds are considered only in the exceptional cases below, are always evaluated on the specific facts, and are granted at our discretion, subject to your rights under South African law that cannot be waived.

4. Billing, Renewal and Your Responsibility

Subscriptions renew automatically and are charged at the start of each period until you cancel. You are responsible for managing your own subscription and for knowing your billing dates.

Important

Maatla is not obliged to send you a reminder or any communication before your account is billed for a renewal. You should be aware of your billing dates. Forgetting that a subscription was active, or forgetting to cancel in time, is not a valid reason for a refund and such requests will not be accepted.

5. Cases That May Be Considered for a Refund

The following are examples of exceptional cases we may consider. Each is assessed on its facts, and meeting an example does not guarantee a refund. In most cases we will first try to fix the problem, for example by restoring access or correcting an error.

- An Academy course you paid for does not work or cannot be accessed for a technical reason on our side, and our team is unable to resolve it within a reasonable time.
- A course or service is materially not as described on the sales page, meaning it is substantially different from what was promised.
- You were charged more than once for the same thing, or charged the wrong amount, because of a billing error.
- You were charged after you had already cancelled correctly, and access was not provided.
- An unauthorised or fraudulent charge was made on your account and is confirmed as such.
- You were charged for the wrong plan or product because of a genuine error in our system.
- An extended platform outage on our side prevented you from using a service you had paid for, for a significant part of the paid period.
- A duplicate subscription was created in error and never used, for example the same person billed twice on two accounts.

6. Cases That Will Not Be Refunded

The following will not, on their own, qualify for a refund.

- Forgetting that your subscription was active, or forgetting to cancel before a renewal.
- Changing your mind after you have already accessed or started a course.
- Completing a course and then requesting a refund.
- Simply not using the service during a paid period.
- Dissatisfaction with content that works and matches its description, but that you did not personally enjoy or agree with.
- Failing a quiz, not finishing a course, or not meeting a course requirement.
- Charges from your mobile network for data or messages, which are between you and your network, not Maatla.
- Problems caused by your own device, connection or incorrect details.

7. Academy Courses

Course access is usually granted immediately once payment is confirmed, which means the service is delivered at once. For this reason, once you have accessed a course, a refund will only be considered under the exceptional cases in section 5, most often where the course genuinely does not work or is materially not as described.

8. Facility Prepaid Credit

Prepaid credit loaded by a facility or network operator is used to pay for usage such as messaging. Credit that has been used is not refundable. Unused credit is generally not refundable either, except where it was loaded through a genuine billing error on our side, which will be assessed case by case.

9. How Approved Refunds Are Paid

Where a refund is approved, we pay it to the original payment method where possible, using our payment provider. The time it takes to reflect depends on your bank or provider. We do not pay refunds in cash.

10. Your Statutory Rights

Nothing in this policy removes any right you have under South African law that cannot be excluded, including under the Consumer Protection Act and the Electronic Communications and Transactions Act.

Where the law gives you a right to a refund or a cooling off period that cannot be waived, that right applies regardless of this policy. Your lawyer should confirm how these apply to each product.

11. Chargebacks

If you believe a charge is wrong, please contact us first at info@maatlahealthcare.com so we can help. Starting a chargeback with your bank before contacting us can delay a fair outcome, and we may share our records with the bank to resolve it.

12. Changes to This refunds and cancellation policy

We may update, amend or replace this Refunds and Cancellation Policy at any time, at our sole discretion. Because our services and the laws that govern them change, we may make these changes without giving you individual notice or separate communication.

Any change takes effect from the moment the updated version is published on our website or otherwise made available on our platforms. The version shown on our website at any given time is the version that applies. By continuing to visit our website, use our services, or receive our messages after a change has been published, you accept the updated version and are bound by it.

We encourage you to review this Refunds and Cancellation Policy regularly so that you are aware of the current terms. Nothing in this clause removes any right you have under South African law that cannot lawfully be excluded.

13. How to Contact Us

If you have any question, request or concern about this document, please contact us using the details below.

Purpose	Contact
General and legal queries	info@maatlahealthcare.com
Company	Maatla Healthcare (Pty) Ltd, South Africa
Website	maatlahealthcare.com