Marham Arogya Association - Refund Policy

Effective Date: November 15, 2025
This Refund Policy outlines the terms for refunds related to membership fees and donations made to the Marham Arogya Association ("MAA").

1. Membership Fee Refund Policy

Membership fees are collected to cover the administrative costs, maintenance of the provider network, technology infrastructure, and member service support.
1.1. **General Principle: Membership Fees are generally non-refundable.** 1.2. **Cooling-Off Period:** A full refund may be issued if the cancellation request is received **within seven (7) calendar days** of the initial payment date, **provided that the member has not utilized any discounts, subsidized services, or scheme facilitations** through the MAA network during this period. 1.3. **Utilization Bar:** If any service, consultation discount, diagnostic test, or government scheme facilitation has been availed using the MAA membership card or ID during the cooling-off period, the fee becomes **non-refundable**. 1.4. **Termination:** Fees are non-refundable in cases where MAA terminates the membership due to a violation of the Terms and Conditions.

2. Donation Refund Policy

MAA is a Section 8 non-profit company, and donations are critical to funding our social welfare projects.
2.1. **General Principle: All Donations made to MAA are final and non-refundable.** 2.2. **Purpose:** Once a donation is processed, it is immediately allocated to our charitable activities, including health camps and subsidies for low-income beneficiaries. 2.3. **Exception (Processing Error):** A refund will be considered **only** in the event of a genuine technical or processing error, such as: * A duplicate transaction (same amount charged twice). * A charge for an amount different from the amount selected by the donor. * Fraudulent use of a payment instrument, provided it is reported immediately and verified by our payment gateway. 2.4. **Request Window for Error:** All requests for refunds based on processing errors must be submitted in writing within **seven (7) calendar days** of the transaction date.

3. Refund Request Procedure

3.1. **Submission:** All refund requests must be submitted via email to the address provided in Section 4 below. The request must include: * Full Name of Member/Donor. * Contact Phone Number. * Transaction ID/Membership ID. * Date and Amount of Transaction. * Clear Reason for the Refund Request (citing Section 1.2 or 2.3). 3.2. **Processing:** All valid refund requests will be processed within **14 working days** from the date of approval. Refunds will be made using the same method of payment used for the original transaction.

4. Contact Information for Refunds

For any questions or to submit a refund request, please contact us:
Marham Arogya Association Email for Refunds: [Dedicated Refund/Billing Email Address]
Phone Number: [Phone Number]