

# 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]