



SHAYBAH

ELDERLY SERVICES PRIVATE LIMITED

Refund and Cancellation Policy

1. Introduction and Scope

This Refund and Cancellation Policy ("Policy") governs cancellations, rescheduling, refunds, Service credits, package discontinuation and related financial adjustments for Services offered, provided, arranged or facilitated by Shaybah Elderly Services Private Limited ("Shaybah", "we", "us" or "our").

This Policy forms part of Shaybah's Terms of Use and should be read together with the applicable Service Confirmation and any service-specific conditions disclosed before booking. Capitalized terms used but not separately defined in this Policy shall have the meanings assigned to them in the Terms of Use.

This Policy applies to Direct Shaybah Services, consultations, packages, memberships and Coordinated Services, to the extent relevant. Services independently provided by Third-Party Providers may be subject to additional cancellation and refund conditions disclosed for the relevant transaction.

Shaybah will communicate material cancellation restrictions, package conditions and non-refundable charges before purchase. Nothing in this Policy excludes or restricts any statutory right or remedy available under Applicable Law.

2. Booking Confirmation and Payment

Unless otherwise expressly agreed for a particular Service, a booking will ordinarily be treated as confirmed when the applicable payment has been successfully received or recorded by Shaybah and Shaybah has issued or recorded confirmation of the booking.

Submission of a booking request or initiation of payment does not independently guarantee acceptance, availability or confirmation of a Service. Confirmation may depend on clinical suitability, Healthcare Professional availability, geographic serviceability and other applicable requirements.

Where Shaybah receives payment but cannot accept or confirm the requested Service, the amount received will ordinarily be refunded. Any deduction must relate to a valid, previously disclosed and lawful charge for an activity already undertaken or an unavoidable cost legitimately incurred.

For confirmed bookings, Shaybah will provide or make reasonably accessible the relevant Service Confirmation, identifying material transaction details, including the purchased Service, applicable charges, scheduling arrangements, package validity where relevant, and any special cancellation or refund conditions.

3. Cancellation, Rescheduling and Refund Requests

A cancellation, rescheduling, package-related or refund request should be submitted through an officially designated Shaybah communication channel by the Patient, Primary Decision Maker or another appropriately authorized person.

Shaybah may undertake reasonable verification of the booking, transaction, payment details, identity or authority of the person submitting the request. Such verification will be proportionate to the nature of the request and will not be used to unreasonably delay a valid cancellation or refund.

For determining the applicable notice period, a request will ordinarily be considered received when it reaches Shaybah through an authorized communication channel. Notice periods will be calculated from the scheduled commencement time of the affected Service.

Requests should identify the affected appointment, Service or package and provide sufficient information for Shaybah to process the requested change.

4. Cancellation and Rescheduling With at Least 24 Hours' Notice

Where a request is received at least twenty-four hours before the scheduled commencement of a confirmed Service, Shaybah will ordinarily permit the appointment to be rescheduled without loss of the session, subject to Healthcare Professional availability, clinical appropriateness, geographic serviceability and operational feasibility.

Rescheduling does not guarantee availability of the originally assigned Healthcare Professional or the Patient's preferred alternative date and time.

Where a standalone Service is cancelled with at least twenty-four hours' notice, the prepaid amount will ordinarily be refundable after deduction of any reasonable, unavoidable and previously disclosed costs already incurred specifically for that booking. No such deduction will ordinarily apply where no relevant cost has been incurred.

Cancellation of an individual appointment included in an active package does not automatically terminate the package or entitle the Patient to a monetary refund of the package price. Where the applicable notice requirements are satisfied, the affected appointment will ordinarily remain available for rescheduling within the package's existing validity period.

An individual appointment may ordinarily be rescheduled up to three times. Further rescheduling requests may be considered on a case-by-case basis.

Where another change cannot reasonably be accommodated, any financial consequence will be determined according to the applicable cancellation conditions and the circumstances of the request rather than resulting in automatic forfeiture solely because the ordinary rescheduling limit has been reached.

5. Cancellation and Rescheduling Between 12 and 24 Hours

Where a cancellation or rescheduling request is received between twelve and twenty-four hours before the scheduled Service, Shaybah will consider the request having regard to Healthcare Professional availability, operational feasibility, costs already incurred and the circumstances preventing the Patient from attending.

Rescheduling within this period is not guaranteed. Where the request cannot reasonably be accommodated, Shaybah may determine an appropriate financial adjustment based on the circumstances, applicable booking conditions and Applicable Law.

An appointment will not automatically become fully chargeable merely because a request is received within this period. Shaybah may approve rescheduling, apply a reasonable charge, provide an appropriate credit or offer another proportionate adjustment where justified.

Any applicable cancellation charge must comply with Applicable Law and any material conditions disclosed before booking. Greater flexibility may be provided where exceptional and reasonably verifiable circumstances exist.

6. Cancellation or Rescheduling With Less Than 12 Hours' Notice

Where a cancellation or rescheduling request is received less than twelve hours before the scheduled commencement of the Service, the appointment will ordinarily not be eligible for rescheduling and may be treated as utilized or fully chargeable, subject to the conditions disclosed before booking and Applicable Law.

Shaybah may waive or modify the applicable consequence where exceptional circumstances reasonably prevent the Patient from receiving the Service. Such circumstances may include unforeseen hospitalization, a genuine medical emergency, significant clinical deterioration, bereavement or another comparable event.

Where a charge applies, it will not exceed the amount payable for the affected appointment and will remain subject to any mandatory requirement concerning proportionality, fairness or reciprocal cancellation treatment.

An exceptional concession granted in one case does not automatically establish an entitlement to the same concession in unrelated circumstances.

7. No-Shows, Refusal and Failure to Provide Access

A Patient may be treated as a no-show where a confirmed Service cannot reasonably proceed because the Patient is absent, fails to attend through the agreed teleconsultation medium, fails to attend a centre-based appointment, provides materially incorrect location information or otherwise fails to make themselves reasonably available in circumstances within their reasonable control.

For home-based Services, the assigned Healthcare Professional will ordinarily wait for up to thirty minutes after reaching the confirmed location, provided that remaining there is reasonable and safe.

Where the Healthcare Professional reaches the correct location but the Patient or household fails to provide access within the applicable waiting period, the appointment may remain chargeable or be treated as utilized for billing or package-accounting purposes.

Where the Patient voluntarily refuses the Service after the Healthcare Professional has arrived at the confirmed location, the appointment may similarly remain chargeable or be treated as utilized, subject to the relevant circumstances and Applicable Law.

Where unforeseen medical circumstances prevent the Patient from participating, Shaybah may instead approve rescheduling, credit or another appropriate adjustment.

An appointment treated as utilized for financial purposes will not be represented in the Patient's clinical record as a clinical Service actually delivered where no such Service was performed.

8. Cancellation, Rescheduling and Delays by Shaybah

Shaybah may reschedule, postpone or cancel a confirmed Service where reasonably necessary because of Healthcare Professional illness or unavailability, another clinical emergency, unsafe Service conditions, operational constraints, travel disruption, severe weather, technical or system failure, force majeure or another legitimate circumstance materially affecting Service delivery.

Where reasonably practicable, Shaybah will communicate the change promptly and attempt to provide an appropriate alternative. Depending on the circumstances, this may include assigning another appropriately qualified Healthcare Professional, rescheduling the appointment or providing a clinically appropriate alternative Service.

Where a material delay attributable to Shaybah makes the confirmed Service impracticable for the Patient, Shaybah will ordinarily offer reasonable rescheduling or another suitable alternative.

Where Shaybah cannot provide the confirmed paid Service and no reasonable equivalent alternative is available or acceptable because it materially differs from the purchased Service, the eligible undelivered amount will ordinarily be refunded. Shaybah will not impose a cancellation charge on the Patient for a Service that Shaybah itself has cancelled without delivering it.

Where Applicable Law requires additional reciprocal cancellation treatment or another consumer remedy, Shaybah will comply with those requirements.

Shaybah remains responsible for fulfilling its applicable contractual and legal obligations notwithstanding the operational circumstances leading to the cancellation.

9. Package Validity, Pauses and Extensions

The inclusions, number of sessions or visits, validity period and other material conditions of a package will be determined by the applicable package description and Service Confirmation.

Unused package entitlements ordinarily expire at the end of the stated validity period. Package validity will not automatically be extended merely because some or all of the included Services remain unused.

Shaybah may, upon receiving a request supported by a legitimate reason, approve a temporary pause, validity extension or other appropriate adjustment in exceptional circumstances. Such requests will be assessed individually, taking account of the Patient's circumstances, the nature of the package, clinical requirements and operational feasibility.

Any approved pause or extension must be expressly confirmed by Shaybah. The confirmation will identify the revised validity or expiry date and any material conditions governing the remaining package entitlements.

Approval of a pause does not guarantee the continued availability of a particular Healthcare Professional or an unchanged appointment schedule. Scheduled appointments already falling within the applicable cancellation

notice periods remain subject to those conditions unless an appropriate exception is approved.

Where an approved pause or extension expires without the package being resumed, the remaining entitlements will ordinarily expire in accordance with the confirmed conditions, subject to Applicable Law and any further exceptional adjustment expressly approved by Shaybah.

An exceptional extension or concession does not create an automatic entitlement to an equivalent arrangement for another Patient or future package.

10. Voluntary Discontinuation of an Active Package

An active prepaid package is not ordinarily cancellable or refundable merely because the Patient no longer wishes to continue using it. However, Shaybah may approve early discontinuation where legitimate circumstances make continued utilization materially unreasonable or impracticable.

Such circumstances may include relocation outside Shaybah's supported service area, a substantial change in the Patient's circumstances, legal restrictions or another genuine reason accepted by Shaybah following an individual assessment.

Where voluntary discontinuation is approved, the eligible refund will be calculated after deducting the value of Services already consumed, applicable Third-Party costs already incurred and any other reasonable, unavoidable and previously disclosed charges lawfully attributable to the package.

Where a discounted package is voluntarily discontinued at the Patient's request, Services already consumed may be valued at their normal standalone prices applicable when the package was purchased. This calculation method will apply only where appropriately disclosed before purchase and permitted under Applicable Law.

Total deductions arising from this calculation will not exceed the amount paid for the package. Shaybah will not demand an additional payment solely because the standalone value of previously consumed Services exceeds the package price.

Discontinuation arising from the Patient's death, permanent clinical inability to receive the purchased Services or Shaybah's inability to provide the agreed Services will be governed by the special provisions below.

11. Hospitalization, Medical Inability and Death

Where hospitalization or temporary medical inability prevents the Patient from continuing an active Service or package, Shaybah will consider an appropriate

pause, extension, rescheduling, clinically suitable substitution or other adjustment, depending on the circumstances.

Where the Patient becomes permanently unable to receive the purchased Services for genuine medical reasons, the affected Service or package may be discontinued. The eligible unused prepaid amount will ordinarily be refunded after appropriate adjustment for Services already provided and reasonable, unavoidable costs already incurred.

Following the Patient's death, routine undelivered Services will cease. The eligible unused prepaid amount will ordinarily be refunded after deduction of Services already delivered and reasonable, unavoidable costs legitimately incurred for the Patient's Services.

Where discontinuation results from death, permanent medical inability or Shaybah's inability to provide the agreed Services, properly delivered package Services will not be retrospectively revalued at higher standalone prices merely because the package ended before its scheduled completion.

The value of Services already delivered will ordinarily be determined using the applicable package pricing or a fair and reasonable allocation of the package price among its included Services.

Refunds following death will ordinarily be returned to the original payment source where feasible. Where alternative arrangements are necessary, Shaybah may require appropriate verification of the recipient's identity and entitlement before processing payment.

12. Clinical Unsuitability of Purchased Services

Where an appropriately qualified Healthcare Professional determines that a purchased Service, intervention or package component is no longer clinically appropriate or safe for the Patient, Shaybah may recommend modification, substitution, escalation, temporary suspension or discontinuation of the affected Service.

Where an appropriate substitute is available and accepted by the Patient or another person having the relevant authority, the corresponding commercial adjustment will be recorded through an updated Service Confirmation or another authorized communication.

Where a prepaid Service cannot safely or appropriately be provided and no suitable substitute can reasonably be offered, the eligible undelivered amount will ordinarily be refunded.

Any refund calculation will take account of clinical assessments or other Services actually performed, provided they formed part of the purchased Service or were separately authorized and appropriately chargeable.

A Healthcare Professional is not required to provide an unsafe, unlawful or clinically inappropriate intervention merely because it was previously purchased.

13. Registration and Onboarding Fees

Registration, onboarding and similar fees charged by Shaybah are generally non-refundable.

The amount and non-refundable nature of any applicable registration or onboarding fee will be communicated before payment. Such fees relate to the registration or onboarding process and do not guarantee eligibility, availability or acceptance for any subsequent Service.

Where the registration or onboarding process has been substantially completed, the applicable fee will ordinarily remain non-refundable even if the individual subsequently chooses not to purchase additional Services.

Shaybah may approve a refund, waiver or adjustment in exceptional and case-specific circumstances.

Where Shaybah collects a registration fee but is unable to undertake or substantially complete the registration for reasons attributable to Shaybah, an appropriate refund will be provided to the extent required by Applicable Law.

Nothing in this section restricts any mandatory statutory refund entitlement. An exceptional concession granted in one case does not create an automatic entitlement to equivalent treatment in another case.

14. Teleconsultations and Technical Failure

Where a teleconsultation or other remote Service is affected by technical failure attributable to the Patient's device, internet connection, software or other circumstances reasonably within the Patient's control, Shaybah may determine an appropriate response based on the circumstances.

Such a response may include continuation through another suitable communication medium, rescheduling, Service credit or another reasonable adjustment.

Where material technical failure attributable to Shaybah or the assigned Healthcare Professional substantially prevents completion of the Service, Shaybah will ordinarily offer continuation through an appropriate alternative

medium, rescheduling without an additional Service charge or another suitable alternative.

Where an appropriate alternative cannot reasonably be provided, the eligible undelivered portion will ordinarily be refunded.

A temporary interruption that can reasonably be resolved during the scheduled consultation does not independently create an entitlement to a refund.

Where a Healthcare Professional determines during a teleconsultation that remote care is clinically unsuitable, the appropriate financial treatment will depend on the assessment already performed, the Service purchased and whether any remaining Service can reasonably be provided through an appropriate alternative arrangement.

15. Third-Party and Coordinated Services

Where Shaybah coordinates or facilitates access to an independently operating Third-Party Provider, the cancellation and refund conditions applicable to the underlying Third-Party Service may differ from those applicable to Direct Shaybah Services.

Material Third-Party cancellation restrictions, non-refundable charges and other relevant conditions will be communicated before booking where they are applicable and reasonably available.

Where the Patient or payer contracts and pays directly with an independent Third-Party Provider, that provider's applicable cancellation and refund conditions will ordinarily govern its own Service.

Where Shaybah collects payment for a Coordinated Service, bundled Service or Third-Party component, the treatment of cancellation and refund requests will depend on the actual contractual arrangement, relevant Third-Party conditions and Shaybah's applicable obligations.

Reasonable, unavoidable and non-recoverable Third-Party charges already incurred may be deducted from an otherwise eligible refund where those charges were appropriately disclosed and their deduction is permitted by Applicable Law.

Shaybah may provide reasonable assistance in communicating or coordinating refund requests involving independent Third-Party Providers but does not guarantee a refund that remains within the independent provider's lawful responsibility.

Nothing in this section excludes Shaybah's responsibility for its own contractual obligations, representations, negligence or other acts or omissions for which liability arises under Applicable Law.

16. Memberships and Subscriptions

Memberships, subscriptions and similar benefit arrangements may be governed by specific conditions concerning eligibility, duration, included benefits, pricing, utilization, validity, renewal, cancellation and discontinuation.

The material conditions applicable to a particular membership will be disclosed before enrolment or purchase and may be recorded in the relevant membership confirmation or incorporated membership terms.

Memberships will not renew automatically unless automatic renewal has been expressly selected or otherwise validly agreed to by the relevant person.

Unless expressly stated otherwise, unused membership benefits will ordinarily expire at the end of the applicable membership period and will not independently acquire monetary value.

Where a membership includes identifiable prepaid Services, the applicable cancellation and refund provisions of this Policy will apply to those Services to the extent appropriate.

Any membership advertised or offered as a lifetime membership will be subject to separately disclosed conditions defining its duration, material benefits, applicable limitations and treatment in the event of material changes to or discontinuation of the membership programme.

The closure of new enrolments will not automatically terminate existing memberships unless such termination is permitted under the applicable membership conditions and Applicable Law.

Where discontinuation of a paid membership materially deprives an existing member of principal benefits that were expressly promised, Shaybah will consider an appropriate remedy in accordance with the membership conditions and Applicable Law.

Membership benefits do not guarantee particular clinical outcomes, uninterrupted availability of individual Healthcare Professionals or access to Services that are clinically inappropriate or otherwise unavailable.

17. Non-Refundable Components, Discounts and Promotional Benefits

Certain specific charges or Service components may be treated as non-refundable where their non-refundable nature has been clearly disclosed before purchase, the relevant charge has legitimately been incurred or the underlying activity has substantially been completed, and such treatment is permitted under Applicable Law.

A Service or package will not automatically be treated as entirely non-refundable merely because one component carries a valid non-refundable charge.

Where a Service or package has been purchased using a promotional offer, discount or special concession, any applicable refund will ordinarily be calculated using the amount actually paid and the valid conditions disclosed for that offer.

Promotional benefits, coupons and complimentary entitlements do not ordinarily acquire independent cash value unless expressly provided in the applicable offer or required by Applicable Law.

Any special financial condition affecting a promotional transaction must be appropriately disclosed before purchase and must comply with applicable consumer-protection requirements.

18. Service Dissatisfaction, Deficiencies and Credits

Dissatisfaction with a Service does not automatically create an entitlement to a refund. Similarly, an adverse, incomplete or unfavorable clinical outcome does not independently establish that a Service was deficient.

Where a Patient or appropriately authorized person raises a genuine concern regarding non-delivery, material Service deficiency, professional conduct, material departure from the confirmed Service or another significant issue, Shaybah will review the relevant facts, available records and surrounding circumstances.

Depending on the findings, an appropriate remedy may include correction or repetition of the affected Service, replacement of the Healthcare Professional, rescheduling, Service credit, partial refund, full refund or another proportionate remedy.

Clinical complaints will be substantively reviewed by appropriately qualified clinical personnel rather than being determined solely by administrative personnel.

Where appropriate, Shaybah may offer a Service credit instead of or in addition to another remedy. Unless otherwise specified when issued, such credits will ordinarily remain valid for six months, be usable only for eligible Shaybah Services and remain non-transferable.

Shaybah may permit an exceptional transfer or adjustment where appropriate.

Where a monetary refund is contractually or legally due, Shaybah will not substitute a Service credit without the recipient's agreement unless otherwise permitted by Applicable Law.

Nothing in this section limits any statutory right or remedy available to the Patient or User.

19. Refund Calculation and Financial Adjustments

Where a refund is approved, the eligible amount will be calculated having regard to the original payment, the nature of the purchased Service, the extent of actual utilization, valid transaction-specific conditions and the circumstances giving rise to the refund.

Where applicable, the calculation may account for Services already delivered, the previously disclosed standalone-rate adjustment for an approved Patient-initiated package discontinuation, reasonable and unavoidable Third-Party charges already incurred, lawful non-refundable components and previous refunds or financial adjustments relating to the same transaction.

Where discontinuation results from death, permanent clinical inability or Shaybah's inability to provide the agreed Services, delivered package Services will ordinarily be valued according to the applicable package pricing rather than retrospectively applying higher standalone prices.

Shaybah will not impose arbitrary deductions or charges unrelated to the affected transaction. Any deductions will remain subject to the conditions disclosed before purchase and Applicable Law.

Where reasonably requested, Shaybah will provide an explanation of the material basis on which a refund has been calculated.

A financial adjustment affecting an active package, including an approved change in scope, substitution, upgrade or downgrade, may be documented through an updated Service Confirmation or another authorized transaction record.

20. Refund Assessment, Processing and Payment

Shaybah will ordinarily aim to assess and communicate a decision on a complete refund request within fourteen calendar days of receiving the information reasonably necessary to evaluate it.

Where a request involves clinical review, disputed facts, Third-Party Provider involvement, transaction verification or another matter requiring additional investigation, Shaybah may require additional time. In such circumstances, it will provide reasonable updates and communicate the outcome when the assessment is completed.

Following approval, an eligible refund will ordinarily be initiated within seven to fourteen business days after completion of any reasonably necessary payment verification and receipt of the information required to process the transaction, unless Applicable Law requires a shorter period.

Refunds will ordinarily be returned through the original payment method where reasonably practicable.

Where refund to the original payment method is not possible, Shaybah may require appropriate verification of the proposed recipient's identity and entitlement before processing payment through an alternative method.

Banks, payment gateways, card issuers and other financial intermediaries may require additional time to reflect refunded amounts after Shaybah has initiated the transaction. Shaybah is not responsible for processing delays attributable solely to independent financial intermediaries, subject to Applicable Law.

Where a third party has paid for a Patient's Service, the refund will ordinarily be processed through the original payment source or another appropriately verified arrangement.

Payment responsibility does not independently confer authority to access the Patient's confidential Medical Information. Refund communications to a payer who lacks the relevant authorization will be limited to the financial and transactional information reasonably necessary to explain the refund decision.

21. Payment Disputes, Complaints and Exceptional Circumstances

A Patient, payer or another appropriately authorized person may contact Shaybah regarding duplicate payments, billing errors, disputed charges, cancellation consequences, refund calculations or another matter arising under this Policy.

Where a chargeback, payment reversal or formal transaction dispute is initiated, Shaybah may provide relevant payment, booking and Service records to the appropriate payment gateway, financial institution or competent authority where reasonably necessary and permitted by Applicable Law.

The initiation of a chargeback does not independently establish that a contractual refund was due.

Shaybah may consider exceptional circumstances individually where strict application of the ordinary cancellation or refund conditions would be unreasonable. Such circumstances may include medical emergencies, unforeseen hospitalization, significant clinical deterioration, bereavement, unavoidable disruption or another comparable event materially affecting Service utilization.

Reasonable supporting information may be requested where necessary to assess an exceptional request. Any concession or waiver will remain subject to Applicable Law and will not automatically establish a precedent for unrelated circumstances.

Formal complaints concerning this Policy may be submitted through Shaybah's officially designated communication and grievance channels.

Shaybah will ordinarily acknowledge a formal complaint within forty-eight hours and aim to resolve it within fourteen calendar days. Matters requiring additional investigation may take longer, in which case reasonable updates will be provided.

Where a refund, credit or cancellation-related adjustment is approved or rejected, Shaybah will ordinarily communicate the decision through an appropriate authorized contact. Where relevant, the communication may identify the affected transaction, applicable adjustment, material deductions and expected processing timeline.

Nothing in Shaybah's internal complaint or review process restricts a person's right to pursue a statutory consumer remedy or another lawful grievance procedure.

22. Relationship With Other Terms and Changes to This Policy

This Policy forms part of Shaybah's contractual framework and should be read together with its Terms of Use, applicable Service Confirmations, relevant service-specific terms and any other policies expressly incorporated into the relevant transaction.

Where a Service Confirmation contains a valid transaction-specific cancellation or refund condition that was appropriately disclosed and accepted before purchase, that condition may apply to the relevant transaction.

In the event of inconsistency, mandatory Applicable Law will prevail. Any conflict between contractual documents will otherwise be resolved according to the applicable document hierarchy established in Shaybah's Terms of Use, subject to consumer rights.

Shaybah may revise this Policy prospectively to reflect changes in Services, operational practices, commercial arrangements or Applicable Law.

Unless Applicable Law requires otherwise or the parties validly agree to another arrangement, the version applicable to a confirmed transaction will ordinarily be the version accepted when that transaction was confirmed.

The current version of this Policy will be made reasonably accessible through Shaybah's official communication channels.

23. Contact Information

Questions, cancellation requests, refund requests, payment disputes and complaints regarding this Policy may be submitted through Shaybah's officially designated communication channels.

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