03 Refund & Cancellation Policy

3.1 Policy scope

This Refund & Cancellation Policy applies to paid Anrova digital services, including patient-care plans and other digital plans sold directly by Anrova, unless the checkout page or a specific offer states different terms.

3.2 Cancellation before service commencement

Where a digital plan has not yet been started or personalized work has not begun, a user may request cancellation through the Anrova support channel. Where a refund is eligible, Anrova will process it using the original or an appropriate payment method, subject to payment-gateway, banking and applicable legal requirements. Any non-recoverable transaction charge will only be deducted where permitted by law and clearly disclosed.

3.3 Refunds after plan creation or delivery

Because personalized digital care plans may involve preparation, customization and immediate digital delivery, amounts paid for a plan may become non-refundable once personalized work has started, the plan has been generated/issued, or the user has meaningfully accessed the delivered service. This rule is subject to any non-waivable rights available to the consumer under applicable law.

3.4 Duplicate, failed or incorrect payments

If an amount is charged twice for the same order, or a payment is debited but the order remains unsuccessful due to a technical/payment issue, Anrova will investigate and, where a refund is due, process the amount through the applicable payment channel. Bank or payment-provider settlement timelines may apply.

3.5 Third-party appointments and services

Where a payment relates to a doctor, lab, pharmacy, hospital, appointment partner or other third party, the cancellation and refund rules shown for that third-party service may apply. Anrova may facilitate communication but is not responsible for a third party's refund decision except to the extent required by its own contractual or legal obligations.

3.6 Non-refundable situations

- A personalized digital plan has already been prepared, issued or materially consumed, except where a refund is required by applicable law or a separate service commitment.
- The customer changes their mind after the service has been substantially delivered and no contractual or legal refund right applies.
- The request relates to a third-party service whose terms do not provide a refund, subject to applicable law.
- The account or order was used in violation of the Terms & Conditions, where withholding a refund is permitted by applicable law.

3.7 How to request a refund

Submit the order ID, registered mobile/email, payment reference, service name and reason for the request through the customer-support or grievance channel published on the Anrova website/app. Anrova may request reasonable verification before processing a refund.

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Scenario	Typical treatment
Payment failed or order not created	Investigate gateway status; refund/auto-reversal may occur through the payment channel if the amount was debited.
Duplicate payment for same order	Eligible duplicate amount may be refunded after verification.
Cancellation before personalized plan work begins	Eligible for cancellation/refund subject to offer terms, gateway constraints and applicable law.
Plan already personalized or delivered	Generally non-refundable unless a separate service commitment or applicable law provides otherwise.
Third-party appointment/provider service	Provider-specific cancellation/refund terms may apply.
Unauthorized/fraudulent transaction	Report promptly; Anrova may investigate and coordinate with the payment provider.

Refund timing

Where a refund is approved, the refund will be initiated within the applicable operational timeline. The final time for the amount to reflect in the customer's account may depend on the payment gateway, bank or card issuer.

3.8 Chargebacks and payment disputes

Customers are encouraged to contact Anrova support first so that order and payment records can be checked. Anrova reserves the right to provide transaction evidence to payment providers or financial institutions when a chargeback or payment dispute is raised.

3.9 Policy changes

Refund terms may be updated for future purchases. The version applicable to an order will generally be the policy presented at the time of purchase, subject to mandatory changes required by law.