

## REFUND POLICY

At **Supergrowth Investments Private Limited**, we are committed to delivering technology-enabled healthcare financing services designed to improve financial efficiency for hospitals and healthcare providers.

This Refund & Cancellation Policy (“**Policy**”) governs refund and cancellation requests relating to payments made on the Supergrowth Investments Private Limited platform in connection with healthcare financing services.

Any capitalized terms used but not defined herein shall have the same meaning as ascribed to them in the relevant terms and conditions, agreement or other document. In the event of any inconsistency between this Policy and any executed service agreement, subscription agreement, loan agreement, financing document, Facility Agreement or other binding contract entered into with Supergrowth Investments Private Limited or a lending Partner, the terms of such executed agreement shall prevail.

### 1. Refund in Case of Payment Issues

Refunds may be considered only in cases involving genuine and verifiable payment discrepancies, including but not limited to:

- (a) Excess amount deducted beyond the agreed service fee;
- (b) Payment made but not reflected in the user account;
- (c) Duplicate payment or double debit;
- (d) Excess amount received pursuant to insurance claim amount being credited;
- (e) Technical or system-related payment failure; or
- (f) or demonstrable platform errors.

Refund requests must be raised within 7 (seven) calendar days from the date of the transaction. All refund requests are subject to internal verification and Supergrowth Investments Private Limited’s determination shall be final and binding.

### 2. Information Required for Refund Processing

Customers requesting a refund must provide complete and accurate details to enable prompt verification and processing. The required details include:

#### A. User Details

- (a) Name of the Customer / Entity
- (b) Registered User ID (if applicable)

#### B. Transaction Details

- (a) Transaction Reference Number
- (b) Transaction Date
- (c) Transaction Amount
- (d) Mode of Payment

#### C. Refund-Related Details

- (a) Reason for refund request
- (b) Details of payment discrepancy

**D. Bank / Beneficiary Details**

- (a) Beneficiary Name
- (b) Beneficiary Bank Name
- (c) Account Number
- (d) IFSC Code
- (e) Registered Mobile Number

**E. Contact Details**

- (a) Phone Number
- (b) Registered Email ID

**F. Any Other Supporting Documents**

- (a) Screenshots / Payment confirmation receipts
- (b) Bank statements reflecting debit (if required)

Incomplete submissions may result in delay or rejection. Information shall be processed in accordance with Supergrowth Investments Private Limited's Privacy Policy and applicable laws.

**3. Eligibility for Refund**

Refunds shall not apply to services already rendered, non-refundable subscription fees, onboarding fees, underwriting charges, documentation charges, convenience fees, payment gateway charges, interest, penal interest, late fees, financing charges, or amounts disbursed under financing agreements except as permitted under executed agreements.

**4. Processing Timeline & Mode of Refund**

Eligible refunds shall be processed through NEFT / RTGS / IMPS or to the original mode of payment, as applicable. Refund processing may take 15-20 business working days from the date of receipt of complete refund request and successful internal verification. Timelines are indicative and subject to banking and third-party processing systems.

**5. Cancellation of Services****A. Subscription / Platform Services**

Customers wishing to cancel any subscription-based or platform services must notify Supergrowth Investments Private Limited in writing at least **[•] days prior** to the next billing cycle.

Refund of subscription fees, if any, shall be subject to:

- (a) The terms of the applicable service agreement;
- (b) Whether services have already commenced;
- (c) Pro-rata adjustment, if applicable;
- (d) Deduction of applicable administrative or processing charges.

**B. Financing / Credit Services**

For financing-related services:

- (a) Cancellation requests must be submitted in writing at least **2 (two) business days prior to the scheduled disbursement date**.
- (b) Once funds have been disbursed, cancellation shall be governed strictly by the applicable loan/financing agreement.
- (c) Cancellation charges, if any, shall apply as per the executed agreement.

Cancellation charges, where applicable, shall become effective from the date of receipt of the cancellation request.

## **6. Fraud Prevention and Misuse**

Supergrowth Investments Private Limited reserves the right to reject refund requests involving suspected fraud, suspend accounts pending investigation, recover wrongfully refunded amounts, and initiate legal action where necessary.

## **7. Grievance Redressal**

For any query, grievance, or request related to refund or cancellation, customers may contact:

**Email:** [contact@supergrowth.in]

**Contact Number:** [+91 9818091666]

**Registered Office Address:** A5, SAKET FORT, Innov8 MGF Saket Driveway Saket District Centre New Delhi 110017

Supergrowth Investments Private Limited shall acknowledge grievances within 48 hours and endeavor to resolve within 15 business days.

## **8. Modification of Policy**

Supergrowth Investments Private Limited reserves the right to modify, amend, or update this Policy at any time, subject to applicable laws and regulatory requirements. Any changes shall be published on the website, and continued use of the platform or services shall constitute deemed acceptance of the revised policy. If customers do not agree with the revised policy, they may discontinue use of the services by providing written notice, subject to the terms of the applicable agreements.

## **9. Force Majeure**

Supergrowth Investments Private Limited shall not be liable for delays or failure to perform due to events beyond reasonable control including banking failures, payment gateway outages, regulatory restrictions, government actions, natural disasters, or technical disruptions.

## **10. Governing Law and Jurisdiction**

This Policy shall be governed by the laws of India. Courts at Delhi, shall have exclusive jurisdiction.

## **11. Limitation of Liability**

Supergrowth Investments Private Limited strives to ensure secure, reliable, and efficient processing of payments and refund requests. However, to the extent permitted under applicable law, the following limitations shall apply:

### **Monetary Cap**

Supergrowth Investments Private Limited's total liability in relation to any refund request, payment discrepancy, or cancellation claim shall be limited to the amount actually received by Supergrowth Investments Private Limited in respect of the specific disputed transaction. Supergrowth Investments Private Limited shall not be liable for any amount exceeding the value of the transaction giving rise to the claim.

### **Exclusion of Indirect Losses**

Supergrowth Investments Private Limited shall not be liable for any indirect, incidental, consequential, special, or punitive damages, including but not limited to loss of profits, loss of business opportunity, loss of revenue, loss of goodwill, or business interruption, arising out of or in connection with payment processing or refund delays.

### **Third-Party Systems**

Payments and refunds may involve banks, payment gateways, financial institutions, and other third-party service providers. Supergrowth Investments Private Limited shall not be responsible for delays, reversals, settlement failures, or technical issues caused by such third-party systems.

Refund timelines are subject to banking processes and regulatory requirements.

### **Customer Responsibility**

Supergrowth Investments Private Limited shall not be liable for losses arising from:

- Incorrect payment or bank details provided by the customer
- Unauthorized access due to compromised credentials
- Delayed submission of refund requests
- Errors attributable to the customer's own systems or processes

Customers are advised to verify transaction details carefully before initiating payments.

### **Applicable Law**

Nothing in this clause shall limit or exclude liability where such limitation or exclusion is not permitted under applicable law.