

# REFUND POLICY FOR ONLINE HEALTH SERVICE

**Effective Date: 21st February 2026**

This Refund Policy forms an integral part of the MigrantCare Terms of Use and applies to all Online Healthcare Services (OHS) and subscription packages offered via the MigrantCare platform in Malaysia.

## 1. Regulatory Framework

1.1. MigrantCare operates in accordance with applicable Malaysian laws and professional standards governing telemedicine and healthcare services, including guidance issued by the Malaysian Medical Council and the Ministry of Health Malaysia.

1.2. Nothing in this Policy shall limit or exclude any rights afforded to consumers under the Consumer Protection Act 1999, where applicable.

## 2. Definitions

For purposes of this Policy:

“Consultation Fee” means the fee paid for a single telehealth consultation.

“Subscription Package” means a prepaid package granting access to specified Services for a fixed validity period of ninety (90) calendar days from the date of activation.

“Unused Balance” means the monetary value of Services paid for but not yet utilised within the Subscription Package.

“Service” means any telehealth consultation or related healthcare service provided through MigrantCare.

## 3. Refund Policy for Single Consultation

### 3.1 Patient-Initiated Cancellation

(a) Cancellation more than 48 hours before the scheduled appointment: 100% refund of Consultation Fee.

(b) Cancellation between 24 and 48 hours before the scheduled appointment: 50% refund.

(c) Cancellation less than 24 hours before appointment or failure to attend (No-Show): No refund.

### 3.2 Provider-Initiated Cancellation

If MigrantCare or the Healthcare Provider cancels a confirmed appointment, the Patient shall be entitled to:

A full refund, or

A credit toward a future appointment of equivalent value.

### 3.3 Completed Services

Once a consultation has commenced and been completed, it shall be deemed fully rendered. No refund shall be issued for completed Services, except where required by applicable Malaysian law.

### 3.4 Platform or Technical Failure

Where a Service cannot be delivered due to verified platform failure not attributable to the Patient, MigrantCare shall provide:

A full refund, or

A rescheduled consultation at no additional cost.

## **4. Subscription Package (90-Day Validity)**

### 4.1 Validity Period

(a) Each Subscription Package is valid for ninety (90) calendar days from the activation date.

(b) Any unused Services or balance remaining after the expiry of the 90-day validity period shall automatically lapse and shall not be refundable, unless otherwise required by law.

### 4.2 Refund for Subscription Package

(a) A refund request for a Subscription Package may be made within the 90-day validity period.

(b) Any approved refund shall be strictly limited to the Unused Balance only at the time of approval.

(c) The value of Services already utilised shall be deducted at the standard published rate applicable at the time of usage.

(d) No refund shall be granted once the Subscription Package has expired.

#### 4.3 Method of Calculating Unused Balance

Refund = Total Subscription Fee Paid

– (Value of Services Utilised at standard rate)  
– Any disclosed administrative or payment processing fees (if applicable and legally permissible).

#### 4.4 Non-Refundable Situations

No refund shall be granted where:

The Subscription Package has expired;

Fraudulent or abusive usage is detected;

Services have been fully utilised.

### **5. Refund Processing**

5.1. All refund requests must be submitted in writing through MigrantCare's official support channels.

5.2. Approved refunds shall be processed within thirty (30) business days to the original payment method unless otherwise agreed.

5.3. MigrantCare shall not be responsible for delays caused by third-party payment processors or financial institutions.

### **6. Compliance and Patient Rights**

6.1. MigrantCare ensures that all OHS are delivered in accordance with Malaysian professional standards and applicable regulatory guidance.

6.2. In the event of any inconsistency between this Policy and mandatory Malaysian consumer law, the later shall prevail.