Cancellation, Refunds & Exchange Policy:

- The cancellation and refund policy is only applicable to all online payments made through mobile app and Website for booking appointments.
- In case Cancellation is initiation by end user:
 - If a request is made at least two hours before scheduled appointment time -100% of consultation fees will be refunded. However service facilitation/convenience fees will not be refunded, if a cancelled request of other services of V-Care will be initiated before service delivery then service facilitation/convenience fees will be charged.
 - After Scheduled appointment time-neither consultation fees/other services nor service facilitation/convenience fees will be refunded.
- In case cancellation is initiated by relevant hospital due to unavailability of Doctor or any reason at Hospital end:
 - 100% of consultation fees and facilitation will be refunded to the end user.
- Upon receipt of a valid cancellation request, a refund of the customer's advance payment will be initiated.
- All verified refund will be paid through cross cheques within following days
 - All refunds against online transfer/cash/bank deposit transactions will be processed within 3 days from the date immediate refund is initiated at v care end.
 - All refunds against Credit/Debit Card transactions will be processed within 7 days from the date immediate refund is initiated at v care end.
 - V-Care will be not responsible for any delays in credit to the cardholder's card account/account holder bank account due to any reasons cited by the payment gateway or card holder's issuing bank.
- Refund voucher reference no will be provided for further communication with the bank.
- Cheque/Payorder will be issued against the person who made the payment.
- No refunds/cancellation request shall be entertained in case of payment against bills/services received.
- Under no circumstances cash will be refunded against any cancellation.

No warranty:

No warranty, representation, or guarantee, express or implied, is given by Maxhealth VCare (maxvcare.com) in respect of the operation of the service.

Governing law:

These terms and conditions are governed by the laws of Pakistan and the competent courts at Lahore shall have exclusive jurisdiction.

Dispute Resolution:

Any dispute arising in relation to the terms and conditions will be submitted to a sole arbitrator appointed by Maxhealth VCare (maxvcare.com) under the provisions of the Arbitration Act, 1940, and any applicable rules thereunder. The venue of Arbitration shall be at Lahore.

Security:

All payment details which are entered through this payment gateway are encrypted when the customer enters them. Maxhealth VCare (maxvcare.com) shall not be liable for any failure by the Customer making the payment to properly protect data from being seen on their screen by other persons or otherwise obtained by such other persons, during or after the online payment process.

Variations to the Terms and Conditions:

Maxhealth VCare (maxvcare.com) reserves the right to vary these Terms and Conditions from time to time and the current version will be published on this website. Maxhealth VCare (maxvcare.com) also reserves the right to decline the acceptance of the online payment without assigning any reason.