

# CANCELLATION & REFUND POLICY

## Payment

1. We may charge for the chat, audio, and/or video-based counselling/face-to-face therapy sessions and other programs. Before availing any such Service, we will communicate in writing to the User, the applicable charges for the said Service. In addition to these Terms, a User shall also be bound by the terms (if any) mentioned for specific Service(s).
2. Please note that the charges paid by a customer are not refundable. However, in the event a customer is not satisfied with the Service provided by MindSmith and MindSmith Health Services Pvt. Ltd., then they may send a mail to info.mindsmith@gmail.com. MindSmith will review each such mail, on a case-to-case basis, and may refund the charges paid, if it deems fit.
3. The decision of MindSmith on any such matter shall be final and binding.
4. Please note the specific refund policy in the event of the following circumstances:
  1. Appointments (Audio/Video/Face to Face):
    1. For any Services purchased, the MindSmith team shall make 3 attempts to reach the Customer for confirmation of the Services. In case, the Customer fails to respond within 7 days of the last communication, the Service will be treated as consumed and no refunds shall be provided by MindSmith.
    2. In case, of technical difficulties during or at the time of the session, MindSmith will check with their service providers. If the case is adjudged by MindSmith to be genuine, the appointment shall be rescheduled. However, the Customer shall not be entitled to a refund on account of technical difficulties at the time of the session.
    3. For Audio and Video Sessions, in case, the Customer fails to turn up at the time of the appointment, MindSmith will reschedule the session only once. If the Customer still does not turn up the second time, the appointment will be treated as consumed and no refunds shall be provided by MindSmith.
    4. For Face-to-Face appointments, any no shows are treated as availed services and no refund or rescheduling shall be provided by MindSmith in such a scenario.
    5. For any reschedules, the Customer needs to inform MindSmith at least 24 hours in advance. Unless specifically allowed by the Terms, the Customer shall not be entitled to a refund for whatever reason.

User(s) can make payments through any of the following available options:

1. Internet Banking;
2. Debit/Credit Cards;
3. Unified payments interface ("UPI");
4. Payment wallets available at the time of payment.

The User agrees and accepts that all nuances and modalities relating to making payment using internet banking/ debit cards/credit cards, UPI or payment wallets ("Virtual Payment Mode") shall be separately governed by arrangement(s) / terms and conditions between the User and the relevant banks or payment gateways. We shall not be responsible, in any manner whatsoever, for any liability that may arise in relation to the Virtual Payment Modes (including any fraudulent transaction).

1. While availing any of the Virtual Payment Modes available on the Website, we will not be responsible or assume any liability, whatsoever in respect of any loss or damage arising directly or indirectly to You due to (a) lack of authorization for any transactions; (b) any payment issues arising out of the transaction or (c) decline of such transaction for any reason.
2. You understand, accept and agree that the payment facility provided by us, is neither a banking nor financial service.
3. MindSmith reserves its right to revise the charges for Services, at any time, without the requirement of any prior intimation to the User. Any such change shall be binding and effective on the User.