

REFUND POLICY

Effective Date: 1st May 2026

This Refund Policy (“Policy”) governs refunds, reversals, subscription refunds, medication-related refunds, consultation-related refunds, and related commercial matters concerning the use of the Zelta platform, website, telemedicine services, subscription services, consultations, pharmacy fulfilment coordination, and related services (collectively, the “Platform” or “Services”) operated by Upsurge Labs LLP, a limited liability partnership registered under the laws of India, having its registered office at 13, 80 Feet Rd, 3rd Floor Above Aurum Fitness, Koramangala, Bangalore - 560034 (hereinafter referred to as “Zelta”, “Company”, “we”, “us”, or “our”).

By accessing or using the Platform, enrolling in subscription plans, purchasing Services, or placing medication-related orders, the User acknowledges that they have read, understood, and agreed to this Refund Policy.

1. GENERAL PRINCIPLES

Zelta operates within a healthcare, telemedicine, and prescription-based treatment ecosystem involving:

- telemedicine consultations;
- prescription-only medications;
- cold-chain logistics;
- licensed pharmacy fulfilment;
- subscription-based treatment management;
- and healthcare operational coordination.

Certain products and Services facilitated through the Platform involve:

- prescription medications;
- healthcare consultations;
- personalised treatment planning;
- and temperature-sensitive pharmaceutical products.

Accordingly, refund eligibility may vary depending upon:

- the nature of the Service;
- treatment stage;
- consultation status;
- medication dispatch status;

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- pharmacy processing;
- and operational or regulatory considerations.

The Company reserves the right to review refund requests on a case-by-case basis in accordance with this Policy, applicable law, patient safety considerations, pharmaceutical handling requirements, and operational feasibility.

2. CONSULTATION FEES

2.1. Completed Consultations

Consultation fees shall generally be non-refundable once:

- the consultation has commenced;
- the consultation has been completed;
- or clinical evaluation has substantially begun.

This applies irrespective of:

- whether a prescription is issued;
- whether treatment is recommended;
- or whether the User qualifies for a particular treatment programme.

Users acknowledge that payment for consultations compensates:

- Specialist time;
- medical evaluation;
- operational coordination;
- scheduling;
- onboarding;
- and healthcare infrastructure costs.

2.2. Missed Appointments & No-Shows

If a User:

- fails to attend a scheduled consultation;
- fails to join within the permitted waiting period;
- repeatedly reschedules;
- or remains unreachable, the consultation may be treated as a no-show.

No-show consultations may be:

- forfeited;
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- partially refunded; • or rescheduled, at the Company's discretion and subject to operational feasibility.

2.3. Failed Consultation Due to Technical Error

Where a consultation cannot reasonably proceed due to:

- Platform-related technical failures;
- connectivity failures attributable to the Platform;
- scheduling errors caused by the Company; • or Specialist unavailability, the Company may, at its discretion:
- reschedule the consultation;
- provide consultation credits; • or issue a partial or full refund.

3. SUBSCRIPTION REFUNDS

The Platform may offer recurring subscription plans involving:

- consultations;
- follow-up care;
- treatment management;
- medication coordination;
- logistics support;
- and related healthcare-support services.

By enrolling in recurring subscription plans, the User expressly authorises recurring automated billing in accordance with the applicable subscription plan.

3.1. Cancellation Before Renewal

Users may cancel subscriptions before the next billing cycle in accordance with the applicable Cancellation Policy.

Where cancellation is successfully processed before renewal:

- future recurring charges may not apply;
- however, already processed charges may remain non-refundable except where required under applicable law or expressly approved by the Company.

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3.2. Partial Usage of Subscription Services

Where subscription benefits, consultations, treatment-management support, medication fulfilment coordination, or operational services have already been utilised, the Company reserves the right to:

- deny full refunds;
- issue partial refunds;
- or deduct applicable operational, consultation, pharmacy, logistics, or administrative charges.

3.3. Duplicate Charges & Billing Errors

Where Users are charged:

- duplicate amounts;
- incorrect subscription fees;
- or unauthorised duplicate transactions, the Company shall review the matter and

may:

- reverse duplicate charges;
- issue corrections;
- or process refunds where appropriate.

Users must report such issues within a reasonable period after the relevant transaction.

4. MEDICATION-RELATED REFUNDS

4.1. Users may request cancellation of a subscription cycle or medication order before the relevant shipment has been dispatched.

4.2 If the medication shipment for the applicable billing cycle has not yet been dispatched, the Company may process the refund after deducting **INR 800/- (Indian Rupees Eight Hundred only) as cancellation, administrative and processing charges**, together with any additional non-recoverable charges, if applicable. The balance eligible amount shall be refunded in accordance with Clause 5 of this Policy.4.3. Once the medication shipment for a billing cycle or subscription month has been:

- dispatched;
- handed over for delivery;
- or processed by the pharmacy partner for shipment,

the applicable month or billing cycle shall become non-refundable and non-cancellable due to:

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- pharmaceutical handling requirements;
- cold-chain considerations;
- healthcare operational costs; • and patient-safety obligations.

4.4. Users are responsible for:

- providing accurate delivery details;
- remaining available to receive deliveries;
- and appropriately storing medications after delivery.

4.5. Refunds or replacements for damaged, incorrect, or visibly tampered deliveries may be considered if reported within twenty-four (24) hours of delivery along with reasonable supporting evidence.

4.6. Prescription issuance and continuation of treatment remain solely subject to the independent professional judgment of the treating Specialist and are not guaranteed.

5. REFUND PROCESSING

Where a refund is approved under this Policy, the Company shall **initiate the eligible refund within fourteen (14) days from the date of approval of the refund request**, subject to completion of any necessary verification and receipt of all information or documentation required from the User.

Approved refunds may be processed through:

- the original payment method;
- bank transfer;
- payment gateway reversal;
- wallet credits; or
- Platform credits,

as determined by the Company.

Once the refund has been initiated by the Company, the time taken for the refunded amount to reflect in the User's account may vary depending upon the relevant bank, payment gateway, payment processor, or other third-party financial institution.

The Company shall not be responsible for delays attributable to banking institutions, payment processors, network interruptions, payment gateways, or other third-party financial systems.

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6. NON-REFUNDABLE ITEMS & SERVICES

Unless otherwise required under applicable law, the following may generally remain non-refundable:

- completed consultations; partially utilised subscription services; operational onboarding charges;
- medication dispatch fees;
- delivered medications;
- logistics charges;
- pharmacy processing charges;
- no-show consultation fees;
- and user-caused failed delivery costs.

7. FRAUD PREVENTION & INVESTIGATION RIGHTS

The Company reserves the right to:

- review refund requests;
- seek supporting documentation;
- verify transactions;
- investigate suspicious activity;
- and suspend refund processing where:
- fraud is suspected;
- chargeback abuse is identified;
- prescription misuse is suspected;
- duplicate claims arise;
- or operational misuse is reasonably detected.

The Company may deny refunds where:

- material misrepresentation exists;
- fraudulent conduct is identified;
- false information is submitted; • or the Platform's Services are misused.

8. CHARGEBACKS & PAYMENT DISPUTES

Users are encouraged to contact the Company before initiating:

- chargebacks;
- banking disputes;
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- payment reversals;
- or external complaints.

Improper or fraudulent chargebacks may result in:

- suspension of Services;
- account restrictions; recovery proceedings; and restriction from future access to the Platform.

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The Company reserves all rights available under applicable law in relation to fraudulent or abusive payment disputes.

9. LIMITATION OF LIABILITY

To the maximum extent permissible under applicable law, and subject to nonexcludable statutory rights:

- the Company does not guarantee refund approval;
- refund decisions may depend upon operational, pharmaceutical, medical, compliance, and regulatory considerations;
- and the Company shall not be liable for indirect, incidental, consequential, or third-party losses arising from refund-related decisions.

Nothing contained in this Policy limits rights that cannot lawfully be excluded under applicable law.

10. POLICY MODIFICATIONS

The Company reserves the right to modify, revise, update, or amend this Refund Policy from time to time.

Updated versions shall become effective upon publication on the Platform unless otherwise required under applicable law.

Continued use of the Platform following publication of revised versions constitutes acknowledgment and acceptance of the updated Refund Policy.

11. CONTACT & GRIEVANCE

For refund-related requests, billing concerns, payment disputes, or grievances, Users may contact:

Email: info@zelta.in

Support: +91 9980308701

The Company shall endeavour to review and address requests within reasonable operational timelines.

12. USER ACKNOWLEDGMENT

By accessing or using the Platform, the User acknowledges and agrees that:

- (a) prescription medications may involve strict pharmaceutical and cold-chain handling restrictions;
- (b) prescription issuance is determined solely by the treating Specialist and is not guaranteed;
- (c) recurring subscription billing may apply in accordance with selected subscription plans;
- (d) completed consultations and utilised healthcare services may remain nonrefundable;
- (e) delivered or dispatched medications may generally remain non-returnable and nonrefundable due to healthcare and pharmaceutical safety considerations;
- (f) refund eligibility may depend upon operational, medical, pharmaceutical, logistics, regulatory, and compliance considerations;
- (g) Users are responsible for promptly accepting deliveries and appropriately storing medications after delivery; and
- (h) the User has read, understood, and voluntarily accepted this Refund Policy.