DoctorsHub24 HealthTech Limited

Reg: C-194820/2026 (RJSC, Dhaka, Bangladesh) | e-TIN: 482910482911 | VAT BIN: 00519
HQ: House 24, Road 11, Banani, Dhaka-1213, Bangladesh
Hubs: Dhaka (BD) | Riyadh (SA) | Kuala Lumpur (MY) | Dubai (AE) | Tel: +8801896042360

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doctorshub24.com

Refund, Cancellation & Complaint Policy

Transparent Cancellation Windows, bKash/Nagad/SSLCommerz Reversals & Consumer Redressal SLA (DNCRP)

Governing Law: Consumer Rights Protection Act 2009 (Bangladesh); Bangladesh Bank Payment & MFS Regulations (bKash/Nagad/SSLCommerz); Contract Act 1872 Sec. 64-65.

Jurisdiction & Seat:	Dhaka, People's Republic of Bangladesh
Operating Markets:	Bangladesh (BD) | Saudi Arabia (SA) | Malaysia (MY) | UAE (AE)
Live Commission Rules:	Consult: Doctor 35% / Hosp 40% / Platform 10% | Labs: Hosp 55...
System Compliance Posture:	Hold: 30m | Retention: 1825 days | Currencies: BDT, USD, SAR,...

EXECUTIVE OVERVIEW

Enforces live booking hold expiration (30 min), cancellation rules, 7-14 banking day refund reversal via 'appointment_refunds', and 24-hour Care Desk complaint resolution SLA ('DH-CNT-...').

1. Unpaid Slot Holds & Automatic Cancellation Timer

To preserve fair access to specialist calendars, pending unpaid bookings hold the selected slot for 30 minutes. Unpaid holds auto-cancel without penalty once expired, releasing capacity back to public search. Active system policy: "Patients may cancel confirmed slots prior to consultation start; unpaid holds expire automatically after 30 minutes."

2. Paid Doctor, Telemedicine & Diagnostic Cancellation Tiers

(a) Cancellation >= 6 hours before slot or Provider-initiated cancellation/no-show: 100% refundable; (b) Cancellation 2-6 hours before slot: eligible for free one-time reschedule OR 85% refund (15% slot-allocation adjustment); (c) No-show without prior notice after consultation window starts: non-refundable unless documented medical emergency; (d) Diagnostic Home Service cancelled prior to phlebotomist dispatch: 100% refundable; (e) Pharmacy COD/Prepaid orders cancelled prior to OTP courier dispatch: 100% refundable.

3. Refund Channels, Timelines & Multi-Currency Settlement

Live system refund rule: "Approved digital gateway refunds (bKash, Nagad, SSLCommerz cards) settle back to source account within 7-14 banking days under Bangladesh Bank rules." Approved refunds tracked in Admin Refunds (admin/refunds.php) process strictly back to original payment source (bKash, Nagad, SSLCommerz Visa/Mastercard/Amex, or international gateway) within 7-14 banking days; cash payments made at hospital desks refund at the respective hospital billing counter with invoice receipt.

4. Duplicate Charge & Failed Gateway Protection

If funds debit during a gateway timeout without booking confirmation, automated webhook reconciliation verifies status within 2 hours and triggers immediate gateway reversal or manual Care Desk refund within 72 hours.

5. Formal Complaint Desk, Tracking ID & Consumer Rights SLA

Patients may file complaints via Contact Desk (contact.php) generating a traceable reference ('DH-CNT-...') routed to admin/messages.php. Acknowledgment occurs within 4 business hours, clinical/billing investigation concludes within 48 hours, and unresolved grievances remain appealable under the Consumer Rights Protection Act 2009 (DNCRP Bangladesh).

IN WITNESS WHEREOF, the Parties execute this Agreement in duplicate:

For: DoctorsHub24 HealthTech Limited

Authorized Managing Director
Authorized Signatory & Compliance Officer
Date: _____ Place: Dhaka

For: Patient / Payment Account Holder

Authorized Signature & Seal
NID / BMDC / Passport / TIN: _____
Date: _____