

Chengeta Emergency Medical Evacuation (CEME) Refund Policy

Effective Date: [01/07/2025]

1. Policy Overview

Chengeta Emergency Medical Evacuation ("CEME," "we," "us," or "our") is committed to transparency and fairness in our financial transactions. This policy outlines the circumstances under which CEME will issue refunds for premiums paid towards our medical evacuation subscription product.

2. General Policy on Premiums

CEME operates on a monthly subscription model. Premiums are collected in advance for the upcoming month of coverage. Once a premium is paid and the coverage period has commenced, the fee is **non-refundable**. This is because our costs for providing the guarantee of emergency evacuation are incurred and resources are allocated upon the start of the coverage period.

3. Eligible Circumstances for a Refund

Refunds will be considered **only** in the following specific scenarios:

- **Duplicate Payment:** If a subscriber is accidentally charged twice for the same billing cycle (e.g., due to a processing error or system glitch).
- **Unauthorized Payment:** In the case of a proven fraudulent charge on a subscriber's payment method.
- **Billing Error:** If CEME makes an error in billing, such as charging an incorrect amount.

4. Refund Process & Method

- **Identification:** Suspected duplicate or erroneous payments must be reported to our customer service team at [email address] or [phone number].
- **Verification:** Our finance team will promptly investigate the claim by reviewing transaction records.
- **Approval:** Once the duplicate payment or error is verified, a refund will be approved.
- **Method:** All refunds will be issued **directly back to the original payment method** used by the subscriber for the transaction in question. We cannot issue refunds to an alternate account or method.

- **Timeline:** Please allow up to 7-10 business days for the refund to be processed and posted to your account, depending on the policies of your financial institution.

5. Anti-Money Laundering (AML) Compliance

CEME operates a strict Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) policy. As part of this compliance:

- All refunds will be returned to the **original source of funds**. This is a standard requirement to prevent money laundering and financial fraud.
- We are unable to process refunds to any third-party accounts or payment methods not originally used for the subscription.
- Our compliance team may request additional information or documentation to verify the identity of the subscriber and the legitimacy of the transaction before processing a refund, as required by law.

6. Contact Us

If you believe you are eligible for a refund under this policy, please contact us immediately:

- **Email:** [ceme@chengetadiaspora.com or info@chengetadiaspora.com]
- **Phone:** [+267 76 597 093]
- **WhatsApp:** +2760 377 9260
- **Address:** Plot 50830 Phakalane, Gaborone, Botswana ,

Our team will be happy to assist you and resolve any billing issues promptly.
