

## BUY BACK / EXCHANGE / REFUND POLICY

At M/S NAVIGATOR MULTICARE PRIVATE LIMITED (Hereinafter referred as Direct selling entity), it's our passion and mission to ensure highest quality of our products to the satisfaction of a consumer. However, at times in-spite of our best efforts it doesn't meet your desired expectations and If for any reason you are not completely satisfied with the product, you may return it within Thirty days' from the date of billing of the product provided you have notified your intention for refund/exchange/buyback within one week (7 days) from the date of delivery of the goods at your end by email at: navigatormulticare@gmail.com.

The buyback / refund policy is applicable only for products in saleable condition, and partially used product (not exceeding 30% of the total volume of the product) only if accompanied with an invoice. If at all a product is observed to have been intentionally damaged or misused the buyback / refund warranty stands void. It is obligatory upon our Consumers to exercise the Product Buyback & Refund Policy in fairness.

# Buyback / Refund Policy:

If the product is in marketable\* condition and is returned within 30 days of receipt
of goods accompanied by the original invoice,100% of the amount as refund will
be given after deduction of courier and postage charges.

2. If the product is in Unmarketable\*\* condition and is returned within 30 days of receipt of goods refund value will be assessed by Grievance Redressal Officer and appropriate value will be given.

\*Marketable refers to products that are unopened, sealed and undamaged in any form whatsoever.

\*\*Unmarketable products are those which have been opened and its seal broken.

## Exchange

If you need to exchange an unopened, un-sealed and undamaged or unused product you may need to return it to the Direct Selling entity with the original invoice. In such a case, the Consumer can exchange the products from the Direct Selling entity within 30 days from the date of receipt of goods and must submit the following at the time of exchange and help us in our services:

- Product Return Form
- Copy of receipt of goods
- Products in original packing and marketable condition
- Your exchangeable product can be changed/replaced with equally or higher priced product and on payment of differential amount.
- In such a case you will have to bear the cost of shipping the product to the entity's Godown / Franchisee's Godown or Pickup Centre, as the case may be or as directed by the entity

## Refunds

Once we have received your product for return, we will inspect it and notify you that we have received your returned item. We will also notify you on the status of your refund after inspecting the item. In the event the return of a Product is duly accepted by Direct selling entity, the value of such Product, will be calculated as per point no. 1 & 2 hereinabove of this Buyback / Refund Policy and will be refunded to Consumer/Direct Seller by remittance either to the bank account provided by the Consumer/Direct Seller for such refund, or to the payment instrument of the Consumer / Direct Seller from

which payment was made. Direct selling entity shall have the sole discretion to determine the mode of reversal from the above options. No cash refunds under any circumstances will be made.

## **Shipping Cost**

You will be responsible for paying your own shipping cost for returning your items. Shipping costs are non-refundable. In some exceptional cases, if the cost of the shipping is paid by the Direct Selling entity / franchisee/ pickup Centre the shipping cost of the return product will be deducted from the refund amount.

#### Cancellation of transaction / orders

- Cancellation by Direct selling entity: There may be certain orders that Direct Selling entity is unable to accept and has the right to cancel such order. Direct Selling entity reserves the right, at its sole discretion, to refuse or cancel any order for any reason whatsoever. Some situations that may result in Consumer / Direct Seller's order being cancelled include, without limitation, non-availability of the Product or quantities ordered. Direct Selling entity may also require additional verifications or information before processing any order. If Consumer / Direct Seller's order is cancelled, after the payment has been processed, the said amount will be reversed / remitted to the Consumer / Direct Seller either to the bank account provided for such reversal, or to the payment instrument from which payment was made. Direct Selling entity shall have the sole discretion to determine the mode of reversal from the above options.
- Cancellation by the Consumer / Direct Seller: As part of usual business practice, if the Direct selling entity receives a cancellation notice and the order has not been processed, Direct Selling entity may cancel the order and refund the entire amount to Consumer / Direct Seller within a reasonable period of time. Direct Selling entity will not be able to cancel orders that have already been processed and have left the Direct Selling entity / Franchisee or Pickup Centre's premises the Consumer shall be informed of its right to return the product to the Direct Selling entity by bearing its own shipping costs.

Set-off of any benefits availed by Consumer / Direct Seller: In case Direct Seller
has availed any benefit under any marketing or promotions provided by the Direct
Selling entity in relation to the Product for which the order has been cancelled by
the Consumer / Direct Seller or by the Direct Selling entity, Direct Seller agrees
and authorizes the Direct Selling entity to recover such benefits from Direct
Seller's incentive / compensation payable or set-off the same from any refunds to
Direct Seller.

#### Reference Notes:

- The Consumer / Direct Seller must return the product(s) to our head office personally or by courier. A specific form of return must be duly filled and signed by the Consumer / Direct Seller and must be sent along with the product to be returned.
- Period of return for products is calculated as the number of days from the Date
  of receipt at Consumer / Direct Seller's end to the date of receipt at Direct Selling
  entity's / franchisee's / pickup Centre's premises, as the case may be.
- Condition refers to the condition in which the stock is received back from the Consumer / Direct Seller as a return. The product may be 'marketable' or 'unmarketable' depending on the condition of the returned stock as assessed solely by the Grievance Redressal Officer at Direct Selling entity's Head office.
- The Product Return Policy does not apply to open packs of literature and videos or other sales and marketing aids, not meant for re-sale and calculable for incentive / compensation eligibility.
- Total returns cannot exceed the quantity(s) purchased appearing on the Invoice.
- BV/PV adjustment of Products returned shall be processed in the same Payout.
   Total BV/PV of the returned products will be deducted from the returning Direct
   Seller's account and the sales benefits, incentives or bonuses shall be deducted
   from all respective beneficiaries and shall reflect in immediate next payment

- If Consumer / Direct Seller return the products directly to Direct Selling entity,
   BV/PV adjustment shall be done from Direct Seller's payment & any excess amount paid shall be recoverable from the Direct Seller.
- The Consumer / Direct Seller who has returned a particular product shall not be entitled for return of a repurchase within 30 days of return date of the same product for a period of 30 days from repurchase invoice date.
- The return process of a Product may be subject to additional terms & conditions
  depending on the nature and category of the Product. Any such additional terms
  should be specified on the Website: www.navigatormpl.com and anyone can
  contact via email on <a href="mailto:navigatormulticare@gmail.com">navigatormulticare@gmail.com</a> or be intimated by Direct
  Selling entity at the time of purchase of the Product.