

Refund and Cancellation Policy

Introduction

At LoanTap Financial Technologies Private Limited ("LoanTap"), we are committed to providing our customers with a seamless experience in managing healthcare expenses through easy EMIs. This policy outlines the terms and conditions for refunds and cancellations of loan agreements facilitated by LoanTap in partnership with lenders.

Loan Cancellation Policy

Loan Application Cancellations

- **Before Approval:** Customers may cancel their loan application at any time before the loan is approved by the lender without any penalties.
- **Free Look Period:** After loan approval, customers can cancel the loan within the free look period specified by the lender. Cancellation requests made within this period will be processed according to the lender's policies and may be subject to a processing fee.
- **Post Free Look Period:** Once the free look period has expired, the loan cannot be cancelled.

Post-Disbursement Policy

- **No Refund/Cancellation:** After the loan amount has been disbursed, refunds or cancellations are not permitted. Customers must refer to the refund policy of the healthcare service provider. LoanTap and its lending partners are not responsible for coordinating with healthcare service providers for refunding any disbursed loan amounts.

Changes to This Policy

- LoanTap reserves the right to update or modify this refund and cancellation policy at any time. Changes will be posted on this page, and we encourage you to review our policy periodically.

Contact Us

- For any questions or concerns about our refund and cancellation policy, please contact us at healthdesk@loantap.in or 8955895589