

GLOBAL HEALTH

Refund Policy

All Markets | Consultations, Credits, Physical Products, Home Delivery

Effective Date: 1 July 2026

Refund Policy — Summary

Operator	Global Guest s.r.o. trading as Global Health
IČO	19071680
Contact	globalhealth@myglobalhealth.online
Markets	See www.myglobalhealth.online/markets
Refund contact	globalhealth@myglobalhealth.online — subject: "Refund Request"
Refund processing time	Within 14 days of approval (EU) / 7 business days (Brazil)
Effective Date	1 July 2026

Quick Reference — Refund Scenarios

The table below summarises the refund outcome for each scenario. Full details for each category are set out in the sections that follow.

Scenario	Outcome	Markets
Consultation cancelled ≥24h before	Credits reinstated in full	All markets
Consultation cancelled <24h before	Credits forfeited	All markets
Consultation cancelled <24h — medical emergency	Credits reinstated (with documentation)	All markets
Consultation not delivered — platform fault	Credits reinstated + cash refund option	All markets
No-show	Credits forfeited	All markets
Credit Plan — within 14-day cooling-off, no credits used	Full cash refund	EU markets
Credit Plan — within 14-day cooling-off, credits used	Pro-rata cash refund	EU markets
Credit Plan — within 7-day cooling-off, no credits used	Full cash refund	Brazil
Credit Plan — after cooling-off, unused credits	Non-refundable	All markets
One-off credits — unused	Non-refundable	All markets
Home Health Test Kit — unopened, within 14 days	Full refund	All markets
Home Health Test Kit — opened or after 14 days	Non-refundable	All markets
Home Health Test Kit — damaged on arrival	Full refund or replacement	All markets
Telemedicine Device — unused, within 30 days	Full refund	All markets
Telemedicine Device — used or after 30 days	Non-refundable	All markets
Telemedicine Device — defective on arrival	Full refund or replacement	All markets
Home Delivery — before dispatch	Full refund	Ireland only
Home Delivery — after dispatch	Non-refundable	Ireland only

1. Introduction

This Refund Policy applies to all products and services purchased through the Global Health platform at www.myglobalhealth.online, operated by Global Guest s.r.o. (IČO: 19071680) trading as Global Health.

Global Health offers four categories of purchasable items, each with its own refund rules: (1) medical consultations booked individually or using Credits; (2) Credit Plans (monthly subscriptions); (3) physical products including Home Health Test Kits and Telemedicine Devices; and (4) Home Delivery services (Ireland only).

Your statutory consumer rights in your country of residence are not affected by this Policy and take precedence where they provide greater protection. The statutory rights applicable in your market are set out in the Country Addendum for your market, available at www.myglobalhealth.online/terms.

To request a refund, email globalhealth@myglobalhealth.online with the subject line "Refund Request". Include your full name, account email address, booking or order reference, and the reason for your request. We will acknowledge your request within 2 business days.

2. Medical Consultations

2.1 Cancellation more than 24 hours before the appointment

If you cancel a confirmed consultation at least 24 hours before the scheduled appointment time, any Credits used to book the consultation will be reinstated to your account in full. If you paid by direct payment (not Credits), you will receive a full refund to your original payment method within 14 days.

2.2 Cancellation less than 24 hours before the appointment

If you cancel a confirmed consultation less than 24 hours before the scheduled appointment time, the Credits or payment used to book the consultation are forfeited. No refund or Credit reinstatement will be issued, except in the circumstances set out in clause 2.3.

2.3 Exceptions to the late cancellation rule

Credits or payment will be reinstated or refunded where the late cancellation is due to:

- A documented medical emergency affecting you or an immediate family member — we may request supporting documentation at our discretion.
- A platform-side failure that prevented you from accessing or completing the consultation — in this case reinstatement is automatic.
- The Clinician cancelling or failing to attend the consultation — see clause 2.5.

2.4 Rescheduling

You may reschedule a confirmed consultation up to 12 hours before the scheduled appointment time without incurring any Credit charge or fee. Each booking may be rescheduled once without charge. Further rescheduling requests will be treated as a cancellation under clause 2.2.

2.5 Consultation not delivered — platform or Clinician fault

If a booked consultation cannot proceed within 2 hours of the scheduled time due to a reason attributable to Global Health or the Clinician, you will be offered:

- Full reinstatement of any Credits used, credited to your account immediately; or
- A full cash refund of the monetary value of the Credits or payment used, processed to your original payment method within 14 days.

You may choose either option. Please contact globalhealth@myglobalhealth.online to request your preferred remedy.

2.6 No-show

If you fail to attend a scheduled consultation without prior cancellation or rescheduling notice, the Credits or payment used to book that consultation are forfeited. No reinstatement or refund will be issued.

2.7 Quality concerns

If you have concerns about the quality of a consultation, please refer to our complaints procedure at www.myglobalhealth.online/complaints. Quality concerns are handled through our clinical governance process and are not processed as refund requests. Your statutory rights as a consumer in your jurisdiction are not affected by this clause.

3. Credits and Credit Plans

3.1 What are Credits?

Credits are the unit of value used to book Services on the Platform. Credits may be obtained by subscribing to a monthly Credit Plan or by purchasing them on a one-off basis. Credits have no cash value and are non-transferable between accounts.

3.2 Statutory cooling-off period — Credit Plan subscriptions

Your statutory cooling-off rights depend on your country of residence:

- EU markets (Ireland, Portugal, Czech Republic, Spain, Romania): You have a 14-day right of withdrawal from the date of first subscription. If you cancel within 14 days and have not used any Credits, you will receive a full cash refund of the subscription fee to your original payment method within 14 days. If you have used Credits during the cooling-off period, a proportionate deduction reflecting the monetary value of Credits used will apply.
- Brazil: You have a 7-day right of withdrawal from the date of first subscription under Artigo 49 of the Código de Defesa do Consumidor. If you cancel within 7 days and have not used any Credits, you will receive a full cash refund within 7 business days. If Credits have been used, a proportionate deduction applies.

3.3 Credits used — non-refundable

Credits that have been used to book a consultation or service are non-refundable, subject to the cancellation and consultation fault provisions in Section 2.

3.4 Unused Credits after cooling-off period — non-refundable

Credits that remain unused in your account after the statutory cooling-off period has expired are non-refundable. This applies to both Credit Plan Credits and one-off Credits purchased outside a Plan.

3.5 Credit Plan cancellation — no refund for unused portion of current billing cycle

When you cancel a Credit Plan, cancellation takes effect at the end of the current monthly billing cycle. You retain access to all Credits and Plan benefits until the end of the paid period. No partial refund is issued for any unused portion of the current billing cycle after the cooling-off period has expired.

3.6 Carry-forward of unused Plan Credits after cancellation

Credits allocated under a cancelled Credit Plan remain available in your account for 12 months from the cancellation date. After 12 months, unused Plan Credits expire and are not refundable. One-off Credits purchased outside a Plan are unaffected by Plan cancellation and do not expire.

3.7 Account closure

If you close your Global Health account, any Credits remaining in your account are forfeited and are not refundable, unless you close your account in response to a material change to these Terms, in which case Credits will be refunded at their monetary value within 10 business days as set out in the Master Terms.

3.8 One-off Credits

Credits purchased on a one-off basis outside of a Credit Plan are non-refundable once purchased, except as required by applicable consumer law in your jurisdiction. One-off Credits do not expire and carry forward indefinitely while your account is active.

4. Home Health Test Kits

Home Health Test Kits are physical products dispatched to your address. The following refund policy applies to all test kits purchased through the Platform.

4.1 14-day return window — unopened kits

You may return a Home Health Test Kit within 14 days of delivery and receive a full refund, provided the kit is:

- Completely unopened and in its original sealed packaging.
- Unused and unactivated — including any digital activation codes or registration steps.
- Returned with all original components, instructions, and packaging included.

Return shipping costs are your responsibility unless the return is due to a defect or incorrect item received.

4.2 Opened or activated kits — non-refundable

Due to health, hygiene, and safety regulations, we cannot accept returns of Home Health Test Kits that have been opened, activated, or used in any way. This applies even if the test has not been completed or the results have not been processed. No refund will be issued for opened or activated kits.

4.3 Damaged, defective, or incorrect items

If your kit arrives damaged, defective, or is not what you ordered, please contact us at globalhealth@myglobalhealth.online within 48 hours of delivery with photographs of the item and packaging. We will offer either:

- A full refund to your original payment method within 14 days; or
- A replacement kit dispatched at no additional charge.

You choose your preferred remedy. We will cover return shipping costs for damaged, defective, or incorrect items.

4.4 How to initiate a return

Email globalhealth@myglobalhealth.online with the subject line “Refund Request — Test Kit”. Include your full name, order reference number, reason for return, and photographs if relevant. We will provide return instructions and a return address upon approval. Return shipping costs are your responsibility. Where a return involves shipping from outside Ireland, we will advise on the most cost-effective return method — if return shipping costs would be disproportionate, we may arrange an alternative remedy such as a replacement or credit.

5. Telemedicine Devices

Telemedicine Devices are physical electronic items used in conjunction with the Global Health Platform. Examples include connected health monitoring devices, digital stethoscopes, and similar equipment.

5.1 30-day return window — unused devices

You may return a Telemedicine Device within 30 days of delivery and receive a full refund, provided the device is:

- Unused and in its original condition with no signs of use or wear.
- In its original packaging with all accessories, cables, manuals, and protective materials included.
- Not registered, activated, or paired with any account or application.

Return shipping costs are your responsibility unless the return is due to a defect or incorrect item.

5.2 Used devices — non-refundable

Telemedicine Devices that show signs of use, have been activated or registered, or are returned after 30 days of delivery are not eligible for a refund.

5.3 Defective or incorrect devices

If a device arrives defective, damaged, or is not what you ordered, please contact us at globalhealth@myglobalhealth.online within 48 hours of delivery with photographs. We will offer either a full refund or a replacement at no additional charge. We cover return shipping for defective or incorrect devices.

5.4 Warranty

Telemedicine Devices are covered by the manufacturer's warranty. Warranty terms vary by device and manufacturer and are included in the product documentation. Warranty claims after the 30-day return window should be directed to the manufacturer. Global Health will assist in facilitating warranty claims where possible.

6. Home Delivery — Ireland Only

IE Ireland only: Home Delivery services are currently available in Ireland only.

Home Delivery refers to the delivery of prescription medications or health products to your address in Ireland, facilitated by Global Health in conjunction with a registered pharmacy partner.

6.1 Cancellation before dispatch

If you cancel a Home Delivery order before it has been dispatched from the pharmacy, you will receive a full refund to your original payment method within 14 days. To cancel before dispatch, contact globalhealth@myglobalhealth.online as soon as possible after placing the order.

6.2 Cancellation after dispatch — non-refundable

Once a Home Delivery order has been dispatched from the pharmacy, it cannot be cancelled or returned due to the nature of prescription medications and applicable Irish medicines regulations. No refund will be issued after dispatch.

6.3 Non-delivery or incorrect delivery

If your order is not delivered within the expected timeframe, or if the incorrect item is delivered, please contact globalhealth@myglobalhealth.online within 48 hours. We will investigate and, where applicable, arrange a replacement delivery or a full refund.

6.4 Damaged items on delivery

If items arrive damaged, please photograph the items and packaging and contact us within 48 hours of delivery. We will arrange a replacement at no additional charge.

7. Your Statutory Consumer Rights

This Refund Policy sets out Global Health's standard refund terms. In all markets where Global Health operates, your statutory consumer rights apply and cannot be excluded or limited by this Policy.

Key statutory rights by market:

- Ireland: Consumer Rights Act 2022 — 14-day cooling-off for distance contracts; remedies for services not conforming to contract.
- Portugal: Decreto-Lei No. 24/2014 — 14-day right of withdrawal; refund within 14 days of cancellation.
- Czech Republic: Občanský zákoník (Zákon č. 89/2012 Sb.) — 14-day withdrawal right for distance contracts.
- Spain: TRLGDCU — 14-day withdrawal right; full refund of any payment made.
- Romania: OUG 34/2014 — 14-day withdrawal right for distance contracts.
- Brazil: Código de Defesa do Consumidor — 7-day right of withdrawal; refund within 7 business days.

Where your statutory rights provide a remedy that is more favourable to you than what is set out in this Policy, your statutory rights apply. If you are unsure of your rights, you can contact the consumer protection authority in your country — details are in the Country Addendum for your market.

8. How to Request a Refund

To request a refund for any product or service:

- Email globalhealth@myglobalhealth.online with the subject line "Refund Request".

- Include: your full name, account email address, booking or order reference number, the product or service you are requesting a refund for, and the reason for your request.
- For physical product returns (Test Kits or Devices), include photographs if the item is damaged or defective.

We will acknowledge your request within 2 business days and aim to resolve it within 14 business days. Approved refunds are processed to your original payment method within:

- 14 days of the refund decision being confirmed — EU markets.
- 7 business days of the refund decision being confirmed — Brazil.

Refunds are processed through Stripe, our payment provider. Once we initiate a refund, the time for funds to appear in your account depends on your card issuer and typically takes a further 5–10 business days after we initiate the process. This timeline is outside our control.

Refunds are issued to the original payment method used at the time of purchase. If your original payment method is no longer valid — for example, an expired card or a closed account — please contact us at globalhealth@myglobalhealth.online so we can arrange an alternative refund method.

9. Changes to This Refund Policy

We may update this Refund Policy from time to time to reflect changes in our services, products, or applicable law. Material changes will be notified to you by email at least 30 days before they take effect. Your statutory rights are not affected by any changes to this Policy.

The current version of this Policy is always available at www.myglobalhealth.online/refund-policy.

10. Contact Us

For refund requests or questions about this Policy:

Global Health — Customer Support

Global Guest s.r.o. trading as Global Health | IČO: 19071680

Email: globalhealth@myglobalhealth.online

Subject line for refund requests: "Refund Request"

Website: www.myglobalhealth.online/refund-policy

This Refund Policy applies across all markets in which Global Health operates. Your statutory consumer rights in your jurisdiction apply in addition to this Policy and are not limited by it. For country-specific statutory rights, see the Country Addendum for your market at www.myglobalhealth.online/terms.