

MEDLYNK
PAYMENT & SETTLEMENT POLICY

1. Purpose

- 1.1. This Payment Policy ("Policy") sets out the framework governing the collection, holding, payout, reconciliation of funds and structure of split settlement in connection with services booked through the MedLynk digital marketplace platform (the "Platform" or "MedLynk"), operated by Lynkcare Health Tech Private Limited (the "Company"), which connects Healthcare Providers ("Provider") with independent Healthcare Professionals ("Professional") as defined below.
- 1.2. This Policy sets out the general payment and settlement framework that applies to services facilitated through the MedLynk platform. The specific commercial and contractual terms for each engagement, set out in the relevant Healthcare Provider agreement or Healthcare Professional Agreement (collectively referred to as "Parent Agreement" along with its schedules) for that engagement type, and this Policy should be read together with those documents.

2. Scope

- 2.1. This Policy applies to every Transaction initiated, collected, held or settled through the Platform only, irrespective of the payment instrument used (UPI, debit/credit card, net banking, standalone wallet applications, or such other mode as may be updated from time to time).
- 2.2. Off-platform or cash payment for any booking made through the Platform is not permitted. All payment for Platform-sourced bookings is to be routed through the Platform's payment flow only; if found circumventing, it is treated as a violation of the Platform's Terms of Service and may result in suspension of the user account.

3. Flexible/ Temporary Engagement

- 3.1. Before a booking is confirmed, the Professional Fee, the MedLynk Platform Fee, and applicable GST are paid/pre-funded by the Provider.

Component	Basis
Professional Fee	Set per the MedLynk Fee Schedule applicable to the professional and the engagement.
MedLynk Platform Fee	Equivalent of 15% of the Professional Fee over and above such Fee.
GST	Charged on MedLynk's fees at the rate applicable under law.

- 3.2. Once the engagement is completed and the timesheet or service completion is approved by the Healthcare Provider, the Professional Fee is settled to the Professional in line with the applicable settlement process, mentioned in the Healthcare Professional Agreement. The Company retains the Platform Fee and accounts for the applicable Goods and Services Taxes (GST) on it.
- 3.3. In case of violation of the non-circumvention clauses, the Direct Engagement Fee as per the Permanent Recruitment Terms shall apply.

4. Permanent Recruitment

Component	Basis
Introduction Fee	₹1,000, payable when a Provider unlocks/releases a Professional's contact details.
Placement Fee	Equivalent of 8.33% of the Professional's first-year Cost to Company (CTC) over and above the remuneration payable on successful placement/ confirmed joining.

- 4.1. The ₹1,000 Introduction Fee already paid for a Professional is adjusted against the Placement Fee due on that Professional's placement. The Placement Fee becomes payable on the Professional's

confirmed joining/commencement of engagement, subject to the respective Parent Agreement.

Applicable GST is charged on MedLynk's Introduction Fee and Placement Fees.

4.2. For the avoidance of doubt, the provisions of this Clause are separate from and shall operate independently of the non-circumvention provisions contained in the respective Parent Agreement.

4.3. For the terms and conditions governing the cancellation and refund of the Introduction Fee and Placement Fee, reference shall be made to the Cancellation and Refund Policy.

5. Expert Engagement

5.1. Before a booking is confirmed, the Expert's Fee, the MedLynk Coordination Fee, and applicable GST are paid/pre-funded by the Provider.

Component	Basis
Expert Professional Fee	Fixed/agreed with the Expert for the specific engagement.
MedLynk Coordination Fee	Equivalent of 15% of the Expert Professional Fee over and above such fee payable.
Minimum Coordination Fee	₹2,500 for a virtual consultation; ₹5,000 for a physical visit, where applicable under the agreed commercial terms.

5.2. The Expert Professional Fee, the MedLynk Coordination Fee, and applicable GST are paid by the Provider before the engagement is confirmed. Following completion/confirmation of the engagement, the Expert Professional Fee is settled to the Expert, and the Company retains its Coordination Fee.

6. Circumvention Fee

6.1. The Company charges a flat ₹50,000/- Direct Engagement Fee with applicable GST payable once by the Provider, upon circumvention of the Platform, irrespective of the number or duration of shifts a Professional may be engaged in.

7. Retention or contractual engagements

7.1. Where a Provider engages a Professional under a contractual arrangement or retainer, whether through conversion or direct placement, a Placement Fee equivalent to 8.33% of the total contractual remuneration payable to the Professional shall apply, together with applicable taxes.

8. Taxes and Statutory Deductions

8.1. GST at the rate of 18% shall apply to MedLynk's fees in the transaction, as required under applicable law, and such rate may be revised from time to time in accordance with any changes in applicable law or statutory notifications issued by the relevant authorities.

8.2. TDS and other statutory deductions, where applicable, are handled by the Provider in accordance with applicable law and the relevant contractual arrangement.

8.3. Providers and Professionals are responsible for providing accurate tax information and supporting documentation.

9. Split-Settlement and Payout Timelines

9.1. Under flexible(shift-based) engagement, within 24-48 hours from the completion of the Services, as evidenced by the settlement trigger communicated through the App, the Professional may expect the applicable Fee to be credited to the Professional's designated account.

9.2. Any GST collected and remitted to the applicable governmental authority shall not be refundable.

10. Refunds, Reversals and Unutilised Amounts

10.1. Cancellation windows and the corresponding refund entitlement (full, partial, or nil) are governed by the Platform's [Cancellation & Refund Policy](#):

10.1.1. Refunds are processed to the Provider's original payment method by default.

10.1.2. Refunds are also processed as Platform credit for certain scenarios as per the [Cancellation & Refund Policy](#)

10.1.3. Refund/reversal TAT: 7-10 days (as per Cancellation & Refund Policy)

11. Settlement Timeline

- 11.1. Notwithstanding Clause 9.1, Settlement timelines vary depending on the engagement model, completion confirmation, payment-gateway processing, banking arrangements, and applicable statutory requirements. Where a specific settlement timeline is stated in the applicable agreement or engagement-specific terms, that timeline applies.
- 11.2. The settlement timeline specified herein may be extended to the extent reasonably necessary to account for any delay arising due to national or public holidays, bank holidays, force majeure events, banking or payment system disruptions, or any other circumstances beyond the reasonable control of the relevant Party.

12. Payment Records and Reconciliation

- 12.1. The Company may maintain transaction, booking, invoice, timesheet, introduction, placement and settlement records for reconciliation, accounting, audit, tax and regulatory purposes, for a minimum of one year.

13. Data Security and Technology Standards

- 13.1. The Company does not capture, transmit, or store full card data, CVV, or card PIN at any point.
- 13.2. All payment system data relating to Transactions on the Platform is stored exclusively on servers located in India, in accordance with RBI's data-localisation requirements.
- 13.3. The Company has entered into an agreement with a payment aggregator/payment partner for processing payments through the Platform, under which the terms relating to payment processing, data privacy, information security and other applicable matters are governed in accordance with the terms of such agreement and applicable law.

14. Force Majeure

Neither the Company nor the Payment Aggregator Partner will be liable for any delay or failure in payment collection, settlement or payout arising from causes beyond their reasonable control, including but not limited to bank or payment-system outages, RBI-directed suspensions, internet or telecommunications failure, or other events of force majeure, provided that reasonable efforts are made to resume normal operations and to keep affected Providers and Professionals informed.

15. Amendment of this Policy

The Company may amend this Policy from time to time to reflect changes in applicable law (including the Payment Aggregator Directions), the Payment Aggregator Partner arrangement, or the Platform's commercial terms. Material changes affecting fees, settlement timelines or refund entitlements will be notified to Providers and Professionals with reasonable prior notice of 7 days before taking effect, except where a shorter period is required to comply with a regulatory directive.

16. General

- 16.1. This Policy is a general platform policy. It does not replace the applicable Healthcare Provider Agreement, the Healthcare Professional Agreement, Booking terms, or other engagement-specific commercial terms accepted by the parties.
- 16.2. Questions about this Policy can be directed to Support@medlynk.in