

Understanding Our Refund Policy

Maroof Institute is committed to handling all donations responsibly and in accordance with applicable legal, financial and anti-money laundering requirements.

Once a donation has been **received and accepted, it becomes the property of Maroof Institute** and is generally **non-refundable**. Donations will be used for the specific project or charitable purpose indicated by the donor, where applicable, including land acquisition, community centre development and other charitable projects.

If the specified project has already met its funding requirements, is no longer operating, cannot reasonably proceed, or circumstances materially change, Maroof Institute may use the donation for **another charitable project, general administrative purposes or other charitable activities of the Institute** consistent with its objectives.

If Maroof Institute, or an appointed payment provider, has made an administrative error in processing a donation—for example, if the same donation has been taken twice—we will consider issuing a refund. Refund requests relating to an incorrect donation amount, unauthorised transaction or other payment error will be considered on a case-by-case basis, subject to applicable legal, financial and anti-money laundering requirements.

Any approved refund will normally be credited to the **original payment method**. Where a payment error has occurred, donors are encouraged to contact Maroof Institute before initiating a payment dispute or chargeback.

Use of Donations

- Donations will be applied to the project or charitable purpose selected by the donor where reasonably possible.
- Donations towards specific projects, including **land acquisition or development of the Maroof Institute community centre**, may be used for costs directly associated with delivering that project.

- Maroof Institute reserves the right to redirect funds where the selected project has met its financial requirements, is no longer active, cannot reasonably proceed, or circumstances materially change.
- Redirected funds may be used for **other charitable projects, community activities, or general administrative and operational costs** necessary to support the work of Maroof Institute.
- A reasonable portion of donations may be used towards **administrative, operational, fundraising and payment-processing costs** associated with delivering our charitable work.

International Donations

Where a donation is received in a currency other than the currency used by Maroof Institute, the amount available to the Institute may vary due to **exchange-rate fluctuations, currency-conversion charges or payment-processing fees**.

Payment Authorisation

Where a donor provides payment details and authorises a donation, the relevant payment provider or financial institution is authorised to process the amount specified by the donor in accordance with the payment method selected.

For recurring donations, the authorisation will remain in effect until the donor cancels or terminates the recurring payment arrangement through the relevant payment provider or by contacting Maroof Institute.

Where a scheduled payment date falls on a day when the payment cannot be processed, the transaction may be processed on the **following available business day**.

Policy Updates

Maroof Institute may update this Refund Policy from time to time to reflect changes in its activities, procedures or applicable requirements. The most current version will be published on the Maroof Institute website.