



TERMS & CONDITIONS

Qatar/all other countries Visa Application Assistance/Conference registration and Travel Insurance.

Qatar Visit Visa Application Assistance.

These Terms and Conditions govern the provision of visa application assistance services by Mkorintho Brand (“the Agency”) to the applicant (“the Client”). By signing or submitting payment, the Client confirms full acceptance of these Terms.

1. Nature of Service

The Agency provides professional administrative assistance in preparing and submitting the Client’s Qatar Visit Visa application.
The Agency does not issue visas and has no authority to influence or guarantee visa approval. Final decisions are made solely by the Government of the State of Qatar through its immigration and diplomatic authorities.

2. Scope of Service

The Agency shall provide the following services:

- Review of client documents
- Completion and submission of visa application forms
- Guidance on required supporting documents
- Payment facilitation (where applicable)
- Application tracking and updates

The Agency’s service is limited strictly to application processing and coordination.

3. Embassy and Government Authority

The Client understands and accepts that:

- The Qatar Immigration Authority and/or Embassy has full and exclusive discretion over visa approvals, refusals, delays, or cancellations.
 - The Agency cannot override, challenge, or change any decision made by Qatar authorities.
 - The Agency is not responsible for delays, system outages, or procedural changes by the Qatar Government.
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4. Client Responsibilities

The Client agrees to:

- Provide true, accurate, and complete information
- Submit genuine documents only
- Disclose all prior visa refusals, immigration issues, or criminal records

Any false or misleading information may result in refusal, permanent ban, or legal consequences, for which the Agency bears no liability.

5. Fees and Payments

All visa service fees include:

- Professional service charges
- Government processing fees (where applicable)
- Administrative and submission costs

All fees must be paid in full before application processing begins.

6. No-Refund Policy

Once payment is made and the visa process has started:

- **NO REFUNDS** shall be issued under any circumstances, including but not limited to:
 - Client withdrawal
 - Client cancellation

- Change of travel plans
- Failure to submit documents
- Delays
- Visa refusal
- Visa not issued in time

This applies even if the Client cancels or withdraws the application before the visa result is issued.

This is because all fees are used for government charges, system submissions, and administrative processing which are non-reversible.

7. Visa Refusal or Delay

If the Qatar authorities refuse, delay, or cancel a visa:

- The Agency will not be liable for any losses, including travel costs, bookings, or missed opportunities.
- No refund or compensation shall be provided.

8. Processing Time

Visa processing times are determined solely by Qatar authorities. The Agency provides estimated timelines only and does not guarantee any specific completion date.

9. Data and Privacy

The Client authorizes the Agency to submit personal data, passport information, and supporting documents to Qatar government systems and related authorities strictly for visa processing.

10. Limitation of Liability

The Agency shall not be responsible for:

- Visa refusal
- Entry denial

- Deportation
- Travel disruption
- Airline refusal
- Border decisions

These are solely under Qatar government and airline control.

11. Acceptance of Terms

By paying the visa fee or submitting documents, the Client confirms:

- They have read and understood these Terms
- They accept the no-refund policy
- They agree to proceed under Qatar immigration rules

These Terms are legally binding.

All Conference Registration – Terms and Conditions

By registering for this conference and completing the payment of the registration fee, the participant (“Applicant”) agrees to the following terms and conditions set by the Host Organisation:

1. Registration Fee

- The conference registration fee is strictly non-refundable once payment has been made.
- The registration fee covers conference participation only and does not include flight tickets, visa application fees, accommodation, or personal expenses.

2. Refund Policy

- The registration fee shall be refunded only if the Host Organisation cancels the conference.
- No refund shall be issued for visa refusal, travel restrictions, personal reasons, failure to attend, incomplete documentation or any other reasons apart from what is mentioned here.

3. Invitation Letter for Visa Purposes

- An official conference invitation letter will be issued within 7 (seven) working days after confirmation of payment.
- To receive the invitation letter, applicants must send a clear copy of their passport biodata page to: info@mkorinthobrand.com
- Failure to submit the passport copy may delay the issuance of the invitation letter.

4. Visa Disclaimer

- The Host Organisation does not guarantee visa approval.
- Visa issuance is solely the responsibility and decision of the relevant embassy or immigration authority.
- The Host Organisation shall not be held liable for visa refusal, delays, or additional embassy requirements.

5. Eligibility

- All nationalities are eligible to register and attend the conference, subject to immigration laws of the host country.

6. Travel and Accommodation

- Flight tickets and visa application processes are not included in the registration fee.
- Accommodation can be arranged at the applicant's own expense.
- The Host Organisation may provide guidance or recommendations upon request but bears no financial responsibility.

7. Accuracy of Information

- Applicants are responsible for providing accurate and truthful information during registration.
- Any false or misleading information may result in cancellation of registration without refund.

8. Acceptance of Terms

- Completion of registration and payment confirms that the applicant has read, understood, and accepted all the above terms and conditions.
- no refunds for anyone who withdraws the all visa applications or conference applications.

TRAVEL MEDICAL INSURANCE

TERMS & CONDITIONS.

These Terms and Conditions govern the purchase and use of Travel Medical Insurance arranged through the issuing provider or its authorized agents. By purchasing or activating this policy, the insured person ("the Client") confirms that they have read, understood, and accepted all the terms stated herein.

1. Purpose of Travel Medical Insurance

This insurance is designed to provide emergency medical coverage to the Client while traveling outside their country of residence. It covers unforeseen medical expenses arising from sudden illness, accidental injury, or medical emergencies during the insured travel period.

2. Scope of Coverage

Subject to the policy issued by the insurer, coverage may include:

- Emergency medical treatment
- Hospitalization and surgery
- Emergency dental treatment
- Emergency medical evacuation
- Repatriation of remains
- Prescription medication related to covered medical treatment

All benefits are subject to policy limits, exclusions, deductibles, and approval by the insurance provider.

3. Policy Activation

Coverage begins only when:

- The full premium is paid, and
- The policy is issued and confirmed by the insurer, and
- The insured travel period has commenced

No coverage exists before official policy issuance.

4. Non-Refundable Policy

All Travel Medical Insurance premiums are **strictly non-refundable**.

Once the policy is issued, no refund shall be provided under any of the following circumstances:

- The Client decides not to travel
- Visa refusal or visa delay
- Flight cancellation or postponement
- Change of travel plans
- Early return or trip cancellation
- Failure to submit insurance claims
- Errors in client-provided information
- Withdrawal of application by the Client

The insurance policy is a **financially binding contract** and becomes fully payable upon issuance, regardless of usage.

5. Client Declaration

The Client confirms that:

- All personal and travel information provided is accurate and complete
- Any pre-existing medical conditions have been truthfully declared
- They understand that undisclosed medical conditions may lead to claim denial
- They accept the insurer's medical and underwriting decisions as final

6. Exclusions

Travel Medical Insurance does not cover:

- Pre-existing medical conditions (unless expressly stated in the policy)
- Elective or cosmetic treatment
- Pregnancy-related care (unless emergency)
- Injuries from alcohol, drugs, or illegal activity
- Mental health conditions
- Self-inflicted injuries
- War, terrorism, or civil unrest (unless covered in the policy wording)

7. Claims Procedure

All claims must be:

- Submitted within the timeframe required by the insurer
- Supported by original medical reports, invoices, and receipts
- Approved by the insurance company before any reimbursement is made

The agency selling the insurance does not guarantee claim approval.

8. Insurer Authority

All coverage decisions, claim approvals, limits, and exclusions are solely determined by the insurance company. The travel agency or broker acts only as a facilitator and bears no liability for claim rejections, medical disputes, or insurer decisions.

9. Legal Binding Effect

Once payment is made and the policy is issued, this agreement becomes legally binding. No refunds, chargebacks, or reversals shall be permitted under any circumstances.

10. Acceptance

By purchasing Travel Medical Insurance, the Client confirms full acceptance of these Terms & Conditions, including the **strict non-refundable policy**.

SCHENGEN/OTHER COUNTRIES VISIT VISA APPLICATION ASSISTANCE

TERMS & CONDITIONS

By engaging our Schengen Visa Application Assistance services, the Client agrees to the following terms:

1. Nature of Service

Our service is strictly limited to providing professional assistance in preparing, reviewing, and submitting visa application documents. We do **not** issue visas and have **no control** over embassy or consulate decisions.

2. Embassy Authority

All visa approvals, refusals, processing times, and conditions are determined solely by the relevant Schengen Embassy or Consulate. The final decision is entirely at the discretion of the Embassy.



3. Client Responsibility

The Client is responsible for:

- Providing true, complete, and accurate information
- Submitting genuine supporting documents
- Attending biometrics and interviews as required

False or misleading information may result in refusal and possible future travel bans.

4. Fees and Non-Refundable Policy

All fees paid for Schengen Visa Application Assistance are **strictly non-refundable** once processing has started.

No refunds will be issued in the event of:

- Visa refusal
- Application withdrawal by the Client
- Appointment cancellation
- Travel plan changes
- Delays caused by embassies
- Failure to attend biometrics or interviews

The fee is charged for professional services rendered, not for the outcome of the visa.

5. No Guarantee of Visa

We do not guarantee visa approval. Our obligation is limited to providing professional application support.

6. Acceptance

By making payment and submitting documents, the Client confirms full acceptance of these Terms & Conditions, including the **non-refundable policy**.

MKORINTHO.BRAND

