

PAYMENT POLICY

The premium payment shall be done through VNpay payment gateways or bank transfer. Under this condition, all insurance policies issued to the Insured persons shall not be valid as the Insured persons fails to make full and right premium payment to insurer or its intermediate individual/agency prior to the inception date of the insurance policy. The premium payment or compensation payment shall be done on Vietnamese Dong.

In respect of the Sum Insured and Premium is agreed to be in USD, the Policy Holder and insurer will make a agreement of an specific exchange rate at the Date of Entry. This exchange rate will be written on the Policy Schedule and used to pay Sum Insured or premium within the Insured Period or Endorsements (if any).

CANCELLATION POLICY

The Insured Person can terminate the Insurance Policy in the cases VISA of the Insured Person is rejected. In this case, insurer shall refund 100% of premium of the collected premium, provided that the Insured Person has to present the Visa Rejection Document of related Embassy

To cancel your policy, you must write to us at info@athenaglobalconsulting.com with the following information & documents:

- The policy number
- The policyholder's full name
- The policyholder's bank account information (**VND**)
- Picture of the holder's ID/Passport
- The e-certificate

Our team will contact you to confirm, ask for additional information and complete the refund process within 15 business days.

For more information, you can reach us at:

Address: C10, 5A street, Him Lam new urban area, Tan Hung ward, District 7, Ho Chi Minh City

Phone: (+84) 028 7300 53 79

Email: info@athenaglobalconsulting.com