



Global medical travel, coordinated end to end

Terms & Conditions · Privacy Policy · Cancellation Policy · Refund Policy

Contents

Part 1 — Terms & Conditions

Part 2 — Privacy Policy

Part 3 — Cancellation Policy

Part 4 — Refund Policy

Schedule 1 — Open points and items for completion

Schedule 2 — Reconciliation with the precedent drafts

Schedule 3 — Benchmarking against market comparables

Parts 3 and 4 are cross-referenced and do not repeat one another. Part 3 governs the right to cancel and the effect on the booking. Part 4 governs the money.

Part 1 — Terms & Conditions

These terms govern use of the Curify website, app and services. Part 2 (Privacy Policy), Part 3 (Cancellation Policy) and Part 4 (Refund Policy) form part of these terms.

Who we are

Curify Technologies India Private Limited, a company incorporated in India on 14 July 2026 under the Companies Act, 2013 and limited by shares, having Corporate Identity Number **U62099MH2026FTC473487** and its registered office at B701, Treon, Ajmera I-Land, Bhakti Park, Wadala, Antop Hill, Mumbai 400037, Maharashtra, India (referred to in this document as “we”, “us”, “Curify”) is the author and publisher of the website <https://curify.health/> and its sub-domains, if any (together the “Website”), and of the Curify mobile application (the “App”).

Curify operates a cross-border medical travel platform. Through the Website and App, Curify helps patients find and compare accredited hospitals and doctors, obtain treatment estimates, hold video consultations, arrange travel and admission, pay securely, and receive follow-up care after discharge. Curify provides these services either on its own or together with its agents, affiliates, partner hospitals, partner doctors, payment providers and other third parties (together “Partners”). The Website, the App and all such services are together referred to as the “Services”.

Curify coordinates care. Curify does not practise medicine, does not employ the treating doctors and does not deliver clinical treatment. Clinical responsibility rests with the partner hospital or partner doctor who treats the patient.

1. What are the "Terms"? To whom are they applicable?

Kindly go through these terms and conditions ("Terms") and the privacy policy available at <https://curify.health> ("Privacy Policy") before you access the Website or App or avail the Services made available by Curify. These Terms and the Privacy Policy together constitute a legal agreement ("Agreement") between you and Curify in connection with your visit to the Website and your use of the Services (as defined below).

The Agreement applies to you if you are –

A customer his/her representative/ attendant/ relative/ friend or affiliate ("you" or "User"); or

A user of the Website or App or avail the Services made available by Curify ("you" or "User").

This Agreement applies to all services made available by Curify on premises at any of the hospitals or partner hospitals empanelled with Curify or on the Website or App.

The Services may change from time to time, at the sole discretion of Curify, and the Agreement will apply to your visit to and your use of the Website or App or hospitals or partner hospitals empanelled with Curify located anywhere in the Globe to avail the Services, as well as to all information provided by you on the Website or App or at the centers at any given point in time.

This Agreement defines the terms and conditions under which you are allowed to use the Website and App and other services and describes the manner in which we shall treat your account while you are registered as a member with us. If you have any questions about any part of the Agreement, feel free to contact us at connect@curify.health

By downloading or accessing the App or Website or visiting centers to use the Services, you irrevocably accept all the terms and conditions stipulated in this Agreement and agree to fully abide by them.

This Agreement supersedes all previous oral and written terms and conditions (if any) communicated to you. By availing any Service, you signify your agreement and acceptance to this Agreement.

We reserve the right to modify or terminate any portion of the Agreement for any reason and at any time.

You should read the Agreement at regular intervals. Your use of the App or Website or otherwise following any such modification constitutes your agreement to follow and be bound by the Agreement so modified. Any additional terms and conditions, disclaimers, privacy policies and other policies applicable in general and/ or to specific areas of this Website or to particular Service are also considered as part of the Agreement.

You acknowledge that you will be bound by this Agreement for availing any of the Services offered by us. If you do not agree with any part of the Agreement, please do not use the Website or avail any Services.

Your access to use of the Website and the Services will be solely at the discretion of Curify. The Agreement is published in compliance of, and is governed by the provisions of Indian law, including but not limited to:

- the Indian Contract Act, 1872,
- the (Indian) Information Technology Act, 2000, and
- the rules, regulations, guidelines and clarifications framed there under, including the (Indian) Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011 (the "SPI Rules"), and the (Indian) Information Technology (Intermediaries Guidelines) Rules, 2011 (the "ITIG Rules").

2. Who may use Curify, and for whom

Curify draws a distinction between the person who holds the account and the person who receives treatment. Curify accepts patients of every age, including infants and children, and accepts patients who are unable to give their own consent.

- The account holder must be 18 years of age or older and legally capable of entering into a contract. By registering, the account holder confirms this.
- The patient may be of any age. A parent or legal guardian may open an account and book treatment for a child, and an authorised family member or legally appointed representative may do so for an adult who is unable to act for themselves.
- Where an account holder books for another person, the account holder confirms that they are entitled to act for that person, to share that person's medical information with Curify and the treating hospital, and to accept these Terms on that person's behalf.
- Curify may ask for proof of the relationship or of legal authority before confirming a booking, releasing medical information or paying a refund. Where proof is not provided, Curify may decline to proceed.

Consent to treatment is a separate matter and is governed by the treating hospital or doctor and by the law that applies to them. **Curify's Terms do not, and cannot, provide consent to a medical procedure for a child or for an adult who lacks capacity. That consent is taken by the hospital, from the person entitled to give it, before treatment.**

3. END-USER ACCOUNT AND DATA PRIVACY

The terms "personal information" and "sensitive personal data or information" are defined under the SPI Rules, and are reproduced in the Privacy Policy.

Curify and its partner hospitals and partner doctors may during the process of rendering the Services, collect information relating to the devices through which you access the Website, location from which you access and anonymise data of your usage. The collected information in anonymised form will be used only for improving the quality of the Services and to build new services.

The Website and App allows Curify and its partner hospitals and partner doctors to have access to Users' personal email or phone number, for the purpose of communication and analytics.

The Privacy Policy sets out:

- The type of information collected from Users, including sensitive personal data or information;
- The purpose, means and modes of usage of such information;
- How and to whom Curify will disclose such information; and,
- Other information mandated by the SPI Rules.

The User is expected to read and understand the Privacy Policy, so as to ensure that he or she has the knowledge of:

- the fact that certain information is being collected;
- the purpose for which the information is being collected;
- the intended recipients of the information;
- the nature of collection and retention of the information; and
- the various rights available to such Users in respect of such information.

Curify and its partner hospitals and partner doctors shall not be responsible in any manner for the authenticity or correctness of the personal information or sensitive personal data or information supplied by the User to Curify or to any other person acting on behalf of Curify or its Partners.

The User is responsible for maintaining the confidentiality of the User's account access information and password, if the User is registered on the Website or App. The User shall be responsible for all usage of the User's account and password, whether or not authorized by the User. The User shall immediately notify Curify of any actual or suspected unauthorized use of the User's account or password. Although Curify will not be liable for your losses caused by any unauthorized use of your account, you may be liable for the losses of Curify or others due to such unauthorized use.

If a User provides any information that is untrue, inaccurate, not current or incomplete (or becomes untrue, inaccurate, not current or incomplete), or Curify has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, Curify has the right to discontinue the Services to the User at its sole discretion.

It is your responsibility to keep your correct mobile number and email ID updated in the Website or App. All reminders and notifications will be sent to the account associated with this mobile number and/or email ID. Every time you change any contact information (mobile or email), we will send a confirmation. Curify is not responsible for any loss or inconvenience caused due to your non-updation of your contact details

Curify and its partner hospitals and partner doctors may use such information collected from the Users from time to time for the purposes of debugging customer support related issues.

Curify may now or in the future provide Services where you may be able to converse with Curify, its authorized representatives, its doctors or similar stakeholders via online chat, text messages, video call or voice call. When you choose this option, the records of such conversations, calls or exchanges may be recorded and stored in Curify's or its Partners' servers. Such records are dealt with only in accordance with the terms of the Privacy Policy. Curify and its partner hospitals and partner doctors accept no liability if you choose to use such a facility to interact with doctors or clinicians or if the facility is not used in accordance with the foregoing.

You may be provided with a personal health record facility to add, modify, delete and manage your health related records and information. The specific terms relating to this are as below, without prejudice to the rest of these Terms and the Privacy Policy:

This facility is only enabled or created for you after you have signed up and explicitly accepted these Terms.

Information available in your Health Account is of two types:

- Patient-created: Information generated and uploaded by you.
- Curify-created: Information generated by your consuming a medical service in a Curify hospital like consult, diagnostic test, admission, etc.

Any Curify-created information is provided on an as-is basis and Curify makes no representation in connection therewith.

The accuracy, adequacy, reliability and liability of any Patient-created information generated or created by a User is the sole responsibility of the User. You fully indemnify and hold harmless Curify and its partner hospitals and partner doctors with respect to any inaccuracies, inadequacy, error, loss, problem, liability or any other issue arising out of any Patient-created information entered or accessed by You or on your behalf on the Website or App.

The personal health record facility is provided on a best-efforts as-is basis. While we strive to maintain the highest levels of service availability, Curify or its partner hospitals and partner doctors are not liable for any interruption that may be caused to your access of the Services.

Any health related reminder or notification service (like medication reminder, appointment reminder, vaccination reminder, USG Scan reminder etc.) that may form part of the Services is only a supplementary way of notifying or reminding you of actions to take related to your health. Curify is not liable if for any reason a reminder or notification is not delivered to you or are delivered late or delivered incorrectly, despite its best efforts or if your health is impacted negatively due to the same.

Curify uses industry-level security and encryption to your personal health record. However, Curify cannot guarantee prevention of unauthorized access if you lose your login credentials or they are otherwise compromised. Please safeguard your login credentials and report any actual or suspected breach of account to connect@curify.health

If you access your dependents' record through your personal health record by registering your dependents with your own personal health record, you are deemed to be responsible for the records of your dependents and all obligations that your dependent's would have had, had they maintained their own separate individual personal health record.

If you provide anyone else access to your personal health record, you are deemed to be responsible for all actions, access, transaction that that person takes or makes, related to your personal health record either on their own or independently. Curify or its partner hospitals and partner doctors are not responsible or liable for any action, transaction, loss, leakage or any other liability arising out of this.

4. LISTING CONTENT AND DISSEMINATING INFORMATION

Curify collects, directly or indirectly, and displays on the Website, relevant information regarding the profile and practice of the Practitioners listed on the Website, such as their specialisation, qualification, fees, location, visiting hours, and similar details. Curify takes reasonable efforts to ensure that such information is updated at frequent intervals. Curify cannot be held liable for any inaccuracies or incompleteness represented from it, despite such reasonable efforts.

The Services provided by Curify or any of its licensors or partner hospitals and partner doctors are provided on an "as is" and "as available" basis, and without any warranties or conditions (express or implied, including the implied warranties of merchantability, accuracy, fitness for a particular purpose, title and non-infringement, arising by statute or otherwise in law or from a course of dealing or usage or trade). Curify and its partner hospitals and partner doctors do not provide or make any representation, warranty or guarantee, express or implied about the Website, App or the Services. Curify and its partner hospitals and partner doctors do not guarantee the accuracy or completeness of any content or information provided by Users on the Website. To the fullest extent permitted by law, Curify and its partner hospitals and partner doctors disclaim all liability arising out of the User's use or reliance upon the Website, App, the Services, representations and warranties made by other Users, the content or information provided by the Users on the Website, or any opinion or suggestion given or expressed by Curify or its partner hospitals and partner doctors or any User in relation to any User or services provided by such User.

The Website or App may be linked to the website of third parties, affiliates and business partners. Curify has no control over, and not liable or responsible for content, accuracy, validity, reliability, quality of such websites or made available by/through our Website or App. Inclusion of any link on the Website or App does not imply that Curify endorses the linked site. User may use the links and these services at User's own risk.

Curify and its partner hospitals and partner doctors assume no responsibility, and shall not be liable for, any damages to, or viruses that may infect User's equipment on account of User's access to, use of, or browsing the Website or App or the downloading of any material, data, text, images, video content, or audio content from the Website or App. If a User is dissatisfied with the Website or App, User's sole remedy is to discontinue using the Website or App.

If Curify determines through feedback or otherwise that you have provided fraudulent, inaccurate, incomplete or false information, Curify reserves the right to immediately suspend your access to the Website or any of your accounts with Curify and makes such declaration about suspension on the website alongside your name as determined by Curify for the protection of its business and in the interests of Users. You shall be liable to indemnify Curify and its partner hospitals and partner doctors for any losses incurred as a result of your

misrepresentations or fraudulent feedback that has adversely affected Curify, its partner hospitals and partner doctors or its Users.

5. BOOKING APPOINTMENTS, DIAGNOSTIC TESTS, USG SCANS, ORDERING MEDICINES AND INTERACTION WITH CONSULTANTS / MEDICAL SERVICE PROVIDERS

While Curify will try to ensure a confirmed appointment with a medical service provider (like doctor / Consultant / usg scan or diagnostic lab) for a User who has requested an appointment on the Website or App, Curify or its partner hospitals and partner doctors do not guarantee that the User will get a confirmed appointment. Further, Curify and its partner hospitals and partner doctors have no liability if such an appointment is confirmed but later cancelled, postponed or rescheduled by the hospital or medical service provider, or the medical service provider is not available as per the given appointment time.

Curify or its partner hospitals and partner doctors may provide value added services which connect Users directly to the medical service providers via video call, voice call, text message, online chat or other electronic means and the information exchanged between the User and the medical service provider is stored and used in accordance with the Privacy Policy. However, it is at the discretion of the User, to avail such Service if it is available.

You understand and agree that any interactions and associated issues with other Users including but not limited to your health issues and your experiences is strictly between you and the other Users. You shall not hold Curify or its partner hospitals and partner doctors responsible for any such interactions and associated issues and Curify will not be held responsible or liable for the same. For avoidance of doubt, the Services are not to provide any healthcare or medical advice or diagnosis and hence Curify and its partner hospitals and partner doctors are not responsible for any medical or other outcomes between you and the medical service providers you interact with, pursuant to any interactions on the Website or App. If you decide to engage with a medical service provider to provide medical services to you, you do so at your own risk. Curify or its partner hospitals and partner doctors shall not be responsible for any breach of service or service deficiency by any medical service provider you connect, engage or transact with using the Website or App. We advise you to perform your own investigation or get feedback prior to selecting a doctor or any other service provider available on the Website or App.

Without prejudice to the generality of the above, Curify or its partner hospitals and partner doctors will not be liable for:

- any wrong medication or treatment quality being given by the doctor(s), diagnostic service provider(s), pharmacy(s), or any medical negligence on part of the any of the above;
- any type of inconvenience suffered by the User due to a failure on the part of the medical service provider including doctor to make himself/herself available at the appointed time, no show by the doctor, inappropriate treatment, or similar difficulties;
- cancellation or rescheduling of booked appointment or any variance in the fees charged;
- any medical eventualities that might occur subsequent to using the services of a doctor, diagnostic lab services, pharmacy, whom the User has selected on the basis of the information available on the Website or App or with whom the User has booked an appointment or performed a transaction through the Website or App.

Further, Curify shall not be liable, under any event, for any comments or feedback given by any of the Users in relation to the services provided by another User. All such feedback should be made in accordance with applicable law. The option of Users to give feedback remains at Curify's sole discretion and may be modified or withdrawn at its sole discretion. Curify may moderate such feedback at any time. Curify shall not be obliged to act in any manner to give effect to the content of Users' feedback.

6. Payments

The Website and App let you pay online through third-party payment providers. Curify currently uses Razorpay for card and EMI payments, Xpay for international payments, and Omniware for the Curify wallet and payouts. When you pay, you may be taken to the provider's own secure page, and that transaction is also governed by that provider's terms and privacy policy.

Curify is not liable if a transaction does not complete, if a bank, card issuer or payment provider fails to perform its obligations, or for loss arising from a payment being declined, except where the failure was caused by Curify.

Money you pay for treatment is held in escrow and is not released to a hospital until care has been delivered. See Part 4.

Where Curify charges its own service fee, it is shown as a separate line before you pay.

6A. Cancellation and refunds

[Drafting note: the source draft supplied stated that cancellation and refund were not applicable. That statement has been deleted. It contradicted the cancellation and refund terms in Parts 3 and 4, and as a term sitting in the Terms it would have taken precedence over them.]

A User may cancel in the circumstances set out in Part 3 (Cancellation Policy). Where a cancellation gives rise to a refund, the amount payable, the route by which it is paid and the time it takes are set out in Part 4 (Refund Policy). Nothing in these Terms removes a refund to which a User is entitled under Part 4 or under consumer law.

6B. Transaction monitoring, fraud control and sanctions screening

Curify monitors transactions carried out through the Website and App in order to identify activity that is inconsistent with a User's stated purpose or expected pattern of use.

- Curify may apply limits to the value or number of transactions on an account, and may vary those limits by account.
- A transaction may be held for verification for up to 48 hours where it triggers a fraud, sanctions or anti-money-laundering check. Curify will tell the User that a check is running, to the extent it is permitted to do so.
- Curify may require identity documents, proof of source of funds or proof of relationship to the patient before releasing funds or paying a refund.
- Curify may decline, reverse or withhold a transaction where it reasonably suspects fraud, impersonation, money laundering, or a breach of sanctions law, and may report the matter to the appropriate authority.
- Card details are entered on the payment provider's own secure page. Curify does not receive, process or store card numbers, CVV or PIN, and no employee of Curify can see them.

6C. Your account, and closing it

- A User may hold one account at a time, unless Curify agrees otherwise in writing.
- A User is responsible for keeping login credentials confidential and for activity carried out under the account, and must tell Curify at once if an account is compromised or a device is lost.
- A User may deactivate an account at any time, which suspends access without deleting the record, or ask Curify to delete it.

Closing an account does not cancel a booking, end a treatment already under way, or extinguish an amount owed either way. Where a booking, an open dispute, an amount payable to a hospital or a refund in progress is outstanding, Curify will complete that matter before deleting the account, and will say so when the request is made.

- After deletion, Curify retains the minimum record required by law, and for the periods required by tax, accounting and medical-record rules. Retained records are not used to market to the User.

6D. Events outside our control

Curify is not liable for failing to perform, or for delay in performing, an obligation to the extent the failure or delay is caused by an event substantially beyond its control. This includes an act of God, act of government or regulator, war, terrorism, civil unrest, epidemic or pandemic, flood, fire, strike, airspace closure, failure of a bank or payment network, and failure or interruption of power or telecommunications. Where such an event prevents treatment or travel, Part 3 and Part 4 govern what happens to the booking and the money.

7. CONTENT OWNERSHIP AND COPYRIGHT

The contents listed on the Website are

Either User generated content,

Or might be that of Curify and its Partners.

The information that is collected by Curify directly or indirectly from the Users shall belong to Curify and its Partners. Copying of the copyrighted content published by Curify or its partner hospitals and partner doctors on the Website for any commercial purpose or for the purpose of earning profit will be a violation of copyright and Curify and its partner hospitals and partner doctors reserve their rights to take action under applicable law accordingly.

Curify authorizes the User to view and access the content available on or from the Website solely for ordering, receiving, delivering, sharing, storing and communicating only as per this Agreement. The contents of the Website, App, information, text, graphics, images, logos, button icons, software code, design, and the collection, arrangement and assembly of content on the Website (collectively, "Curify Content"), are the property of Curify or its partner hospitals and partner doctors and are protected under copyright, trademark and other applicable laws. User shall not modify the Curify Content or reproduce, display, publicly perform, distribute, or otherwise use the Curify Content in any way for any public or commercial purpose or for personal gain.

8. CONDITIONS OF ACCESS

User shall not access the Services for purposes of monitoring their availability, performance or functionality, or for any other benchmarking or competitive purposes.

9. REVIEWS AND FEEDBACK

By using this Website, you agree that any information shared by you with Curify or with any other person, medical service provider or anyone else using the Website, App or Services will be subject to our Privacy Policy.

You are solely responsible for the content that you choose to submit for publication on the Website, including any feedback, ratings, or reviews ("Critical Content"). The role of Curify in publishing Critical Content is restricted to that of an 'intermediary' under the Information Technology Act, 2000. Curify disclaims all responsibility with respect to the content of Critical Content, and its role with respect to such content is restricted to its obligations as an 'intermediary' under the said Act. Curify shall not be liable to pay any consideration to any User for re-publishing any content across any of its or its partner hospitals and partner doctors platforms.

Your publication of reviews and feedback on the Website is governed by Clause 12 stated hereinafter. Without prejudice to the detailed terms stated in Clause 12, you hereby agree not to post or publish any content on the Website that (a) infringes any third-party intellectual property or publicity or privacy rights, or (b) violates any applicable law or regulation, including but not limited to the ITIG Rules and SPI Rules. Curify, at its sole discretion, may choose not to publish your reviews and feedback, if so required by applicable law, and in accordance with Clause 5 of these Terms. You agree that Curify may contact you through telephone, email, SMS, or any other electronic means of communication for the purpose of:

- Obtaining feedback in relation to Website, App or Curify's services; and/or
- Obtaining feedback in relation to any medical service providers on the Website or App; and/or
- Resolving any complaints, information, or queries by medical service providers regarding your Critical Content;

and you agree to provide your fullest co-operation further to such communication by Curify.

10. RIGHTS AND OBLIGATIONS RELATING TO CONTENT

1. As mandated by Regulation 3(2) of the ITIG Rules, Curify hereby informs Users that they are not permitted to host, display, upload, modify, publish, transmit, update or share any information that:

- belongs to another person and to which the User does not have any right to;
- is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libelous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever;
- harm minors in any way;
- infringes any patent, trademark, copyright or other proprietary rights;
- violates any law for the time being in force;
- deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
- impersonate another person;
- contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource;
- threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognisable offence or prevents investigation of any offence or is insulting any other nation.

1. Users are also prohibited from:

- violating or attempting to violate the integrity or security of the Website, App or any Curify Content;
- transmitting any information (including job posts, messages and hyperlinks) on or through the Website or App that is disruptive or competitive or prejudicial to the provision of Services by Curify;
- intentionally submitting any incomplete, false or inaccurate information;
- making any unsolicited communications to other Users;
- using any engine, software, tool, agent or other device or mechanism (such as spiders, robots, avatars or intelligent agents) to navigate or search the Website;
- attempting to decipher, decompile, disassemble or reverse engineer any part of the Website or App;
- copying or duplicating in any manner any of the Curify Content or other information available from the Website or App;
- framing or hot linking or deep linking any Curify Content.

Curify or its Partners, upon obtaining knowledge by itself or been brought to actual knowledge by an affected person in writing or through email signed with electronic signature about any such information (as mentioned above) generated by Users, or on being notified by the appropriate Government or its agency that the Website or App is being used by the User to commit any unlawful act and/or is being used in violation of Clauses 12.a and 12.b above, shall be entitled to remove or disable access to the material or information that is in contravention of Clause 12. Curify is entitled to act, as required by the ITIG Rules, within thirty six hours of obtaining such knowledge and, where applicable, work with Users to disable such information that is in contravention of applicable law. Curify shall also be entitled to preserve such information and associated records for at least 90 (ninety) days for production to governmental authorities for investigation purposes.

In case of non-compliance with any applicable laws, rules or regulations, or the Agreement (including the Privacy Policy) by a User, Curify has the right to immediately terminate the access or usage rights of the User to the Website, App and Services and to remove non-compliant information from the Website.

Curify may disclose or transfer User-generated information to its affiliates or governmental authorities in such manner as permitted or required by applicable law, and you hereby consent to such transfer. Curify will comply with any duly-issued government or court directions to disable access to the User-generated information, should it be found to be illegal by a competent governmental authority.

11. INTELLECTUAL PROPERTY RIGHTS

The contents of the Website and App are protected by intellectual property laws of India including without limitation to trademark and copyright laws. Reproduction, retransmission, public and/or commercial use of any or all the material on the Website and App are prohibited. The logos, service marks and trademarks ("IP Marks") displayed on the Website or App are the property of Curify or its partner hospitals and partner doctors or have been licensed to Curify or its partner hospitals and partner doctors by the relevant owners for use. The User may use this material only as expressly authorized by Curify or its partner hospitals and partner doctors and shall not copy, transmit or create derivative works of such material without express authorization from Curify or its Partners.

The User acknowledges and agrees that they shall not upload, post, reproduce or distribute any content on or through the Website or App that is protected by copyright or other proprietary right of a third party, without obtaining the permission of the owner of such right. Any copyrighted or other proprietary content distributed on or through the Website or App with the consent of the owner must contain the appropriate copyright or other proprietary rights notice. The unauthorized submission or distribution of copyrighted or other proprietary content is illegal and could subject the User to personal liability or criminal prosecution. Nothing on the Website

or App should be construed as granting, by implication, estoppels, or otherwise, any license or right to use any trademarks without written permission from Curify.

12. TERMINATION

Curify reserves the right to suspend or terminate a User's access to the Website and the Services with or without notice and to exercise any other remedy available under law where:

- Such User breaches any terms and conditions of the Agreement;
- A third party reports violation of any of its right as a result of your use of the Services;
- Curify is unable to verify or authenticate any information provide to Curify by a User;
- Curify has reasonable grounds for suspecting any illegal, fraudulent or abusive activity on part of such User; or
- Curify believes in its sole discretion that User's actions may cause legal liability for such User, other Users or for Curify or its partner hospitals and partner doctorsor are contrary to the interests of the Website.

Once temporarily suspended, indefinitely suspended or terminated, the User may not continue to use the Website under the same account, a different account or re-register under a new account. On termination of an account due to the reasons mentioned herein, such User shall no longer have access to data, messages, files and other material kept on the Website by such User. The User shall ensure that he/she/it has continuous backup of any medical services the User has rendered in order to comply with the User's record keeping process and practices.

13. DISCLAIMER OF WARRANTIES

All information available on the Website or App, (the "Information") is provided on the condition that the User will make independent determination in respect of its accuracy, completeness or usefulness suitability prior to use or making any decision for any loss or damage in reliance hereof. Curify and its partner hospitals and partner doctors will not be responsible for the same. Further Curify and its partner hospitals and partner doctors will not be responsible or liable in any manner for any data added, provided, stored or managed by the User including all personally identifiable information

The Information does not constitute an invitation or recommendation to take medical services from Curify or its partner hospitals and partner doctorsnor is such Information a substitute for professional advice or solicitation in respect of medical services/ products or recommendation thereof. Curify urges the Users to seek the advice of professionals, as appropriate, regarding the evaluation of any specific opinion, advice, product, service, or other Information.

All information on the Website is provided to you "as is" without warranty of any kind either express or implied including, but not limited to implied warranties of merchantability and fitness for a particular purpose, title, non-infringement, security or accuracy. In no event shall Curify or its partner hospitals and partner doctorsbe liable for any special, direct, indirect or consequential damages or any damages whatsoever resulting from loss, whether in an action of contract, negligence or other tortuous action, arising out of or in connection with the use or performance of information. All information available on a hyper-link site and any third party is subject to the terms and conditions of the legal notices contained therein.

14. LIMITATION OF LIABILITY

The information available on the Website or App could include inaccuracies or typographic errors. Curify has endeavored to ensure that all the information on the Website is correct, but Curify neither warrants nor makes any representations regarding the quality, accuracy or completeness of any data or information contained. Curify makes no warranty, express or implied, concerning the website or App and/or its contents and disclaims all warranties of fitness for a particular purpose and warranties of merchantability in respect of Services, including any liability, responsibility or any other claim, whatsoever, in respect of any loss, whether direct or consequential, to any user or any other person, arising out of or from the use of the information contained in the website.

In no event shall Curify or its partner hospitals and partner doctors be liable for any direct, indirect, punitive, incidental, special, consequential damages or any other damages resulting from:

- (a) the use or the inability to use the Services;
- (b) unauthorized access to or alteration of the User's transmissions or data;
- (c) any other matter relating to the services; including, without limitation, damages for loss of use, data or profits, arising out of or in any way connected with the use or performance of the website. Neither shall the Company be responsible for the delay or inability to use the Website, App, Services or any related services, the provision of or failure to provide services, or for any information, software, products, services and related graphics obtained through the Website or App, or otherwise arising out of the use of the Website or App, whether based on contract, tort, negligence, strict liability or otherwise. Further, Curify shall not be held responsible for non-availability or access to the Website or App during periodic maintenance operations or any unplanned suspension of access to the Website that may occur due to technical reasons or for any reason beyond Curify control. The user understands and agrees that any material and/or data downloaded or otherwise obtained through the website is done entirely at his/her own discretion and risk and the User himself/herself will be solely responsible for any damage to their computer systems or loss of data that results from the download of such material and/or data. These limitations, disclaimer of warranties and exclusions apply without regard to whether the damages arise from
 - (a) breach of contract,
 - (b) breach of warranty,
 - (c) negligence, or
 - (d) any other cause of action, to the extent such exclusion and limitations are not prohibited by applicable law

15. INDEMNITY

User agrees to indemnify and hold harmless Curify, its affiliates, officers, directors, employees, consultants, licensors, agents, representatives and partner hospitals and partner doctors from any and all third party claims, losses, liability, damages, and/or costs (including reasonable attorney fees and costs) arising from User's access to or use of Service, violation of this Agreement, or infringement, or infringement by any other User of his/her/its account, of any intellectual property or other right of any person or entity. Curify will notify you promptly of any such claim, loss, liability, or demand, and in addition to your foregoing obligations, you agree to provide us with reasonable assistance, at your expense, in defending any such claim, loss, liability, damage, or cost.

16. Applicable law and disputes

This agreement and any contractual obligation between Curify and a User is governed by the laws of India. Subject to that, the courts at **Mumbai, Maharashtra** shall have exclusive jurisdiction over any dispute arising out of or in relation to this agreement, your use of the Website or the Services, or the information to which they give access.

Before commencing court proceedings, a dispute arising out of these Terms may be referred by either party to arbitration by a sole arbitrator appointed by agreement between the parties. The arbitration shall be conducted in English under the Arbitration and Conciliation Act, 1996, and the seat of arbitration shall be Mumbai. This clause does not prevent a User from approaching a consumer forum, a payment regulator or a card issuer, and does not require a User to arbitrate a consumer claim before doing so.

[Drafting note: Mumbai has been inserted as the forum because it is the location of the registered office. The source draft named Bangalore, which was the other company's seat. The arbitration clause above follows market practice among Indian payment platforms; confirm whether Curify wants arbitration in addition to the courts, and confirm the carve-out preserving consumer remedies.]

Because Curify serves patients outside India, mandatory consumer-protection law in a patient's own country may also apply and cannot be excluded by this clause.

17. Contact and grievances

For any question about Curify, the Website, the App, these Terms or the Services, write to **connect@curify.health**.

In accordance with the Information Technology Act, 2000 and the rules made under it, if you have a grievance, including about how your information is processed, you may contact our Grievance Officer:

Name: Hitesh Bhatia **Designation:** Ops lead

Address: Curify Technologies India Private Limited, B701, Treon, Ajmera I-Land, Bhakti Park, Wadala, Antop Hill, Mumbai 400037, Maharashtra, India

Email: connect@curify.health **Phone:** 9702003056

Hours: 09:00 to 18:00 IST (Monday to Saturday,)

Published response times:

Stage	Curify's commitment
First response from the coordinator	1 working day
Resolution by the coordinator	4 working days
Written decision by the Grievance Officer	7 working days
Acknowledgement of a grievance under the Information Technology Act	24 hours
Redressal of a grievance under the Information Technology Act	15 days, and in no case later than one month from receipt

Where Curify needs longer in a particular case, it will tell the User the reason for the delay and the date by which it expects to resolve the matter.

18. SEVERABILITY

If any provision of the Agreement is held by a court of competent jurisdiction or arbitral tribunal to be unenforceable under applicable law, then such provision shall be excluded from this Agreement and the remainder of the Agreement shall be interpreted as if such provision were so excluded and shall be enforceable in accordance with its terms; provided however that, in such event, the Agreement shall be interpreted so as to give effect, to the greatest extent consistent with and permitted by applicable law, to the meaning and intention of the excluded provision as determined by such court of competent jurisdiction or arbitral tribunal.

19. WAIVER or CONSENT

No provision of this Agreement shall be deemed to be waived and no breach excused, unless such waiver or consent shall be in writing and signed by Curify. Any consent by Curify to, or a waiver by Curify of any breach by you, whether expressed or implied, shall not constitute consent to, waiver of, or excuse for any other different or subsequent breach.

Part 2 — Privacy Policy

This Privacy Policy explains how Curify collects, uses, shares and protects personal information about users of the Services. It forms part of the Terms in Part 1. Words defined in Part 1 have the same meaning here and are not repeated.

1. NEED FOR THIS PRIVACY POLICY

This Privacy Policy is published in compliance with, inter alia: Section 43A of the Information Technology Act, 2000;

a. Regulation 4 of the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011 (the "SPI Rules"); and b. Regulation 3(1) of the Information Technology (Intermediaries Guidelines) Rules, 2011.

This Privacy Policy states: a. the type of information collected from the Users, including sensitive personal data or information; b. the purpose, means and modes of usage of such information; and c. how and to whom we will disclose such information.

2. COLLECTION OF PERSONAL INFORMATION

The nature of services provided by Curify during the course of its business requires Curify to know who you are so that we can best meet your needs. When you access the Services, you may be asked to voluntarily provide us with certain information that personally identifies you or could be used to personally identify you. Without prejudice to the generality of the above, information collected by Curify from you may include (but is not limited to the following: a. Contact data (such as your mobile number, email address and phone number); b. Demographic data (such as your gender, nationality, date of birth, postal address and pin code); c. Data regarding your usage of the services and history of the appointments and other transactions made by or with you through the use of Services; d. Health or medical data (such as your LMP, past medical history and conditions, diagnostic reports, prescriptions and medication history) e. Insurance data (such as your insurance carrier and insurance plan); and f. Other information that you voluntarily choose to provide to us (such as information shared by you with us through emails or letters, your work details, your family details) The information collected from you by Curify may constitute 'personal information' or 'sensitive personal data or information' under the SPI Rules.

Personal information is defined under the SPI Rules to mean any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such person.

The SPI Rules further define "sensitive personal data or information" of a person to mean personal information about that person relating to: a. passwords; b. financial information such as bank accounts, credit and debit card details or other payment instrument details; c. physical, physiological and mental health condition; d. sexual orientation; e. medical records and history; f. biometric information; g. information received by body corporate under lawful contract or otherwise; h. visitor details as provided at the time of registration or thereafter; and i. Call data records Information that is freely available in the public domain or accessible under the Right to Information Act, 2005 or any other law will not be regarded as personal information or sensitive personal data or information.

3. PRIVACY STATEMENTS

A. A condition of each User's use of and access to the Services is their acceptance of the Terms of Use, which also involves acceptance of the terms of this Privacy Policy. Any User who does not agree with any provisions of the same has the option to discontinue the Services provided by Curify immediately.

B. All the information provided to us by a User, including sensitive personal information, is voluntary. You understand that Curify, either itself or with its Partners, may use certain information of yours, which has been designated as 'sensitive personal data or information' under the SPI Rules, (a) for the purpose of providing you the Services,

(b) for commercial purposes and in an aggregated or non- personally identifiable form for research, statistical analysis and business intelligence purposes,

(c) for sale or transfer of such research, statistical or intelligence data in an aggregated or non-personally identifiable form to our Partners. Curify also reserves the right to use information provided by or about the User for the following purposes: i. Publishing such information on the Website. ii. Contacting Users for offering new products or services. iii. Contacting Users for taking product and Service feedback. iv. Analyzing software usage patterns for improving product design and utility. v. Analyzing anonymized information for commercial use. You hereby consent to such use of such information by Curify and its Partner/s

C. Collection of information which has been designated as 'sensitive personal data or information' under the SPI Rules requires your express consent. By affirming your assent to this Privacy Policy, you provide your consent to such collection as required under applicable law. You may not be able to use our 'Services' in the event such consent is not given.

D. Users' personally identifiable information, which they choose to provide on the Website or Apps is used to help the Users describe/identify themselves. Other information that does not personally identify the Users as an individual, is collected by Curify or its Partners from Users (such as, patterns of utilization described above) and is exclusively owned by Curify or its partners. We or our Partners may also use such information in an aggregated or non-personally identifiable form for research, statistical analysis and business intelligence purposes, and may sell or otherwise transfer such research, statistical or intelligence data in an aggregated or non-personally identifiable form to third parties. In particular, we and our Partners reserve with us the right to use anonymized User demographics information and anonymized User health information for the following purposes: i. Analyzing software usage patterns for improving product design and utility. ii. Analyzing such information for research and development of new technologies. iii. Using analysis of such information in other commercial product offerings of Curify or its Partners. iv. Sharing analysis of such information with third parties for commercial use.

E. You are responsible for maintaining the accuracy of the information you submit to us, such as your contact information provided as part of account registration. If your personal information changes, you may correct, delete inaccuracies, or amend information by making the change on your profile information page on the Websites or App or by contacting us at connect@curify.health

We will make good faith efforts to make requested changes in our then active databases as soon as reasonably practicable. If you provide any information that is untrue, inaccurate, out of date or incomplete (or becomes untrue, inaccurate, out of date or incomplete), or Curify has reasonable grounds to suspect that the information provided by you is untrue, inaccurate, out of date or incomplete, Curify may, at its sole discretion, discontinue the provision of the Services to you.

F. If you wish to cancel your account or request that we no longer use your information to provide you services, contact us through connect@curify.health. We will retain your information for as long as your account with the Services is active and as needed to provide you the Services. We shall not retain such information for longer than is required for the purposes for which the information may lawfully be used or is otherwise required under any other law for the time being in force. After a period of time, your data may be anonymized and aggregated, and then may be held by us or our Partners as long as necessary for us to provide our Services effectively or improve the Services, but our use of the anonymized data will be solely for analytic purposes.

G. Curify may require the User to pay with a credit card, debit card, net banking, wallets or other online payment mechanisms for Services for which an amount(s) is/are payable. Curify will collect such User's credit card number and/or other financial institution information such as bank account numbers and will use that information for the billing and payment processes, including but not limited to the use and disclosure of such credit card number and information to third parties as necessary to complete such billing operation. Verification of credit information, however, is accomplished solely by the User through the authentication process offered by a third party payment gateway. User's credit card/ debit card details are transacted upon secure sites of approved payment gateways which are digitally encrypted, thereby providing the highest possible degree of care as per latest technology currently available. User is cautioned, however, that internet technology is not fool proof or safe and User should exercise discretion on using the same.

H. Due to the communications standards on the Internet, when a User or anyone who visits the Website, we automatically receive the URL of the site from which anyone visits. We also receive the Internet Protocol (IP) address of each User's computer (or the proxy server a User used to access the World Wide Web), User's computer/ device operating system and type of web browser the User is using, email platform, as well as the name of User's ISP. This information is used to analyze overall trends to help Curify improve its Service. The linkage between User's IP address and User's personally identifiable information may be available to us or our Partners but is not shared with other third parties. Notwithstanding the above, we may share some of the aggregate findings (not the specific data) in anonymized form (i.e., non-personally identifiable) with advertisers, sponsors, investors, strategic partners, and others in order to help grow our business.

I. The Website may use cookies to store certain data (that is not sensitive personal data or information) that is used by us and our partners for the technical administration of the Website, App, research and development, and for User administration. During the course of providing Services, advertisements or optimizing services to its Users, Curify may allow authorized third parties to place or recognize a unique cookie on the User's browser. The cookies however, do not store any personal information of the User.

J. In order to have access to all the features and benefits on our Website or App, a User must first create an account on our Website or App. To create an account, a User is required to provide the following information, which such User recognizes and expressly acknowledges is personal information, allowing others, including Curify, to identify the User: Name, User ID, email address, address, date of birth, gender, phone number and password chosen by the User. Other optional information may be requested on the registration page. We may, in future, include other optional requests for information from the User to help us to customize the Services to deliver personalized information to the User. However, Curify presumes your consent in relation to various matters, once you complete the registration process.

K. This Privacy Policy applies to Websites, App and Services that are owned and operated by Curify. We do not exercise control over the sites that may be displayed as search results or links from within the Services. These other sites may place their own cookies or other files on the Users' computer, collect data or solicit personal information from the Users, for which Curify is not responsible or liable. Accordingly, Curify does not make any

representations concerning the privacy practices or policies of such third parties or terms of use of such websites, nor does Curify guarantee the accuracy, integrity, or quality of the information, data, text, software, sound, photographs, graphics, videos, messages or other materials available on such websites. The inclusion or exclusion does not imply any endorsement by Curify of the website, the website's provider, or the information on the website. If you decide to visit a third party website linked to the Website, you do this entirely at your own risk. Curify encourages the User to read the privacy policies of that website.

L. The Services may enable a User to communicate with other Users or to post information to be accessed by others, whereupon other Users may collect such data. Such Users, including any moderators or administrators, are not authorized Curify representatives or agents, and their opinions or statements do not necessarily reflect those of Curify, and they are not authorized to bind Curify to any contract or agreement. Curify hereby expressly disclaims any liability for any reliance or misuse of such information that is made available by Users or visitors in such a manner.

M. Curify may periodically ask users to complete surveys asking about their experiences with features of the Websites, App and Services. Our surveys may ask visitors for demographic information such as age, gender, and education. We use survey information for evaluation and quality improvement purposes, including helping Curify to improve information and services offered. In addition, users giving feedback may be individually contacted for follow-up due to concerns raised during the course of such evaluation. Demographic information and Web log data may be stored for future evaluation and quality improvement activities.

N. Comments or questions sent to us using email or secure messaging forms will be shared with our employees, software application service providers, diagnostic services providers and other health care professionals and consultants, who are most able to address the comment or question. We will archive your messages once we have made our best effort to provide you with a complete and satisfactory response. Some of our services such as our automated appointment selection and prescription refill for Curify generated prescriptions interact directly with other Curify data systems. Data about your transaction may be stored in these systems, and available to people who test and support these systems. When you use a service on the Websites or the App to interact directly with Curify health care professionals, some information you provide may be documented in your medical record, and available for us to guide your treatment as a patient.

O. Our Websites and the App may include social media features, such as the Facebook, Twitter, etc. buttons. These features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the Feature to function properly. Your interactions with these Features are governed by the privacy statement of the company providing them.

P. If you are using the Websites or App, with your permission, we will use the geo-location feature of your mobile device or similar feature of the device you are using to access the Websites. When you download and use the App, we automatically collect information on the type of device you use, operating system version, and the device identifier. Curify and its Partners do not share your location information with any other third party. You may opt out of location based services on your mobile phone by changing the relevant/ applicable setting at your device level.

Q. Curify does not collect information about the visitors of the Website from other sources, such as public records or bodies, or private organisations, save and except for the purposes of registration of the Users (the collection, usage, storage, transmission and disclosure of which each User must agree to abide by the terms of use in order for Curify to effectively render the Services).

R. Curify has implemented best international market practices and security policies, rules and technical measures to protect the personal data that it has under its control from unauthorised access, improper use or disclosure, unauthorized modification and unlawful destruction or accidental loss. However, for any data loss or theft due to unauthorized access to the User's electronic devices through which the User avails the Services, Curify or its Partners shall not be held liable for any loss whatsoever incurred by the User.

S. Curify ensures that, Curify and its partners implement reasonable security practices and procedures that are commensurate with respect to the information being collected and the nature of Curify's business. The reasonable security practices and procedures implemented by Curify include but are not limited to: encrypting data when it is on the move using industry standard practices, regularly changing production keys and password, secure access to all production servers, performing regular security updates on its servers and more.

T. Curify takes your right to privacy very seriously and other than as specifically stated in this privacy Policy, will only disclose your personal information in the event it is required to do so by law, rule, regulation, law enforcement agency, governmental official, legal authority or similar requirements or when Curify, in its sole discretion, deems it necessary in order to protect its rights or the rights of others, to prevent harm to persons or property, to fight fraud and credit risk, or to enforce or apply the Terms of Use.

U. Curify may also disclose or transfer End-Users' personal and other information provided by the user, to a third party as part of reorganization or a sale of the assets of Curify or one or more division/s of Curify. Any third party to which Curify transfers or sells its assets to, will have the right to continue to use the personal and other information that Users provide to Curify, in accordance with the Terms of Use.

V. To the extent necessary to provide Users with the Services, Curify may provide their personal information to third party contractors who work on behalf of or with Curify to provide Users with such Services, to help Curify communicate with Users or to maintain the Website or App. Generally these contractors do not have any independent right to share this information, however certain contractors who provide services on the Website, including the providers of online communications services, will have rights to use and disclose the personal information collected in connection with the provision of these Services in accordance with their own privacy policies.

4. CASUAL / ONE TIME VISITORS

a. No sensitive personal data or information is automatically collected by Curify from any casual visitors of this website, who are merely perusing the site. b. Nevertheless, certain provisions of this Privacy Policy are applicable to even such casual visitors, and such casual visitors are also required to read and understand the privacy statements set out herein, failing which they are required to leave the Website immediately. c. If you, as a casual visitor, have browsed any page of this Website prior to reading the privacy statements set out herein, and you do not agree with them, normally quitting the browser should ordinarily clear any temporary cookies installed by Curify. We, however, encourage you to use the "clear cookies" functionality of your browsers to ensure such clearing / deletion, as Curify cannot guarantee, predict or provide for the behaviour of the equipment of all the visitors of the Website. d. You are not a casual visitor if you have willingly submitted any personal data or information to Curify through any means, including email, post or through the registration process on the Website or App. All such visitors will be deemed to be, and will be treated as, Users for the purposes of this Privacy Policy, and in which case, all the statements in this Privacy Policy apply to such persons.

5. CONFIDENTIALITY AND SECURITY

a. Your Personal Information is maintained by Curify in electronic form on its or its employees' and Partners' equipment. Such information may also be converted to physical form from time to time. Curify takes necessary precautions to protect your personal information both online and off-line, and implements reasonable security practices and measures including certain managerial, technical, operational and physical security control measures that are commensurate with respect to the information being collected and the nature of Curify's business. b. No administrator at Curify will have knowledge of your password. It is important for you to protect against unauthorized access to your password, your computer and your mobile phone or device. Be sure to log off from the Website when finished. Curify and its Partners do not undertake any liability for any unauthorized use of your account and password. If you suspect any unauthorized use of your account, you must immediately notify Curify by sending an email to connect@curify.health. You shall be liable to indemnify Curify, its employees and Partners due to any loss suffered by them due to such unauthorized use of your account and password. c. Curify makes all User information accessible to its employees only on a need-to-know basis. d. Part of the functionality of the Services is assisting the patients, customers and other stakeholders (like doctors, labs, pharmacies, customer care executives and others) to access information relating to them. Curify may, therefore, retain and submit all such records to the relevant patients, their doctors or other stakeholders. e. Notwithstanding the above, Curify is not responsible for the confidentiality, security or distribution of your personal information by our Partners and third parties outside the scope of our agreement with such Partners and third parties. Further, Curify and its Partners shall not be responsible for any breach of security or for any actions of any third parties or events that are beyond the reasonable control of Curify and its Partners including, acts of government, computer hacking, unauthorized access to computer data and storage device, computer crashes, breach of security and encryption, poor quality of Internet service or telephone service of the User etc.

6. CHANGES / AMENDMENTS TO PRIVACY POLICY

Curify may update this Privacy Policy at any time, with or without advance notice. In the event there are significant changes in the way Curify treats User's personally identifiable information, or in the Privacy Policy itself, Curify will display a notice on the Website or send Users an email, as provided for above, so that you may review the changed terms prior to continuing to use the Services. If you object to any of the changes to our terms, and you no longer wish to use the Services, you may contact connect@curify.health to deactivate your account. Unless stated otherwise, Curify's current Privacy Policy applies to all information that Curify has about You and Your account. If a User uses the Services or accesses the Website or uses the App after a notice of changes has been sent to such User or published on the Website, such User hereby provides his/her/its consent to the changed terms.

6A. What Curify will not do with your information

Curify does not sell, rent or trade personal information, and does not use a User's email address or mobile number to send unsolicited marketing on behalf of a third party.

Messages sent by Curify relate to the Services a User has asked for, to a booking in progress, or to information the User has agreed to receive. A User may withdraw consent to marketing at any time by replying to any such message or by contacting Curify, and this does not affect the User's access to the Services.

6B. Who Curify shares your information with, and why

Curify shares only what is necessary, and only for the purpose stated. The parties currently used are:

Recipient	Why information is shared
The partner hospital or partner doctor the patient chooses	To assess the case, prepare an estimate, deliver treatment and provide follow-up care. This includes medical reports, identity details and travel dates.
Razorpay	To process card and EMI payments.
Xpay	To process international payments.
Omniware	To operate the Curify wallet and to make payouts to hospitals and doctors.
The WhatsApp Business messaging provider	To send booking confirmations, appointment reminders, availability confirmations and support messages.
Cloud hosting and communication providers	To host the Website and App and to run email, telephony and support tools.
Interpreters, transport and accommodation providers	Only where the patient has asked for that service, and only the details needed to deliver it.
Insurers and third-party administrators	Only where the patient asks Curify to pursue a cashless claim or direct billing.
Regulators, courts and law-enforcement agencies	Where disclosure is required by law, or to establish or defend a legal claim.
Professional advisers and auditors	For audit, tax and legal advice, under a duty of confidentiality.

Each recipient acts on Curify's instructions for the purpose described and is not permitted to use the information for its own purposes. Curify does not give personal information to advertisers.

6C. Card details, and where information is stored

- Card numbers, CVV and PIN are entered on the payment provider's own secure page. Curify does not receive, process or store them, and no member of Curify staff can see them. The providers used are certified to the PCI DSS standard.

Information collected by Curify is stored on servers located in **(Mumbai), India & (Doha), Qatar**, and confirm whether patient data is stored in India, in the patient's own region, or both. This answer must match the cross-border clause below and the answer given to hospitals during onboarding

6D. Cookies and similar technologies

A cookie is a small file placed on a device by a website so that it can be read back later. Curify uses cookies to keep a User signed in, to remember preferences such as language, and to understand in aggregate how the Website is used so that it can be improved.

- Most browsers accept cookies by default. A User may set a browser to refuse cookies or to warn before one is stored, though parts of the Website may then not work.
- Aggregate, non-identifying information about Website use may be shared with service providers. Cookies are not used to build advertising profiles of patients.

6E. Links to other websites

The Website may link to websites operated by others, including partner hospitals. Curify does not control those websites and is not responsible for their content or for how they handle personal information. A User should read the privacy policy of any website they visit through such a link.

6F. What Curify promises about your information

Curify represents to every User that:

- it will not collect sensitive personal data unless it is needed to provide the Services;
- it will not keep sensitive personal data for longer than it is needed, or longer than the law allows;
- when it collects information directly from a User, it will make reasonable effort to explain the purpose, the intended recipients and who is collecting and retaining it; and
- it maintains the security practices and procedures required by the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011.

Every User represents to Curify that the information they provide is true, current and complete; that they are entitled to provide any information relating to another person, including a patient they are booking for; and that they will keep their contact details up to date.

6G. Withdrawing consent, and correcting or deleting information

- A User may decline to provide information. Where the information is needed to provide a Service, Curify may not be able to provide that Service, and will say so rather than fail silently.
- A User may withdraw consent already given, at any time, by contacting Curify. Curify may then discontinue the Service that relied on that consent. Withdrawal does not affect processing already carried out lawfully.
- A User may ask Curify to correct information that is wrong or out of date, and Curify will make the correction within a reasonable period.
- A User may ask Curify to delete their account. Clause 6C of Part 1 explains what happens to an outstanding booking, dispute or payment, and what Curify must keep by law.
- Medical records held by a hospital belong to that hospital and are kept for the period its own rules and Indian medical-records law require. A request to delete a Curify account does not delete a hospital's clinical record.

7. Children, and patients who cannot consent for themselves

Curify treats patients of every age. A child's information, and the information of an adult who is unable to act for themselves, is handled with the additional care set out below.

- An account may only be opened and operated by someone aged 18 or over. A child does not hold a Curify account in their own name; a parent or legal guardian holds the account and the child is recorded on it as the patient.
- Curify collects a child's information only from the parent or guardian, or from the treating hospital, and only what is needed to arrange and deliver the child's treatment and follow-up care.
- Curify may ask for proof of the relationship or of legal guardianship before accepting a child's medical information or acting on an instruction about that child.

Curify does not use a child's information for advertising, does not track a child's behaviour for marketing purposes, and does not send marketing messages to a child.

- The same protections apply to an adult who is unable to act for themselves. Curify deals with the family member or representative on the account, may ask for proof of authority, and limits the information it collects to what the treatment requires.
- A parent, guardian or representative may ask to see, correct or delete the information Curify holds about the patient, subject to the record-keeping obligations in clause 6G and to the hospital's own medical-record rules.

8. Sending your information outside your country

To arrange treatment, Curify shares relevant medical and identity information with the partner hospital or doctor you choose, which is located in India. If you are outside India, this means your information is transferred to, stored in and processed in India, and may be shared with Indian regulators or authorities where the law requires it.

9. The Digital Personal Data Protection Act, 2023

This Privacy Policy is issued in compliance with the Information Technology Act, 2000 and the rules made under it, and with the Digital Personal Data Protection Act, 2023 (the "DPDP Act") as and when its provisions are brought into force.

9.1 Curify's role

In relation to personal data collected through the Services, Curify is a Data Fiduciary. The patient, or the person whose personal data is processed, is a Data Principal. A partner hospital or partner doctor that receives a patient's data and decides for itself how to use it in treating that patient acts as a Data Fiduciary in its own right, and its own privacy notice applies to that use. Service providers listed in clause 6B act as Data Processors on Curify's instructions.

9.2 Notice and consent

Before or at the time Curify asks for personal data, it gives an itemised notice stating what data is sought, the specific purpose for which it is sought, how a Data Principal may withdraw consent, how a complaint may be made to Curify, and how a complaint may be made to the Data Protection Board of India.

- Consent is asked for each purpose separately, is limited to what is necessary for that purpose, and is recorded.
- Where Curify relies on a legitimate use permitted by the DPDP Act rather than on consent, including the provision of medical treatment or health services in an emergency or a threat to life, Curify records the basis relied on.
- A notice is made available in English and, on request, in a language listed in the Eighth Schedule to the Constitution of India.

9.3 Rights of a Data Principal

Subject to the DPDP Act, a Data Principal may:

- obtain confirmation of whether Curify is processing their personal data, a summary of that data and of the processing, and the identities of other Data Fiduciaries and Processors with whom it has been shared;
- require the correction, completion or updating of inaccurate or incomplete personal data;
- require the erasure of personal data, unless retention is necessary for the purpose for which it was collected or is required by law;
- nominate another individual to exercise these rights in the event of the Data Principal's death or incapacity; and
- make a complaint to Curify, and, if not satisfied, to the Data Protection Board of India.

A request under this clause is made to the contact in clause 10. Curify responds within a reasonable period and in any event within the period prescribed under the DPDP Act.

9.4 Duties of a Data Principal

- A Data Principal must not impersonate another person when providing personal data, must not suppress material information where the law requires it to be given, and must not make a frivolous or false complaint.
- A Data Principal must provide only information that is verifiably authentic when exercising a right of correction or erasure.

9.5 Withdrawal of consent, and erasure

Consent may be withdrawn at any time, with the same ease with which it was given. On withdrawal, Curify ceases the processing that depended on that consent within a reasonable time and requires its Processors to do the same. Curify may continue to retain personal data where retention is required by law, including for tax, accounting and medical-record purposes, or where it is necessary to establish, exercise or defend a legal claim.

9.6 Security and personal data breach

- Curify applies reasonable security safeguards to prevent a personal data breach, including access control on a need-to-know basis, encryption in transit, and contractual obligations on its Processors.
- In the event of a personal data breach, Curify notifies the Data Protection Board of India and each affected Data Principal in the manner and within the time prescribed, and tells the affected person what happened, what data was involved and what they can do.

9.7 Retention

Curify retains personal data only for as long as is necessary for the purpose for which it was collected, or for such longer period as the law requires. Where the purpose is no longer being served and no legal requirement to retain applies, the data is erased, and Curify requires its Processors to erase it.

9.8 Person to answer questions about data

Questions about the processing of personal data may be addressed to the officer named in Part 1, clause 17, at **connect@curify.health**. That officer is responsible for answering questions from Data Principals and for handling grievances under this Privacy Policy.

10. How to reach us about your information

For any question about this Privacy Policy or about how Curify collects, uses and shares information, contact **connect@curify.health**. Curify will respond within a reasonable time.

To raise a grievance about the use of your information, contact the Grievance Officer named in Part 1.

11. Consent

By using the Services, or by giving us your information, you agree to this Privacy Policy and consent to the collection, use and sharing of your information as described in it. If you do not agree, please do not use the Services or give us your information.

Where you use the Services on behalf of someone else, such as a spouse, parent, child or other family member, you confirm that you are authorised by that person to accept this Privacy Policy for them.

Part 3 — Cancellation Policy

This part sets out when a booking can be cancelled or moved, and what happens to the booking. The money consequences of a cancellation are in Part 4. This part does not state refund amounts, so that there is one place for each rule.

1. The three cancellation tracks

Every cancellation falls into one of three tracks. The track is decided from the evidence, not from the words the patient uses. Where more than one cause applies, the track most favourable to the patient applies. The patient is always told in writing which track has been applied and why.

Track	When it applies	Evidence needed
A, patient choice	The patient changes their mind, chooses another provider, or cancels for personal or financial reasons.	None.
B, medical, visa or force majeure	The patient is medically unfit, a visa is refused or delayed, a death occurs, or an event outside anyone's control prevents travel or treatment.	Documentary proof. See the table in clause 7.
C, provider or platform fault	A hospital, a doctor or Curify cancels, fails to deliver, is unavailable, loses accreditation, or made an error.	None. Curify establishes this itself.

A patient is never treated as Track A because of illness or a visa decision. Track B and Track C never attract a cancellation charge.

2. Who may cancel

- The patient, where the patient is an adult able to act for themselves.
- The parent or legal guardian, where the patient is a child. A child cannot cancel or vary a booking made for them.
- The authorised family member or legally appointed representative, where the patient is an adult unable to act for themselves.
- The person who paid, where they funded the booking, although that person cannot cancel treatment against the wishes of an adult patient who is able to decide for themselves; they may only stop further payment.
- Curify or a hospital, in the circumstances in clause 6.

Curify may ask for proof of relationship or authority before acting on a cancellation given for another person. Where two people with apparent authority give conflicting instructions about the same booking, Curify will suspend action, tell both, and take no step that cannot be reversed until the position is resolved.

3. Notice periods

All notice periods are counted back from the scheduled appointment or admission time in **Indian Standard Time**. The deadline is shown to the patient in their own local time at booking and in every reminder, so nobody has to convert it themselves.

4. Cancelling a consultation

Situation	What happens
Free consultation cancelled more than 2 hours before	Entitlement preserved. No penalty. (Curify funds one free 15-minute consultation per new doctor, for up to two different doctors.)
Free consultation cancelled within 2 hours, or not attended	The entitlement for that doctor is treated as used. Curify may restore it once as a goodwill exception.
Paid consultation cancelled more than 24 hours before	Cancelled without charge.
Paid consultation cancelled 4 to 24 hours before	Cancelled; a charge applies. See Part 4.
Paid consultation cancelled within 4 hours, or not attended	Treated as delivered. See Part 4.
Doctor cancels, does not attend, or is more than 10 minutes late	Track C. Priority slot offered with the same or another doctor at no extra cost.
Consultation could not proceed for technical reasons on Curify's or the doctor's side	Track C. Rescheduled at no cost.
Interpreter was requested and not provided	Track C. Rescheduled with an interpreter at no cost.

5. Cancelling a treatment booking

A quote is not a charge and may be declined at no cost. A booking exists once the patient accepts a treatment plan and pays a deposit to hold dates.

- Track A: the patient may cancel at any time. The amount retained depends on how much notice is given. See Part 4, clause 3.
- Track B: the patient may cancel at any time with no cancellation charge, on production of the evidence in clause 7.
- Track C: the booking is cancelled by Curify or the hospital and the patient is offered an equivalent alternative. See clause 6.
- Where the procedure changes after in-person assessment, that is not a cancellation. A revised quote is issued and must be approved in writing before treatment. If the price rises, the patient may decline and cancel under Track B.
- Where the treating doctor concludes the procedure is not needed at all, the booking ends under Track B. Curify does not permit a hospital to proceed with a procedure it has advised against in order to keep a booking.

6. Cancellation by a hospital, a doctor or Curify

- A hospital or doctor cancellation, no-show or unavailability is always Track C.
- Curify offers an equivalent procedure at an equivalent accredited hospital at the same price or lower, with any price difference borne by Curify.
- Where the patient has already travelled, Curify covers reasonable, documented additional accommodation, local transport and flight-change costs caused by the cancellation.
- If Curify suspends or removes a hospital or doctor, whether on loss of accreditation, a safety concern or a failed verification, every affected patient is cancelled under Track C and offered an alternative.

- Where treatment is already under way when a provider is suspended, clinical continuity comes first: Curify completes the episode, settles it, and stops new bookings.
- Repeated cancellations by a provider affect its listing and may end the partnership.

7. Evidence required for Track B

Reason	Document
Visa refused	Embassy or consulate refusal letter, or the rejected application showing the decision
Visa delayed	Application receipt showing submission date and current status
Medically unfit to fly or for surgery	Letter from a registered medical practitioner stating unfitness and the reason
Unfit on pre-operative assessment	Assessment report from the treating hospital (obtained by Curify directly)
Death of the patient	Death certificate, and proof of entitlement where the refund is not going to the original payer
Death or serious illness in the immediate family	Death certificate or hospital letter, and proof of relationship
Force majeure affecting travel	Airline cancellation notice, government advisory or equivalent public evidence

Where a patient cannot obtain a document for reasons outside their control, Curify accepts the best available evidence.

8. Moving dates instead of cancelling

Most patients who ask to cancel actually want to move their dates. Rescheduling keeps the booking and is usually better for the patient, so Curify offers it first.

Situation	What happens
Track B or Track C reason	Unlimited free rescheduling. No fee, no loss of deposit, no change to the agreed price.
Track A, first or second request, more than 7 days before admission	Free, subject to hospital and surgeon availability.
Track A, 3 to 7 days before admission	Free, but the hospital may not hold the original price if theatre capacity must be rebooked. Any change is quoted for approval first.
Track A, less than 72 hours before admission	Curify will attempt it, but capacity already reserved may be charged. See Part 4.
Track A, third and later requests	Curify may decline and ask the patient to cancel and rebook when their dates are certain, so that theatre capacity is not held indefinitely.
Moving more than 6 months from the original admission date	Treated as a cancellation and a new booking. The original quote no longer applies.

Rescheduling never resets the notice period to a more favourable band. If the patient later cancels, notice is measured against the earliest admission date they had confirmed.

A paid consultation may be moved once free of charge with more than 4 hours' notice.

9. Cancellation after treatment has begun

- Once a procedure has begun it cannot be cancelled; what the patient pays is determined by the care actually delivered. See Part 4, clause 5.
- A patient may stop treatment or leave against medical advice at any time. Curify records the event and warns the patient in writing that leaving may affect the hospital's outcome-related commitments.
- Additional procedures or an extended stay must be quoted and approved by the patient or authorised next of kin before being incurred, except in a life-threatening emergency, where treatment proceeds and cost is reconciled afterwards.

10. Abuse of cancellation

- Repeated book-and-cancel behaviour that consumes hospital capacity may lead Curify to require a non-refundable deposit from that patient in future, or to decline further bookings. Any such restriction is notified in writing with reasons.
- Falsified evidence submitted to obtain a Track B cancellation is dealt with under Part 4, clause 8.
- Curify distinguishes an honest mistake from dishonesty and gives the patient a chance to explain first.

Part 4 — Refund Policy

This part sets out how much money comes back, where it goes and how long it takes. Whether a cancellation is permitted, and which track applies, is decided under Part 3. The tracks are not re-described here.

1. Principles

- Patients pay for care delivered. Money for care not delivered comes back.
- Fault follows the money: on Track C the patient bears no charge at all.
- Refunds return to where the money came from, in the currency it arrived in.
- Deductions are itemised. Curify shows each amount withheld and why, before the cancellation is processed.
- Escrow is released only after care is delivered, so a cancellation before treatment never leaves a patient chasing a hospital.
- Nothing in this part reduces a right the patient has under consumer law.
- A single goodwill exception may be granted once per patient at Curify's discretion, and sets no precedent.

2. Refunds on consultations

Situation	Refund
Paid consultation cancelled more than 24 hours before	100%
Paid consultation cancelled 4 to 24 hours before	50%
Paid consultation cancelled within 4 hours, or not attended	Nil. One free reschedule may be granted once per patient as a goodwill exception.
Doctor cancels, no-show, or more than 10 minutes late	100%, plus a priority slot at no extra cost
Consultation ends within 5 minutes through a fault on Curify's or the doctor's side	100%, or a free replacement consultation, at the patient's choice
Consultation failed because of the patient's own connection	No automatic refund; one free reschedule offered
Patient unhappy with the clinical opinion given	No refund. A competently delivered opinion is a service delivered. A consultation with a different doctor is offered, charged normally, and any complaint about conduct is reviewed.
Overtime charged without the patient's recorded in-consultation consent	100% of the overtime amount
Charged twice for the same appointment	100% of the duplicate, within 5 working days, with no need for the patient to prove anything

3. Refunds on treatment bookings

Track A, cancelled by patient choice. The percentage below is calculated on the amount actually paid, not on any undiscounted list price.

Notice given before admission	Refund
More than 21 days	100% less actual costs incurred

15 to 21 days	90%
8 to 14 days	75%
3 to 7 days	50%
Less than 72 hours, or no-show	25%

Track B, medical, visa or force majeure. 100% of all amounts paid, less only actual costs incurred, whatever the notice period. No sliding scale. Investigations already performed, an interpreter already engaged, transport already used and nights already stayed are chargeable at cost. Where a visa was refused, the embassy fee is not recoverable and is deducted.

Track C, provider or platform fault. 100% with no deduction of any kind, including no deduction for investigations already performed on the hospital's instruction.

4. Curify's service fee, credits and discounts

- Where a separate Curify service fee was charged, it is refunded in full on Track B and Track C. On Track A it is refunded in full if the patient cancels more than 21 days before admission, and retained after that, because the coordination work has by then been done.
- An amount retained under Track A may instead be held as Curify credit, valid for 12 months and applied in full to a future booking by the same patient. The patient chooses at the point of cancellation. This credit is not withdrawable as cash and lapses if unused; the patient is reminded 30 days before it lapses. If the patient takes the refund instead, the retained amount cannot later be converted.
- A refund returns what the patient actually paid. A single-use discount code is reinstated once on Track B or Track C; on Track A it is treated as used.
- Where a promotional item was included free and the patient keeps its benefit, its value as stated at booking may be deducted.

5. Refunds during and after treatment

Situation	Refund
Procedure abandoned part-way for clinical reasons	Patient pays for care actually delivered, itemised by the hospital and verified by Curify. The remainder is refunded from escrow.
Patient discharged earlier than the package assumed	Unused nights and unused inclusions refunded from escrow at the itemised rate.
An inclusion in the package was not provided	Refunded at its itemised value from escrow before release. Track C against the hospital.
Hospital bills above the agreed package for items that	Not payable by the patient. Curify withholds the disputed

were included	amount from escrow and settles it with the hospital.
Patient leaves against medical advice or absconds	Care delivered is chargeable; the balance is refunded.
Patient dies during treatment	Care delivered is chargeable; all remaining amounts refunded. No cancellation charge. Curify waives its service fee.
Patient dies before travel or before treatment	100% refunded, no deduction. Curify does not ask the family to complete cancellation forms.
Unused post-operative follow-ups included in a package	Refunded at itemised value up to 90 days after discharge.

6. Escrow and final settlement

- Funds are held from payment until 48 to 72 hours after discharge. Release requires a discharge confirmation and no open dispute.
- Curify issues a final itemised statement within 3 working days of discharge.
- The patient has 7 calendar days from that statement to dispute any line. Any disputed amount is withheld from release until resolved.
- Where a cancellation happens before release, the refund is paid from escrow without waiting for the hospital.
- Where a shortfall arises after release, Curify recovers it from the hospital under the partnership agreement and does not ask the patient to pursue the hospital.

7. How refunds are paid

A refund is returned by the route it arrived, unless that route no longer exists. This is a regulatory requirement as well as a policy choice.

Route	Time after approval
Curify wallet	Immediate — offered as the default because it is fastest
UPI	1 to 3 working days
Indian debit or credit card	5 to 7 working days
Indian bank transfer (NEFT/IMPS)	3 to 5 working days
International card	7 to 14 working days
International bank transfer (SWIFT)	7 to 14 working days
Card paid on EMI	Credited in 5 to 7 working days; the bank may take 1 to 2 billing cycles to unwind the instalments

Approval takes up to 2 working days once documents are received, or up to 7 working days where a hospital's itemised bill must be verified.

- Card refunds go back to the same card. Curify cannot redirect a card refund to a bank account or wallet.
- EMI interest and processing charges already levied by the issuing bank are the bank's charges and are not refundable by Curify, except on Track C, where Curify reimburses documented EMI interest as goodwill credit.

- International refunds are returned in the original currency. The value in local currency may differ because exchange rates move; Curify does not compensate for exchange-rate movement and says so at checkout.
- Payment-gateway charges are borne by Curify and are not deducted from a patient refund.
- Where the patient funded through the wallet, refunds to wallet are immediate, never expire, and remain withdrawable to the original funding source.
- Where a family member or sponsor paid, the refund goes back to that person, not to the patient, unless they instruct otherwise in writing. Where several people funded one booking, refunds are apportioned pro rata.
- Where the patient is a child, the refund is paid to the parent or guardian who paid, and never to the child. Where the patient is an adult unable to act for themselves, the refund is paid to the person or account from which payment came, and Curify may ask for proof of authority before paying it.
- A wallet balance cannot be transferred to another patient. Promotional credit issued by Curify is usable against Curify services only and is not withdrawable.
- If a published timeline is exceeded, Curify credits the equivalent amount to the patient's wallet immediately on request as an interim measure and reconciles it when the original refund lands.

8. Charges that are never refundable

This is the complete list. Anything not on it is refundable in the circumstances set out above.

- Embassy or consulate visa fees, including where the visa is refused.
- Airline tickets, hotel rooms and other travel bought by the patient directly from a third party. These are claimed from that provider.
- Loss caused by exchange-rate movement between payment and refund.
- Intermediary or beneficiary bank charges on an international transfer, except on Track C.
- EMI interest or processing charges already levied by the issuing bank, except on Track C.
- Services already delivered: consultations attended, investigations performed, nights stayed, procedures performed, interpreter or transport actually used.
- Promotional or goodwill credit issued by Curify at no cost to the patient.

9. Fraud and chargebacks

- Falsified medical reports, a forged visa refusal, a false identity or a fabricated bereavement submitted to obtain a refund: the refund is refused, the account may be closed and Curify may report the matter.
- Where a chargeback is raised while a refund is already being processed, Curify defends it with evidence and does not pay twice. The patient is not entitled to receive both.
- Abuse of the free-consultation entitlement, such as opening multiple accounts, results in the entitlement being withdrawn.

10. Asking for a refund, and disputes

- Ask on the Curify WhatsApp thread, by email to connect@curify.health, or through the assigned coordinator. A patient never has to complete a form to start a request.
- Curify acknowledges within 1 working day and states which track applies, what documents are needed and the expected amount.
- Step 1 is the coordinator. Step 2 is the Curify grievance officer named in Part 1, with a written decision within 7 working days quoting the clause applied. Step 3 is a director-level review within 14 working days.

- Curify keeps a written record of every refund decision, including the track applied and the reason, so it can be reviewed.
- Using this process is not a precondition to any other remedy. A patient may approach a consumer forum, a payment regulator, their card issuer or a court at any time.
- Curify may be legally prevented from refunding to a particular person, account or jurisdiction under sanctions or anti-money-laundering law. Where that happens the amount is ring-fenced, the patient is told to the extent permitted, and the money is released as soon as it is lawful. Curify does not keep such funds as revenue.

11. Particular situations

The following situations arise often enough in medical travel to be dealt with expressly. Where a situation in this clause conflicts with a general rule elsewhere in this Part, this clause prevails.

11.1 Bookings funded by an insurer or a third-party administrator

- Where an insurer or third-party administrator pays Curify directly, any refund of that amount belongs to the insurer and is returned to the insurer, not to the patient. The patient is told the amount returned.
- Where the patient paid and is claiming reimbursement from an insurer, the refund is paid to the patient, and Curify issues a statement showing what was refunded so the claim can be corrected.
- Where the patient paid part and the insurer part, a refund is apportioned in the same proportion as the amounts received.
- Where an insurer declines a claim or withdraws pre-authorisation, that is not a cancellation by Curify or by the hospital. The patient may proceed as a self-paying patient, or cancel, and Part 3 decides the track. Curify does not guarantee the outcome of a claim.
- Where an insurer has an assignment of benefit or subrogation right over amounts paid, Curify gives effect to it on being shown the document.

11.2 Patients sponsored by a government, embassy or employer

- Where a government, embassy, ministry or employer sponsors treatment under its own letter of guarantee or settlement terms, those terms govern payment and refund between Curify and that sponsor, and prevail over this Part to the extent of any conflict.
- A refund of a sponsored amount is paid to the sponsor. A patient cannot require Curify to pay a sponsored amount to the patient personally.
- Amounts the patient paid personally, such as an upgrade or a companion's costs, are refunded to the patient under the ordinary rules in this Part.
- Where a sponsor withdraws its guarantee before treatment, the booking is treated as cancelled under Track B and the patient is offered the option to continue as a self-paying patient.

11.3 Organ and tissue transplants

A transplant involves a donor as well as a patient, and is subject to statutory approval in India. The following applies in addition to the general rules.

- Donor evaluation costs are chargeable once incurred, whether or not the transplant proceeds, because the work has been done. Curify itemises them before they are incurred and obtains approval to proceed.

- Where a donor withdraws at any stage, which a donor is entitled to do at any time and without giving a reason, the transplant does not proceed. Amounts for the procedure itself are refunded in full under Track B, and only donor and recipient evaluation actually performed is chargeable.
- Where the statutory Authorisation Committee or other competent authority refuses approval, or approval is delayed beyond the admission date, the position is the same as a refused donor: Track B applies, and no cancellation charge is made.
- Curify does not pay, offer or arrange any payment or reward to a donor for an organ, and does not act in any transaction of that kind. Any attempt by a patient or an intermediary to arrange one ends the booking immediately, with no refund of amounts already spent, and Curify will report the matter.

11.4 Treatment delivered in stages

- Where a treatment plan covers more than one admission, each stage is priced separately in the plan, and each stage is treated as a separate booking for the purpose of cancellation and refund.
- Cancelling or postponing a later stage does not affect a stage already delivered, and does not entitle the patient to a refund of a completed stage.
- Notice for a later stage is counted back from the admission date of that stage.
- Where a later stage becomes clinically unnecessary or inadvisable, that stage is cancelled under Track B and refunded in full.
- Where the patient does not return for a later stage and does not tell Curify, escrow held for that stage is refunded to the payer after 90 days, less any cost already incurred.

11.5 How long a quoted price holds

A treatment estimate is valid for **45 days** from the date it is issued, unless it states a different period on its face.

- If the patient accepts the estimate and pays the deposit within that period, Curify holds the price for that booking even if the hospital's own prices rise before admission. Curify bears the difference.
- If the estimate has expired, a new estimate is issued at current prices before the booking is confirmed.
- A price is not held against a change in the clinical plan. Where an in-person assessment shows a different procedure is needed, clause 5.7 of Part 3 applies and a revised estimate is issued for approval.
- Where an estimate contains a manifest error, such as a price stated in the wrong currency or with a missing digit, Curify may correct it and must tell the patient at once. The patient may then cancel under Track B with a full refund. Curify does not use this clause to withdraw from a price simply because it has become unprofitable.

11.6 Chargebacks

- Where a patient raises a chargeback with a card issuer, Curify responds with its records. A patient is not entitled to receive both a chargeback and a refund for the same amount.
- Where a chargeback succeeds after money has been released to a hospital, Curify recovers the amount from the hospital under the partnership agreement. Curify does not ask the patient to repay a hospital directly, and does not ask a patient to pursue a hospital.
- Where a chargeback is raised while a refund is already being processed, the refund is suspended until the chargeback is decided, so that the amount is not paid twice.
- Curify may suspend an account while a chargeback is open, and may require a different payment method for future bookings by that patient.

11.7 Refunds sent outside India

- A refund of a payment received from outside India is returned to the same overseas card or account from which it came, in the currency in which it was received. This is both this policy and a requirement of Indian foreign-exchange rules.
- Curify does not pay a refund of an inbound foreign payment to an Indian account, to a third party, or in cash, and cannot do so at a patient's request.
- A refund may require the patient's bank or Curify's authorised dealer bank to complete documentation before the money can be released. Curify tells the patient when this is the reason for a delay.
- Where the original route has closed, for example the card has expired or the account is shut, Curify holds the amount and pays it once the patient provides an account in their own name in the same country, with the documentation the bank requires.