

“Healthcard” Privacy Policy

Accsel Infotech Pvt Ltd Limited ‘AIPL’ is committed to respecting the privacy of every person who shares information with it or whose information it receives. Every user’s privacy is important to AIPL, and AIPL strive to take care and protect the information received from every user to the best of AIPL’s ability.

The terms “you” or “your” refer to you as the user (irrespective of whether you are a registered user App Registered User (ARU) defined hereunder, hospital registered user (HSU) defined hereunder or a non-registered user (NRU) defined hereunder and the terms “we”, “us”, “company”, “our” refer to “Healthcard” or “AIPL”. In the event the application is being used by a person on your behalf, the expression “you” or “your” or the “user” shall apply to such person as well. The term “HSP” or “Healthcare service providers” used for third parties including but not limited to clinic or hospital listed on the application, also, includes their duly qualified doctors, nurses, paramedical staff, physiotherapists, consultants, medical equipment suppliers, laboratory service providers, phlebotomist, pharmacist other incidental and ancillary healthcare service providers listed on the application and who interacts with users as part of the services.

We value the trust you place in us. That’s why we insist upon the highest standards for secure transactions and customer information privacy. Please read the following statement to learn about our information gathering and dissemination practices.

Accsel Infotech Pvt Ltd Limited (“AIPL”, which also include its affiliates), having its registered office address at B 603, BLDG No 111, Neelkamal Heights, Tilak Nagar, Chembur, Mumbai, Maharashtra, India, Pin – 400 089.

This Privacy Policy applies to the collection, receipt, storage, usage, processing, disclosure, transfer and protection of your Personal Information (defined below) when You use the Healthcard website, web application available at URL: www.Healthcard.acssel.com or other subdomain operated by AIPL or mobile application of brand name “Healthcard” available for download at Google Play Store, Apple App Store, Windows App Store operated by AIPL or avail any Services offered by AIPL through the Website or Application.

The capitalized terms that are used but not defined in this Privacy Policy shall have the same meaning as in our Terms.

1. CONSENT:

- a. You acknowledge that this privacy policy is a part of the terms of use of the website, web application, mobile app & other services, by accessing them to provide us your personal information yourself or through a primary user or by making use of our services, you unconditionally signify your (i) Assent to the privacy policy (ii) Consent to the utilization of your personal information in accordance with the provisions of this privacy policy.
- b. You acknowledge that you are providing your personal information out of your free will. If you use the services on behalf of someone else (including but not limited to, your child – minor or major or as a legal representative of an individual with mental illness) or an entity (such as your employer), you represent that you are authorized by such individual or entity to (i) accept this privacy policy on such individual’s or entity’s behalf, and (ii) consent on behalf of such individual or entity to our collection, use and disclosure of such individual’s or entity’s personal information as described in this privacy policy. Further, you hereby acknowledge that the utilization of your

personal information by AIPL is necessary for the purposes identified hereunder. You hereby consent that the utilization of any personal information in accordance with the provisions of this privacy policy shall not cause any wrongful loss to you.

- c. You have the option not to provide us the personal information sought to be collected. You will also have an option to withdraw your consent at any point, provided such withdrawal of the consent is intimated to us in writing. If you do not provide us your personal information or if you withdraw the consent to provide us your personal information at any point in time, we shall have the option not to fulfill the purposes for which the said personal information was sought and we may restrict you from using the website, application or services.
- d. Our website or application are not directed at children and we do not knowingly collect any personal information from children. Please contact us at info@acsstel.com if you are aware that we may have inadvertently collected personal information from a child, and we will delete that information as soon as possible.

2. PERSONAL INFORMATION COLLECTED:

In order to provide services to you we might require you to voluntarily provide us certain information that personally identifies you or secondary users related to you. You hereby consent to the collection of such information by AIPL. The information that we may collect from you, about you or secondary users related to you, may include but are not limited to, the following: collectively referred to as “personal information”

- a. Patient/caregiver/doctor/health care professional name,
- b. Birth date/age,
- c. Blood group,
- d. Gender,
- e. Address (including country and pin/postal code),
- f. Location information, including your GPS location,
- g. Phone number/mobile number,
- h. Email address,
- i. Unique id no
- j. Physical, physiological and mental health condition, provided by you and/or your healthcare service provider or accessible from your medical records,
- k. Personal medical records and history,
- l. Valid financial information at time of purchase of product/services and/or online payment,
- m. Healthcard login id and password,
- n. User details as provided at the time of registration or thereafter,
- o. Records of interaction with AIPL representatives,
- p. Your usage details such as time, frequency, duration and pattern of use, features used and the amount of storage used,
- q. Master and transaction data and other data stored in your user account,
- r. Internet protocol address, browser type, browser language, referring URL, files accessed, errors generated, time zone, operating system and other visitor details collected in our log files, the pages of our website or application that you visit, the time and date of your visit, the time spent on those pages and other statistics ("log data"),
- s. User's tracking information such as, but not limited to the device id, google advertising id and android id,

- t. Any other information that is willingly shared by you.

3. HOW WE COLLECT PERSONAL INFORMATION:

The methods by which we collect your personal information include but are not limited to the following:

- a. When you register on our website, web application or mobile application,
- b. When you provide your personal information to us,
- c. During the course of services provided to you by us,
- d. When you use the features on our website or application,
- e. Through your device, once you have granted permissions to our application (discussed below),
- f. Through HSP pursuant to consultation on the website or the application,
- g. By the use of cookies (also discussed below),
- h. We collect information that your browser/app sends whenever you visit our website or application, such as, the log data. In addition, we may use third party services that collect, monitor and analyze this. This information is kept completely secure.

4. USE OF PERSONAL INFORMATION:

Your personal information may be used for various purposes including but not limited to the following: collectively referred to as Purpose or Purposes,

- a. To provide effective services;
- b. To debug customer support related issues;
- c. To build your profile on the website or application;
- d. To operate and improve the website or application;
- e. To perform academic/studies, clinical or other research and analysis for our understanding, information, analysis, services and technologies in order to provide all users improved quality of care; and ensuring that the content and advertising displayed are customized to your interests and preferences;
- f. To contact you via phone, SMS, email or third-party communication services such as WhatsApp, telegram etc. For appointments, technical issues, payment reminders, obtaining feedback and other security announcements;
- g. To send promotional and marketing emails from us via SMS, email, snail mail or third-party communication services such as WhatsApp, Facebook etc.;
- h. To advertise products and services of AIPL and third parties;
- i. To transfer information about you, if we are acquired by or merged with another company;
- j. To share with our business partners for provision of specific services you have ordered so as to enable them to provide effective services to you;
- k. To administer or otherwise carry out our obligations in relation to any agreement you have with us;
- l. To respond to subpoenas, court orders, or legal process, or to establish or exercise our legal rights or defend against legal claims;
- m. To investigate, prevent, or take-action regarding illegal activities, suspected fraud, violations of our terms of use, breach of our agreement with you or as otherwise required by law;
- n. To aggregate personal information for research for academic/studies, clinical or other research, statistical analysis and business intelligence purposes, and to sell or otherwise transfer such research, statistical or intelligence data in an aggregated and/or non-personally identifiable form

to third parties and affiliates with a purpose of providing services to the users or for the advancement of scientific knowledge about health and disease.

5. SHARING AND TRANSFERRING OF PERSONAL INFORMATION:

You hereby consent and authorize us to publish feedback obtained by you on our website or application.

- a. User's financial information are transacted upon secure sites of approved payment gateways which are digitally under encryption, thereby providing the highest possible degree of care as per current technology. However, user is advised to exercise discretion while saving the payment details.
- b. You acknowledge that AIPL may be obligated to by law to disclose or transfer your personal information with courts and government agencies in certain instances such as for verification of identity, or for prevention, detection, investigation, prosecution, and punishment for offences, or in compliance with laws such as intimation of diagnosis of an epidemic disease. You hereby consent to disclosure or transfer of your personal information in these instances.
- c. Notwithstanding the above, we are not responsible for the confidentiality, security or distribution of your personal information by third-parties outside the scope of our agreement. Further, we 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 us including but not limited to, 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.
- d. We may share your personal information with our other corporate and/or associate entities and affiliates to (i) help detect and prevent identity theft, fraud and other potentially illegal acts and cyber security incidents, and (ii) help and detect co-related/related or multiple accounts to prevent abuse of our services.

6. TERM OF STORAGE OF PERSONAL INFORMATION:

Healthcard may keep records of communications, including phone calls received and made for making enquiries, orders, feedback or other purposes for rendering services effectively and efficiently. Healthcard will be the exclusive owner of such data and records. However, all records are regarded as confidential. Therefore, will not be divulged to any third party, unless required by law. AIPL shall store your personal information at least for a period of three years from the last date of use of the services, website or application or for such period as may be required by law.

7. PERMISSIONS:

Once you download and install our application, you may be prompted to grant certain permissions to allow the application to perform certain actions on your device. These actions include permission to:

- a. Read/write/modify/delete data in relation to the application on your device's storage;
- b. View/access information relating to networks/access networks, including permission to send and receive data through such networks/access networks;
- c. Determine your approximate location from sources like, but not limited to, mobile towers and connected wi-fi networks;
- d. Determine your exact location from sources such as, but not limited to, GPS;

- e. View/access device's camera or gallery for uploading the pictures, prescriptions etc.
- f. View/access device's speaker and microphone for voice to write chat etc,
- g. View/access device information, including but not limited to the model number, IMEI number, operating system information and phone number of your device;
- h. Access device information including device identification number required to send notification/push notifications.

8. SECURITY:

The security of your personal information is important to us. We have adopted reasonable security practices and procedures including role-based access, secure communication, password protection, encryption, etc. To ensure that the personal information collected is secure. You agree that such measures are secured and adequate. We restrict access to your personal information to our and our affiliates' employees, agents, third party service providers, partners, and agencies who need to know such personal information in relation to the purposes as specified above in this policy, provided that such entities agree to abide by this privacy policy.

while we will endeavor to take all reasonable and appropriate steps to keep secure any information which we hold about you and prevent unauthorized access, you acknowledge that the internet is not 100% secure and that we cannot guarantee absolute security of your personal information. Further, if you are secondary user, you hereby acknowledge and agree that your personal information may be freely accessible by the primary user and other secondary users and that AIPL will not be able to restrict, control or monitor access by primary user or other secondary users to your personal information. We will not be liable in any way in relation to any breach of security or unintended loss or disclosure of information caused in relation to your personal information.

9. USE OF COOKIES:

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to you on the website and/or application. We may store temporary or permanent 'cookies' on your computer/device to store certain data (that is not sensitive personal data or information). You can erase or choose to block these cookies from your computer. You can configure your computer's browser to alert you when we attempt to send you a cookie with an option to accept or refuse the cookie. If you have turned cookies off, you may be prevented from using certain features of the website or application. We do not control the use of cookies by third parties.

10. THIRD PARTY LINKS:

During your interactions with us, it may happen that we provide/include links and hyperlinks of third-party websites not owned or managed by us ("third-party websites"). It may also happen that you or other users may include links and hyperlinks of third-party websites. The listing of such third-party websites (by you, other users or by us) does not imply endorsement of such third-party websites by AIPL. Such third-party websites are governed by their own terms and conditions and when you access such third-party websites, you will be governed by the terms of such third-party websites. You must use your own discretion while accessing or using third-party websites. We do not make any representations regarding the availability and performance of any of the third-party websites. We are not responsible for the content, terms of use, privacy policies and practices of such third-party websites. We do not bear any liability arising out of your use of third-party websites.

11. ACCESS & LAW:

If you need to update or correct your personal information or have any grievance with respect to the processing or use of your personal information, or request that we no longer use your personal information to provide you services, or opt-out of receiving communications such as promotional and marketing-related information regarding the services, for any reason, you may send us an email at info@acssel.com and we will take all reasonable efforts to incorporate the changes within a reasonable period of time.

You are not allowed to use the services of the website or application if any of the terms of this privacy policy are not in accordance with the applicable laws of your country.

12. CHANGES TO THE PRIVACY POLICY:

We reserve the right to update (change, modify, add and/or delete) this privacy policy from time to time at our sole discretion. There is a tab at the end of the privacy policy which indicates when the privacy policy was last updated.

When we update our privacy policy, we will intimate you of the amendments on your registered email id or on the website or application. Alternatively, AIPL may cause your account to be logged-off and make your subsequent account log-in conditional on acceptance of the agreement. If you do not agree to the amendments, please do not use the website, application or services any further.

13. FEEDBACK & GRIEVANCE:

We have appointed a grievance officer for your feedbacks & grievances, if you have any sort of feedbacks or grievances please contact our customer care no, visit us at our office or mail us at info@acssel.com.

AIPL may updates the policy time to time, when we update, we will notify you through an email, message or notification. Alternatively, AIPL may cause your account to be logged-off in. If you do not agree the policy or changes in terms of policy, please do not log in or access the application. These policies were updated on 20 August 2021.