



HEALTHCARE



HEALIX TERMS AND CONDITIONS

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Platform	myhealix.my
Operator	PARAMOUNT Healthcare / Healix
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This document is prepared as a comprehensive master platform Terms and Conditions for general access to and use of Healix. Separate legal documents should be prepared for clinics, doctors, pharmacies, laboratories, corporate clients, payment/wallet features, teleconsultation consent, privacy notices, and data processing arrangements where applicable.



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1. Introduction and Acceptance

These Terms and Conditions (“Terms”) govern access to and use of the Healix platform, including the website at myhealix.my, mobile applications, dashboards, software, teleconsultation access points, electronic health features, payment features, corporate healthcare administration functions, and any related digital services operated or made available by Paramount Healthcare, Healix, its affiliates, representatives, authorised service providers or platform partners (“Healix”, “we”, “our” or “us”).

By accessing, registering for, browsing, submitting information to, transacting through, or otherwise using the Platform, you confirm that you have read, understood and agreed to be bound by these Terms and any other applicable policies, consents, notices or supplementary terms issued by Healix from time to time.

If you access the Platform on behalf of a company, employer, clinic, healthcare provider, pharmacy, laboratory, organisation or other entity, you represent and warrant that you have authority to bind that entity to these Terms. If you do not agree to these Terms, you must immediately stop accessing and using the Platform.

These Terms are intended to operate as general master platform terms. Specific services, user types, transactions, deployments or integrations may be subject to separate agreements, consent forms, service schedules, privacy notices, provider terms, corporate terms, payment terms or data processing terms. In the event of inconsistency, the more specific document shall prevail to the extent of the inconsistency.

2. Definitions and Interpretation

Unless the context requires otherwise, the following words have the meanings set out below:

Term	Meaning
“Account”	means a registered user profile, corporate profile, provider profile, administrative profile, wallet profile or other access credential created or maintained on the Platform.
“Corporate User”	means an employer, corporate client, institution or organisation using Healix for employee healthcare administration, benefit management, claims, reimbursement, reporting or related services.
“Healthcare Provider”	means any independent doctor, clinic, medical practitioner, pharmacist, pharmacy, laboratory, allied healthcare provider, medical facility or other healthcare professional or organisation that provides healthcare-related services through or in connection with the Platform.
“Health Information”	means personal health data, medical records, prescriptions, consultation notes, laboratory results, reports, claims information, benefit information, wellness information or other health-related information submitted to, generated by, accessed through or processed on the Platform.
“Platform”	means the Healix website, applications, portals, dashboards, systems, APIs, databases, software, communication tools, payment features and related digital services.
“Services”	means the services, features and functions made available through the Platform from time to time, including healthcare access, appointment booking, teleconsultation support, electronic records, prescriptions, payments, corporate healthcare administration, pharmacy and laboratory integrations, analytics and related services.
“User” or “you”	means any person or entity accessing or using the Platform, including patients, visitors, account holders, corporate users, employees, dependants, administrators, healthcare providers and authorised representatives, as applicable.

References to “including” are to be interpreted as “including without limitation”. References to laws, regulations, guidelines or standards include any amendment, re-enactment, replacement or applicable successor instrument.



3. Scope of the Healix Platform

Healix operates as a digital healthcare ecosystem designed to facilitate healthcare access, healthcare administration and digital health-related workflows. The Platform may include appointment scheduling, teleconsultation support, electronic medical record access, digital prescription support, pharmacy and laboratory integrations, healthcare payment processing, reimbursement, wallet or benefit management features, corporate healthcare administration, analytics and wellness management features.

The availability of any feature may depend on location, user category, corporate arrangement, provider participation, system configuration, regulatory requirements, verification status, payment approval, third-party availability and Healix's internal policies.

Healix may act in different capacities depending on the feature, deployment or transaction. Unless expressly stated in a separate written agreement, Healix acts as a technology platform facilitator and not as the direct provider of medical treatment, medical diagnosis, pharmacy services, laboratory services, insurance, banking, financing or professional healthcare services.

4. Eligibility and User Authority

You may use the Platform only if you have legal capacity to enter into binding arrangements or are using the Platform with valid consent, authorisation or supervision from a parent, guardian, employer, corporate administrator or authorised organisation.

You represent and warrant that all information submitted by you or on your behalf is accurate, current, complete, lawful and not misleading. You shall not impersonate any person, misrepresent your identity, create unauthorised accounts, or access the Platform for any unlawful or unauthorised purpose.

Where you access the Platform as an employee, dependant, clinic personnel, healthcare provider personnel, corporate administrator, panel administrator or representative of an organisation, your access may be subject to separate eligibility checks, employer rules, provider rules, corporate benefit settings, authorisation protocols or role-based access restrictions.

5. Account Registration, Verification and Security

Certain Services may require account registration, identity verification, e-KYC, corporate verification, provider verification, mobile number verification, email verification or other authentication procedures. Healix may approve, reject, suspend or require additional verification for any Account at its discretion.

You are responsible for maintaining the confidentiality and security of your login credentials, device access, one-time passwords, biometric credentials, tokens and other authentication tools. You are responsible for all activities conducted through your Account unless caused solely by Healix's proven wilful misconduct or gross negligence.

You must notify Healix immediately if you suspect unauthorised access, credential compromise, account misuse, fraudulent activity, security breach or inaccurate information linked to your Account.

Healix may implement or change security controls, password requirements, multi-factor authentication, access restrictions, audit logging, session limits or verification rules from time to time to protect the Platform, users, partners and healthcare information.

6. User Responsibilities and Accuracy of Information

You are responsible for ensuring that any information you provide through the Platform is true, accurate, complete, current and lawful. This includes identity information, contact details, medical history, symptoms, allergies, medications, dependant details, employer information, payment details, claims information and supporting documents.

Healix and Healthcare Providers may rely on information submitted through the Platform. Inaccurate, incomplete, outdated, misleading or false information may affect consultation quality, benefit eligibility, prescription accuracy, payment processing, reimbursement, reporting, compliance checks and service delivery.



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- You shall not upload false, altered, forged or misleading medical records, receipts, prescriptions, claims, identification documents or corporate documents.
- You shall not submit information for another person without proper authority or consent.
- You shall not use the Platform in a manner that violates medical confidentiality, privacy rights, intellectual property rights, employment rules, regulatory requirements or applicable law.

7. Healthcare Services and Provider Independence

Healthcare services made available through or in connection with the Platform are generally provided by independent Healthcare Providers. Unless expressly stated otherwise in a separate written agreement, Healthcare Providers are not employees, agents, partners or representatives of Healix for the purpose of providing medical care, clinical judgment, diagnosis, prescription, treatment, referral, health advice or patient management.

Healix does not control, supervise or replace the professional medical judgment of any Healthcare Provider. Any doctor-patient, pharmacist-patient, laboratory-patient or healthcare provider-patient relationship exists directly between the relevant patient and the relevant Healthcare Provider, and not between the patient and Healix.

Healthcare Providers remain solely responsible for their professional licences, registrations, qualifications, scope of practice, clinical decisions, treatment plans, prescriptions, referrals, patient counselling, informed consent, medical record accuracy, clinical follow-up and compliance with applicable professional and regulatory obligations.

Healix may conduct onboarding, credential checks, administrative checks, platform access controls or operational reviews of Healthcare Providers, but such checks do not constitute a guarantee, endorsement or assumption of responsibility for any Healthcare Provider's medical judgment, quality of care, conduct or service outcome.

8. Medical Disclaimer and No Emergency Use

The Platform is not intended for emergency medical situations. If you experience or believe that you may be experiencing a medical emergency, you should immediately contact emergency services, attend the nearest emergency department, hospital or medical facility, or seek urgent in-person medical assistance.

Information made available through the Platform, including wellness content, reminders, dashboards, educational content, analytics, summaries, provider listings or general health information, is provided for general informational and administrative purposes only. It does not replace professional medical advice, diagnosis, treatment or in-person medical assessment by a qualified healthcare professional.

You should not disregard professional medical advice, delay seeking treatment, change medication, stop treatment, or rely solely on Platform information without consulting a qualified healthcare professional.

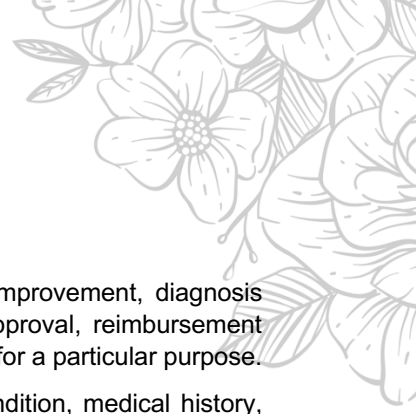
9. Teleconsultation Services

Where teleconsultation features are available, you acknowledge that remote consultations have inherent limitations compared to physical examinations and in-person consultations. A Healthcare Provider may determine that teleconsultation is unsuitable, insufficient, unsafe or inappropriate and may require an in-person consultation, referral, physical examination, diagnostic test or emergency assessment.

You are responsible for ensuring that you have a suitable device, stable internet connection, functioning camera and microphone where required, a safe and private environment, and sufficient information to allow the Healthcare Provider to assess your condition remotely.

Healix does not guarantee that teleconsultation will be available at all times, that any specific Healthcare Provider will be available, that a consultation will result in a prescription, referral, medical certificate, diagnosis or treatment plan, or that teleconsultation will be suitable for your condition.

Any prescription, medical certificate, referral, diagnosis, treatment recommendation or clinical decision issued following teleconsultation remains the professional responsibility of the relevant Healthcare Provider.



10. No Guarantee of Medical or Treatment Outcomes

Healix does not guarantee any medical outcome, treatment success, recovery, symptom improvement, diagnosis accuracy, prescription suitability, medication availability, laboratory result outcome, claim approval, reimbursement approval, financing approval, corporate benefit approval or suitability of any healthcare service for a particular purpose.

Healthcare outcomes depend on many factors outside Healix's control, including patient condition, medical history, accuracy of information provided, provider judgment, medication response, laboratory accuracy, in-person assessment needs, compliance with treatment instructions, external healthcare systems and emergency circumstances.

11. Electronic Medical Records, Reports and Prescriptions

The Platform may allow users to access, upload, store, generate, transmit or receive electronic medical records, digital prescriptions, laboratory results, reports, consultation notes, medical certificates, referral letters and other healthcare documents.

Such records are provided for informational, administrative and continuity-of-care purposes. Users must not alter, falsify, misuse, forge, tamper with, improperly disclose, sell, transfer or use any healthcare document without lawful authority.

Healthcare Providers remain responsible for the clinical content they create, approve, sign or transmit through the Platform. Users are responsible for the accuracy and lawfulness of information or documents they upload or submit.

Healix may retain, process, archive, restrict, disclose or preserve records as required for healthcare continuity, audit, security, legal compliance, dispute resolution, fraud prevention, corporate administration, regulatory obligations or operational necessity.

12. Payments, Wallet, Reimbursement and Financial Features

The Platform may include payment, wallet, credit, reimbursement, financing, benefit, claims, billing, settlement or transaction management features. These features may be provided directly by Healix, through licensed third-party providers, payment gateways, banks, e-wallet operators, insurers, employers, corporate clients, administrators or other service partners.

Unless expressly stated otherwise, Healix is not a licensed bank, insurer, deposit-taking institution, lending institution, financial adviser or payment institution. Any wallet, benefit, reimbursement, credit or payment feature may be structured as a closed-loop, limited-use, administrative or third-party-facilitated feature, subject to applicable laws and separate terms.

Healix does not guarantee approval of claims, reimbursement, financing, coverage, settlement, refund, benefit utilisation or transaction completion. Transactions may be subject to employer policies, insurer approval, provider confirmation, third-party processing, verification, fraud screening, regulatory review and internal controls.

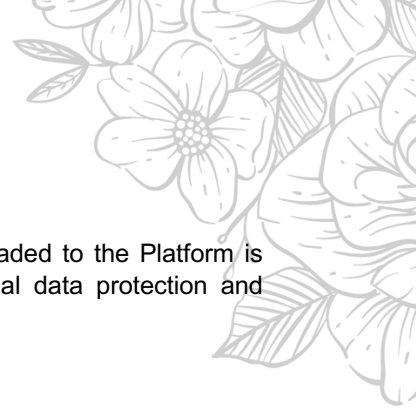
Healix may suspend, reject, reverse, delay, investigate, withhold or cancel transactions that appear suspicious, unauthorised, fraudulent, erroneous, non-compliant, disputed, inconsistent with policy or subject to technical or third-party processing issues.

13. Corporate Healthcare Benefits and Employer Administration

Where the Platform is used for corporate healthcare administration, employee benefits, dependant benefits, claims, reimbursement, benefit utilisation, panel access, reporting or employer dashboards, eligibility and coverage are generally determined by the relevant employer, corporate client, insurer, administrator or applicable policy, not solely by Healix.

Corporate Users remain responsible for determining benefit scope, employee eligibility, dependant eligibility, coverage limits, approval rules, reimbursement policies, internal HR decisions, funding, payment obligations and compliance with employment, privacy and healthcare-related obligations applicable to their organisation.

Healix is not responsible for any denied claim, rejected reimbursement, excluded treatment, benefit exhaustion, employment decision, HR dispute, employer instruction, insurer decision or internal corporate policy unless caused solely by Healix's proven wilful misconduct or gross negligence.



Corporate Users must ensure that any employee, dependant or participant information uploaded to the Platform is submitted with proper authority, consent, notice and lawful basis under applicable personal data protection and employment laws.

14. Pharmacy, Laboratory and Third-Party Healthcare Services

The Platform may facilitate access to pharmacies, laboratories, diagnostic service providers, delivery partners, insurers, employers, clinics, hospitals, specialist centres, wellness providers or other third-party healthcare services. Such third parties remain responsible for their own professional, operational and regulatory obligations.

Healix does not guarantee medication availability, laboratory turnaround time, sample collection quality, test accuracy, stock levels, pharmacy fulfilment, delivery timing, insurer approval, appointment acceptance or the conduct of any third-party service provider.

Third-party services may be subject to additional terms, privacy notices, clinical protocols, payment requirements, refund rules, delivery restrictions, prescription verification and regulatory requirements imposed by the relevant third party.

15. Personal Data, Health Information and Privacy

By using the Platform, you acknowledge that Healix may collect, use, disclose, store, process, transmit and retain personal data and Health Information for purposes connected with Platform operation, healthcare access, appointment management, teleconsultation, electronic records, prescriptions, pharmacy and laboratory integration, payment processing, corporate healthcare administration, benefit management, claims, reporting, security, analytics, compliance, service improvement and lawful business operations.

Personal data and Health Information may be disclosed to or processed by authorised Healthcare Providers, pharmacies, laboratories, corporate clients, employers, insurers, payment processors, technology vendors, cloud providers, auditors, professional advisers, regulators, law enforcement authorities and other service partners where necessary or permitted by law.

Healix will process personal data in accordance with applicable Malaysian personal data protection laws, including the Personal Data Protection Act 2010, as amended from time to time, and any applicable privacy policy, notice, consent or data processing agreement issued by Healix.

Users should review Healix's Privacy Policy for further details on how personal data is collected, used, disclosed, stored, transferred, protected and retained, and how users may exercise applicable privacy rights.

16. Electronic Consent, E-KYC and Digital Signatures

You agree that electronic acknowledgements, checkbox consents, click-wrap acceptance, digital signatures, e-KYC verification, one-time password confirmations, biometric approvals, platform confirmations, electronic records and digital communications may be used to evidence consent, authorisation, approval, verification, transaction instructions or acceptance of terms, to the extent permitted by applicable law.

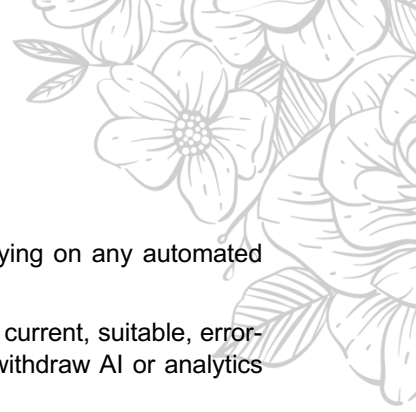
You agree not to dispute the validity, enforceability or admissibility of electronic records or electronic approvals solely because they are in electronic form.

Where a specific consent is required for teleconsultation, personal data processing, Health Information disclosure, corporate benefit administration, prescription transmission, payment processing or other regulated activity, Healix may require additional separate consent before allowing access to the relevant feature.

17. AI, Analytics and Automated Insights

The Platform may include AI-enabled tools, automated dashboards, analytics, reports, risk indicators, operational insights, summaries, prompts, recommendations, scoring, benchmarking, workflow suggestions or similar automated features. These features are provided for informational, administrative, operational or decision-support purposes only.

AI-generated or automated outputs should not be treated as medical advice, diagnosis, treatment, financial advice, legal advice, insurer decision, employer decision or professional judgment. Users, Corporate Users and Healthcare Providers



must apply independent professional, clinical, operational or managerial judgment before relying on any automated output.

Healix does not guarantee that AI-generated or automated outputs will be accurate, complete, current, suitable, error-free, unbiased or appropriate for any specific use case. Healix may modify, limit, disable or withdraw AI or analytics features at any time.

18. Acceptable Use and Prohibited Conduct

You must use the Platform lawfully, responsibly and only for authorised purposes. You must not misuse the Platform or attempt to compromise its security, integrity, reputation, users or operations.

- access, probe, scan, test or interfere with systems, networks, APIs or data without authorisation;
- introduce malware, ransomware, viruses, worms, scripts, bots, scraping tools or harmful code;
- submit false, fraudulent, forged, misleading or unauthorised information, claims, prescriptions, medical records or payment instructions;
- impersonate another person, misuse another person's identity or access another person's Account without authority;
- violate patient confidentiality, data privacy, employment confidentiality or professional obligations;
- reverse engineer, copy, decompile, modify, resell, commercially exploit or misuse Platform software or content;
- harass, abuse, threaten, defame or unlawfully discriminate against Healix personnel, Healthcare Providers, users or partners;
- use the Platform for unlawful medical, financial, fraudulent, abusive, harmful or reputationally damaging purposes.

19. Fraud, Abuse, Investigations and Compliance Checks

Healix may monitor, review, audit, flag, restrict or investigate Account activity, claims, transactions, documents, access patterns, provider activity, corporate activity or system activity where Healix reasonably suspects fraud, abuse, misuse, error, security risk, regulatory concern, unauthorised access or breach of these Terms.

Healix may cooperate with employers, insurers, Healthcare Providers, payment processors, regulators, enforcement authorities, auditors or professional advisers where necessary to investigate or respond to suspected fraud, abuse, regulatory breaches, security incidents, payment disputes or legal obligations.

Users must provide reasonable cooperation and accurate information when requested for verification, investigation, audit, compliance review or dispute resolution. Failure to cooperate may result in suspension, rejection of transactions, restriction of services, reporting to relevant parties or termination of access.

20. Intellectual Property and Platform Content

All rights, title and interest in the Platform, software, source code, object code, APIs, databases, workflows, dashboards, designs, interfaces, trademarks, logos, branding, graphics, documents, templates, analytics, reports, AI tools and other intellectual property belong to Healix, its affiliates or licensors, unless otherwise stated.

You are granted a limited, revocable, non-exclusive, non-transferable and non-sublicensable right to access and use the Platform solely for authorised purposes in accordance with these Terms.

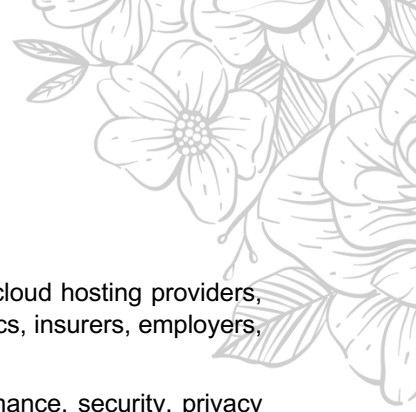
You must not copy, reproduce, distribute, adapt, modify, translate, publish, sell, license, reverse engineer, decompile, scrape, mine, extract, frame, mirror or commercially exploit any part of the Platform without Healix's prior written consent.

Where you upload content, information or documents to the Platform, you grant Healix a limited right to host, use, process, transmit, store, display, analyse and disclose such content as necessary to operate the Platform, provide Services, comply with law, protect security, process transactions and fulfil authorised purposes.



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21. Third-Party Services and Integrations

The Platform may contain, depend on, link to or integrate with third-party services, including cloud hosting providers, payment gateways, e-KYC providers, communication providers, pharmacies, laboratories, clinics, insurers, employers, analytics tools, API providers, software vendors and other external systems.

Healix does not control and is not responsible for the availability, accuracy, conduct, performance, security, privacy practices, terms, pricing, downtime, errors, failures or regulatory compliance of third-party services, except to the extent expressly required by applicable law or a separate written agreement.

Your use of third-party services may be subject to separate terms, privacy notices, consents, fees, verification, restrictions and compliance requirements imposed by the relevant third party.

22. Cybersecurity, Technical Risk and System Availability

Healix will use reasonable measures to protect the Platform and support secure operations. However, no digital platform, cloud environment, network, API, database, transmission method, payment system or electronic storage system can be guaranteed to be fully secure, uninterrupted or error-free.

You acknowledge that the Platform may be affected by cybersecurity incidents, hacking, ransomware, malware, unauthorised access, phishing, credential compromise, data corruption, system bugs, host or cloud outages, telecommunications failures, internet disruption, payment gateway failures, API failures, third-party downtime, device limitations, browser incompatibility, maintenance, regulatory restrictions or other technical events outside Healix's reasonable control.

Healix is not liable for losses arising from cybersecurity incidents, technical failures, unauthorised access, data loss, delay, downtime or service disruption unless caused solely by Healix's proven wilful misconduct or gross negligence and only to the extent liability cannot be excluded under applicable law.

23. As-Is and As-Available Disclaimer

The Platform and Services are provided on an "as-is" and "as-available" basis. To the fullest extent permitted by law, Healix disclaims all warranties, representations, conditions and guarantees, whether express, implied, statutory or otherwise, including warranties of merchantability, fitness for a particular purpose, uninterrupted operation, error-free performance, non-infringement, accuracy, availability, security, compatibility and reliability.

Healix does not warrant that the Platform will meet every user requirement, operate without interruption, be free from defects, be compatible with every device or system, prevent every security incident, preserve every record indefinitely or achieve any particular medical, operational, financial, corporate or commercial outcome.

24. Suspension, Restriction, Refusal and Termination

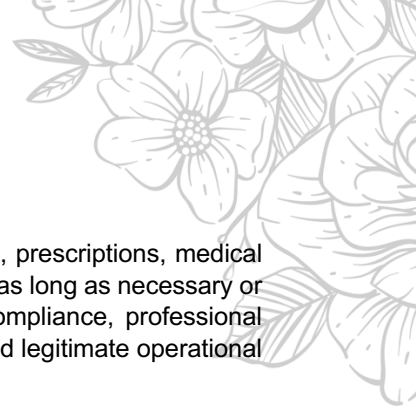
Healix may suspend, restrict, refuse, disable, terminate, remove content, block transactions, disable integrations or limit access to any Account, feature, user, Healthcare Provider, Corporate User or third-party integration where Healix considers it necessary or appropriate for security, compliance, operational, reputational, legal, regulatory, technical, fraud prevention, payment, policy or risk management reasons.

Grounds for action may include suspected fraud, misuse, breach of these Terms, false information, unauthorised access, regulatory risk, data protection concern, harmful conduct, payment failure, employer instruction, provider instruction, insurer instruction, security incident, system abuse, legal request or operational necessity.

Termination or suspension does not affect accrued rights, payment obligations, confidentiality obligations, data retention obligations, dispute rights, indemnities, limitations of liability or any clause intended to survive termination.

25. Data Retention, Account Closure and Record Preservation

You may request Account closure or deletion of certain information subject to Platform functionality, identity verification, legal requirements, healthcare record requirements, audit obligations, corporate administration needs, dispute resolution, fraud prevention, tax or accounting requirements, regulatory obligations and operational necessity.



Healix may retain personal data, Health Information, transaction records, audit logs, consents, prescriptions, medical records, reports, claims records, payment records, communications and related documents for as long as necessary or permitted for the purposes for which they were collected, for healthcare continuity, legal compliance, professional recordkeeping, corporate administration, dispute resolution, fraud prevention, security, audit and legitimate operational purposes.

Account closure may restrict user access to certain records or features but does not automatically require deletion of records that Healix, Healthcare Providers, Corporate Users or service partners are required or permitted to retain.

26. Fees, Taxes, Billing and Payment Disputes

Certain Services may be subject to fees, subscription charges, consultation fees, administration fees, transaction fees, corporate charges, provider charges, taxes or third-party charges. Applicable fees may be displayed on the Platform, set out in a separate agreement or communicated before the relevant transaction where practicable.

You are responsible for paying all applicable fees, charges and taxes associated with your use of paid Services, unless a Corporate User, insurer, employer or other authorised party has agreed to pay on your behalf.

Refunds, reversals, cancellations, claims, reimbursements and disputes may be subject to separate provider policies, corporate policies, insurer rules, payment processor rules, verification processes and applicable law. Healix may require supporting documents before processing any dispute, refund or adjustment.

27. Service Changes, Maintenance and Beta Features

Healix may update, modify, improve, suspend, discontinue, replace, remove or limit any feature, workflow, content, integration, service or Platform function at any time. Healix may conduct scheduled or emergency maintenance without prior notice where necessary.

Healix may release pilot, beta, trial, experimental, early-access or test features. Such features may be incomplete, unstable, inaccurate, limited, changed, suspended or withdrawn at any time and may be subject to additional disclaimers or restrictions.

28. Regulatory Compliance and Cooperation with Authorities

Users, Corporate Users and Healthcare Providers must comply with all laws, regulations, professional rules, guidelines, licences, registrations, approvals, consents, standards and industry requirements applicable to their use of the Platform and their respective roles.

Healix may disclose information, preserve records, restrict access, suspend services or cooperate with regulators, law enforcement authorities, courts, governmental agencies, professional bodies, auditors or other authorised parties where Healix reasonably considers it necessary to comply with law, protect rights, investigate misconduct, respond to lawful requests or manage regulatory risk.

Nothing in these Terms requires Healix to provide any Service in a manner that would breach applicable law, professional obligations, regulatory restrictions, sanctions, court orders or lawful authority directions.

29. Indemnity

To the fullest extent permitted by law, you agree to indemnify, defend and hold harmless Healix, its affiliates, directors, officers, employees, contractors, representatives, licensors, partners and service providers from and against any claims, demands, proceedings, losses, damages, liabilities, penalties, costs and expenses, including reasonable legal fees, arising from or connected with:

- your breach of these Terms or any applicable policy, consent or agreement;
- your misuse of the Platform or unauthorised access to any Account, data or system;
- false, inaccurate, misleading, unlawful or unauthorised information submitted by you or on your behalf;
- your violation of any law, regulation, professional obligation, privacy right, intellectual property right or third-party right;



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- fraudulent claims, forged documents, payment disputes, chargebacks, reimbursement abuse or benefit misuse caused by you;
- any healthcare, corporate, provider or third-party dispute arising from your acts, omissions, instructions or content.

30. Limitation of Liability

To the fullest extent permitted by law, Healix and its affiliates, directors, officers, employees, contractors, representatives, licensors, partners and service providers shall not be liable for any indirect, incidental, special, consequential, exemplary, punitive, economic or non-economic loss, including loss of profits, loss of revenue, loss of business, loss of goodwill, loss of data, loss of opportunity, medical complications, treatment outcomes, delayed treatment, emotional distress, payment disputes, service interruption, reputational loss or unauthorised third-party access arising from or connected with the Platform.

To the fullest extent permitted by law, Healix's total aggregate liability for all claims arising out of or connected with the Platform, Services or these Terms shall be limited to the amount paid by the relevant user to Healix for the specific paid Service giving rise to the claim during the three (3) months immediately preceding the event giving rise to liability, or RM100.00 where no fee was paid by the relevant user to Healix, whichever is higher.

Nothing in these Terms excludes liability that cannot be excluded under applicable law. Where liability cannot be excluded, Healix's liability is limited to the maximum extent permitted by law.

31. Force Majeure

Healix shall not be liable for any delay, failure, interruption, non-performance, data unavailability, service suspension or inability to perform caused by events beyond its reasonable control, including acts of God, flood, fire, epidemic, pandemic, war, terrorism, civil unrest, labour disruption, governmental action, regulatory restriction, court order, power failure, telecommunications failure, internet outage, cloud or hosting outage, cyberattack, ransomware, denial-of-service attack, payment gateway failure, API failure, cloud outages, third-party service failure or other events beyond Healix's reasonable control.

32. Governing Law and Dispute Resolution

These Terms shall be governed by and interpreted in accordance with the laws of Malaysia.

Subject to any mandatory legal requirement, the courts of Malaysia shall have exclusive jurisdiction over any dispute, claim or proceeding arising from or connected with these Terms, the Platform or the Services.

Before commencing formal proceedings, the parties are encouraged to attempt in good faith to resolve disputes through reasonable communication, escalation and negotiation, without preventing either party from seeking urgent injunctive, protective or regulatory relief where necessary.

33. Amendments to these Terms

Healix may amend, update, revise or replace these Terms from time to time. Updated versions may be published on the Platform, communicated through electronic notice, or made available through other reasonable means.

Unless otherwise stated, changes take effect when published or notified. Continued access to or use of the Platform after the effective date of updated Terms constitutes acceptance of the updated Terms. If you do not agree to updated Terms, you must stop using the Platform.

34. Notices and Communications

You agree that Healix may communicate with you through the Platform, email, SMS, push notifications, in-app notices, dashboards, phone calls, messaging tools, account notifications or other contact details provided by you or your authorised organisation.

You are responsible for keeping your contact details accurate and current. Notices sent to your registered contact details or displayed through the Platform are deemed received unless applicable law requires otherwise.



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35. Contact Information

Questions, notices, privacy requests or support requests may be directed to Healix using the contact details below. These details should be verified before publication:

Website	https://myhealix.my/
Email	legal@paramountgroup.com.my
Address	Suite 211, Level 2, Troika Kota Bharu, Jalan Mahmood, 15200, Kota Bharu, Kelantan, Malaysia.
Attention	Legal / Compliance / Data Protection Contact



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