



HEALTHCARE



PARAMOUNT Healthcare Healix eKYC Verified Identity – Terms and Conditions

Effective Date: 31st December 2025

Last Updated: 31st December 2025

By using the electronic Know Your Customer (eKYC) service provided by PARAMOUNT Healthcare by its product Healix (“Healix”, “we”, “us”, or “our”) via our website <https://myhealix.my> (“Website”), you (“User”, “you”, or “your”) agree to be bound by these Terms and Conditions.

1. Purpose

The eKYC service allows Healix to electronically verify your identity in compliance with Malaysian laws, including the Personal Data Protection Act 2010 (PDPA) and relevant financial/health regulatory requirements. Verification may include validating your personal information, government-issued identity documents, facial recognition, and other biometric data.

2. Eligibility

You must:

- Be at least 18 years old, or the minimum legal age in Malaysia for identification verification.
- Provide accurate, complete, and truthful information during the eKYC process.

3. Information Collection and Use

- Healix collects personal data such as name, date of birth, identification number (e.g., MyKad, Passport), address, contact details, photographs, and biometric data.

Data will be used solely for identity verification and may be shared with authorized third parties (e.g., government agencies, regulators) where required by law. By using the eKYC service, you consent to the collection, processing, and storage of your personal data as per Healix’s Privacy Policy.

4. User Content

- Include any information, documents, photographs, or other data submitted by you for the purpose of eKYC verification.
- You represent and warrant that all User Content you submit is accurate, authentic, and owned by you or lawfully authorized for submission.

Healix may use, store, or process User Content solely for the purposes of verification, regulatory compliance, and improving the eKYC service.

5. User Obligations

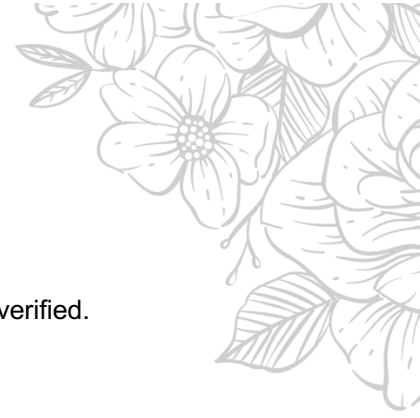
- Provide valid and authentic identity documents.
- Do not falsify information, impersonate others, or manipulate biometric data. - Promptly notify Healix of any changes to your personal information.

6. Verification Outcome

- Successful eKYC verification does not guarantee access to any Healix service. Approval or rejection is at Healix’s sole discretion.



HEALTHCARE



Healix may reject eKYC applications if information is incomplete, invalid, or cannot be verified.

7. Security and Confidentiality

- Healix implements reasonable technical and administrative measures to protect your personal data from unauthorized access, disclosure, or misuse.

No system is completely secure. Healix cannot guarantee absolute security of data transmitted online.

8. Retention Period

- Personal data and User Content will be retained for as long as necessary to complete verification, comply with legal or regulatory requirements, resolve disputes, enforce agreements, or as otherwise permitted by law.

Once retention is no longer required, data will be securely deleted or anonymized.

9. Limitation of Liability

- Healix is not liable for indirect, incidental, or consequential losses arising from your use or inability to use the eKYC service.

You are responsible for ensuring the accuracy and completeness of information provided.

10. Termination

- Healix may suspend or terminate your access if you breach these Terms, violate applicable laws, or provide false information.

You may withdraw consent to the processing of your personal data; however, this may prevent you from using certain services.

11. Governing Law

These Terms are governed by the laws of Malaysia. Any dispute arising from or in connection with the eKYC service shall be subject to the exclusive jurisdiction of Malaysian courts.

12. Amendments

Healix reserves the right to amend these Terms at any time. Updates will be published on the Website or communicated via the eKYC service. Continued use of the service constitutes acceptance of the updated Terms.

For questions or concerns, contact us at:

Website: <https://myhealix.my/>

Email: legal@paramountgroup.com.my

Address: **Suite 211, Level 2, Troika Kota Bharu, Jalan Mahmood, 15200, Kota Bharu, Kelantan, Malaysia.**

WAN MUHAMMAD ANWAR BIN WAN AZIZ

CEO, PARAMOUNT Healthcare

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