MFAMASIA WEBSITE/ APP PRIVACY POLICY.

The protection of our privacy is of utmost importance to our application. Maintaining your trust and confidence is one of our highest priorities. We ensure secure transactions and strive to take reasonable care in the protection of information we receive during the course of us rendering services.Using Mfamasia Website/app means you have agreed to terms and condition together with our privacy policy

As used in this Privacy Policy, terms such as "we" or "our" or "us" or "Company" refer to **Mfamasia Online**.

The purpose of this Privacy Policy ("**Privacy Policy**" / "**Policy**"), as amended from time to time, is to give you an understanding on how we intend to collect, store, transfer, disclose, process and use the information you provide to us through our website or mobile application (collectively known as "**Platform**").

This Privacy Policy may be subject to further changes including as may be warranted by change in law. Upon updating the Policy, we may revise the "Updated" date at the bottom of this Policy. We therefore request you to go through our Privacy Policy frequently to be updated with changes incorporated from time to time. Your continued engagement with us will imply your acceptance of such updates to this Policy.

If you do not agree to the terms of this Privacy Policy, please do not

(i) Access or use our Platform
(ii) **(ii) Avail of services from us, and do not disclose your information to us.**

By providing us your and/or your family members and/or your dependents information, you hereby;

(a) consent to the collection, storage, disclosure, processing and transfer of such information for the purposes as disclosed in this Policy and
(b) (ii) Represent that you have taken the necessary consents from such persons to provide us with such information. You are providing the information out of your free will. You have the option not to provide the data or Personal Information / Sensitive Personal Data or Information (as defined below) sought to be collected if you do not agree with this Policy.

1. APPLICABILITY

The terms of this Privacy Policy are applicable to all individuals and entities that visit, access and / or avail of our services via the Platform from whom we collect information, including insurers, healthcare providers, corporate clients and employees of corporate clients.

2. COLLECTION OF INFORMATION AND USAGE

We may collect certain Personal Information including Sensitive Personal Data or Information (as defined below) from you and/or your family members and/or your dependents while using our Platform or directly from the concerned insurer and / or your employer, if applicable.

Personal Information means any information that relates to or identifies you and/or your family members and/or your dependents and may include name, date of birth, employee code, email address, residential address, mobile number, alternate telephone number, etc.

Further, you would be required to give us certain Sensitive Personal Data or Information about you and/or your family members and/or your dependents. Sensitive Personal Data or Information shall mean such Personal Information which consists of information relating to

- Financial information such as bank account or any other payment instrument details;
- Physical, physiological and mental health condition;
- Medical records and history; and
- Any detail relating to the above

3. PERSONAL INFORMATION

We inform you that our Platform may collect certain Personal Information and/or Sensitive Personal Data or Information about you and/or your family members and/or your dependents such as medical and health records including but not limited to your prescription, test reports, past medical history, etc.

We understand that the Personal Information and/or Sensitive Personal Data or Information is extremely private to you and/or your family members and/or your dependents and assure you that it will be used only for providing required healthcare services as mutually agreed to be rendered by us, and as stated under this Policy.

While using our Platform and for availing of any of our services, you would be required to give us your and/or your family members and/or your dependents Personal Information and/or Sensitive Personal Data or Information. This could be done post login on our Platform using the credentials given by us, which will be shared with you by email, which is unique to you and you will be required to change the password at the time of first login.

When you visit our Platform, we may use GPS technology (or other similar technology) to determine your current location in order to determine the city or area you are located

within for helping you in selection of right provider for the services you wish to avail. While using our Platform, you may also be required to give us access to few files available on your device. In case you do not want us to use your location for the purposes set forth above, you should turn off the location services. We may use your photo gallery or camera only to facilitate the uploading of documents or files in certain flow but we will not access information without your explicit consent. You have the option not to provide us with consent or to subsequently revoke consent, for our use of your device's camera / file and folders.

On receipt of express consent from the user, we collect certain information limited to user's name, email id and phone number provided by the user while installing and using the MfamasiaOnline mobile app, We do not store any payment details including but not limited to net banking, Credit card or Debit card details.

4. ACCESS

You may be given the privilege to upload and store your and/or your family members and/or your dependents medical and health records on our Platform to which only you shall have access to by using your unique login credentials. This will help you have access to all your and/or your family members and/or your dependents medical and health records. We would like to reiterate that barring you, no one shall have access to these records except to the parties as mentioned in this Privacy Policy and such information shall be transmitted by us in encrypted form to avoid being hacked and decoded.

5. PURPOSE FOR WHICH PERSOAL INFORMATION AND/OR SENSITIVE PERSONAL DATA OR INFORMATION IS COLLECTED AND PROCESSED

We would like to state that we collect Personal Information and/or Sensitive Personal Data or Information that is absolutely necessary and relevant for us to make your experience hassle-free, convenient, smooth and most importantly, safe. This will also help us in providing you with customized services, assist you with all your queries, resolve the issues faced by you, to follow up with you in order to ensure a long, sustained relationship and most importantly to safeguard you from any kind of fraudulent and unlawful usage.

Personal Information and/or Sensitive Personal Data or Information may be collected by us directly from you and/or your family members and/or your dependents for the purpose of providing healthcare services including inpatient & outpatient services, administration of health screening and wellness benefits.

- A. **GPS Location Permission**
- Location is utilized to deliver labs and Medicine delivery at their home.

- It is recommended that the User sets their location sharing ‘Always’ as it will help Mfamasia Online to show you location specific data like availability of medicines, Lab tests.
- Connects the User to doctors available in their region for better facilitation of Services

- B. **Images / PDF / Files Access Permission**
- To upload and store the medical prescription during a doctor consultation. This is an action performed by the User.
- To download and store the prescription / lab reports of the User

- C. **Camera Permission**
- To capture a picture of medical records during a doctor consultation or upload such records and store it under Users Mfamasia Online profile.

- D. **Consultation Recording Permission**
- Required to record consultation in all forms of communication including but not limited to audio calls, video calls, and chat history of doctor consultations.

- E. **Storage Permission**
- To show/access Users files uploaded by the User/ lab test records/ prescriptions in Users phone.

- F. **SMS Permission**
- To support automatic OTP confirmation, so that you don't have to enter the authentication code manually.

- G. **Receive SMS Permission**
- This helps Mfamasia online to send the User reminders, order status, booking reminders related SMS.

- H. **Access Wifi State Permission**
- This helps Mfamasia Online to optimize Users experience based on the Wifi's strength and signals, especially for optimizing video consultations.

- I. **Phone, Microphone Permission**
- This will allow Users to call mfamasia Online health expert and connect with our expert doctors.

- J. **Activity Recognition Permission**
- To help you track/view/access Users fitness information like step count, sleep via wearable devices or using capability available in Users mobile.

- K. **Bluetooth and related Permissions**
- This will enable us to provide a seamless experience while the user is taking an online video consultation by redirecting them to a Bluetooth headset if the user has already paired or auto-connected with their mobile.

- L. **Notification Permission**
- This will enable us to send you alerts about your order status, notify you about the doctor's response, and send video call notifications during an online consultation.

6. USE OF PERSONAL INFORMATION

We collect Personal Information for various purposes including but not limited to the following:

- To provide effective Services;
- To rectify customer support related issues;
- To operate and improve the Website or Application;
- To Perform Academic/Studies, Audit, 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;
- To contact the customer via phone, SMS, email or third-party communication services such as WhatsApp, etc. for appointments, technical issues, payment reminders, obtaining feedback and other security announcements;
- To send promotional and marketing emails from Mfamasia online or any of Our channel partners via SMS, email, snail mail or third-party communication services such as WhatsApp, Facebook etc.;
- To advertise products and Services of Mfamasia Online and third parties;
- To share with Our business partners for provision of specific services You have ordered to enable them to provide effective Services to the Customer;
- To administer or otherwise carry out Mfamasia Online obligations in relation to any Agreement You have with Us;
- To respond to subpoenas, court orders, or legal process, or to establish or exercise Mfamasia Online’s legal rights or defend against legal claims;
- To investigate, prevent, or take action regarding illegal activities, suspected fraud, violations of Mfamasia Online's Terms of Use, breach of Mfamasia Online agreement with the User or as otherwise required by law;

7. COOKIES

We use data collection methods / mechanisms such as "Cookies" on certain pages of the Platform to help analysis our web page flow and promote trust and safety. "Cookies" are small files placed on your hard drive that assist us in providing our services. We offer certain features that are only available through the use of "Cookies".

We also use "Cookies" to allow you to enter your password less frequently during a session. Most "Cookies" are "Session Cookies", meaning that they are automatically deleted from your hard drive at the end of a session. You are free to decline our "Cookies" if your browser permits you to do so, although we strongly recommend that you allow them to ensure you have access to all of our services.

9. TRANSFER/SHARING OF INFORMATION

We respect your privacy and hereby declare that we do not transfer and / or disclose your and/or your family members and/or your dependents' Personal Information and/or Sensitive Personal Data or Information except as under:

- To law enforcement agencies in connection with an investigation having the interest of general public at large, after having been approved by the due process of law;
- To our associates and affiliates to help detect and prevent fraud, identity theft and other illegal activities, correlate related or multiple accounts to prevent abuse of our services; and to facilitate joint or co-branded services that you request where such services are provided by more than one corporate entity;
- To our full time employees and associates on a need to know basis for the purpose of enabling the Company to provide the necessary services to you;
- With our empaneled healthcare providers on a 'need to know' basis for the purpose of enabling the Company to provide the necessary services to you;
- We shall also share such information with our associates or affiliates should the Company decide to undergo restructuring in anyway or is acquired by any other entity and ensure that in such an event the other entity continues to follow this policy strictly;
- With your employer or its authorized representatives, if applicable, and on receipt of a formal request from your employer and upon receipt of necessary approval(s).

10. ADVERTISEMENT AND LINKS TO THIRD PART WEBSITE

Our Platform may contain certain advertisements and links to third-party websites. We would like to clarify that we do not control or guarantee the accuracy, safety and integrity of the Personal Information and/or Sensitive Personal Data or Information you provide, if you choose to, share your information with these advertisers and third-party websites. It is, therefore, advised that you go through their terms and conditions and privacy policy before providing any Personal Information and/or Sensitive Personal Data or Information about yourself and/or your family members and/or your dependents on these websites.

11. SAFETY PRECAUTIONS

We have stringent, strong, security measures undertaken to ensure against the loss, misuse or alteration of Personal Information and/or Sensitive Personal Data or Information about you and/or your family members and/or your dependents with us. We shall take all necessary precautions to safeguard your information and protect it from any unauthorized use. We have SSL Certificate issued by trusted certification authority and other safety measures in place to guard your information with us against any theft or unlawful usage or modification thereof. You are advised, however, that internet technology is not 100% safe and you should exercise discretion on using the

same. The Information Security Management System of the Company conforms to the ISO 27001:2013 standard.

12. CONSENT

By using our Platform and providing your and/or your family members and/or your dependents' Personal Information and/or Sensitive Personal Data or Information, you hereby consent to the collection, storage, disclosure, transfer, processing and usage of your and/or your family members and/or your dependents' Personal Information and/or Sensitive Personal Data or Information by us as per the terms of this Privacy Policy. Kindly frequent this section to keep yourself updated of any changes made by us in the Privacy Policy.

You hereby confirm to the Company that you have taken necessary consent from your family members and/or your dependents for submission of their Personal Information and/or Sensitive Personal Data or Information with us.

Right to opt out: The Company respects your privacy considerations and hence provides an option to you, to not provide the Personal Information and/or Sensitive Personal Data or Information sought to be collected. Further, you can also withdraw your consent which was earlier given to the Company, and the same must be communicated to the Company in writing. However, we inform you that on your electing to opt out (as envisaged in this section) or on withdrawal of your consent, the Company may not be in a position to provide you necessary services / benefits for which the Personal Information and/or Sensitive Personal Data or Information was sought to be collected.

You can stop all collection of information by the mobile application easily by uninstalling the mobile application from your device. You may use the standard uninstall processes as may be available as part of your mobile device or via the mobile application.

15. MISCELLANEOUS

- **Indemnity:** User agree and undertake to indemnify Mfamasia Online in any suit or dispute by any third party arising out of disclosure of information by you to third parties either through our Site or App or otherwise and your use and access of websites, applications and resources of third parties. Mfamasia online assume no liability for any actions of third parties with regard to your personal information or SPDI which you may have disclosed to such third parties.

Severability: Each clause of this Privacy Policy shall be and remain separate from and independent of and severable from all and any other clauses herein except where otherwise expressly indicated or indicated by the context of the Privacy Policy. The decision or declaration that one or more clauses are null and void shall have no effect on remaining clauses of this Privacy Policy.