



## TERMS OF USE

Effective Date: 18 May 2026

Last Updated: 18 May 2026

### IMPORTANT NOTICE

These Terms of Use are intended as a comprehensive public-facing terms document for the Healix platform. They should be read together with Healix's Privacy Policy, Personal Data Protection Notice, Teleconsultation Consent, Provider Agreement, Corporate Terms, Payment/Wallet Terms, and any other service-specific terms issued by Healix from time to time.

## 1. Introduction and Acceptance of Terms

These Terms of Use ("Terms") govern your access to and use of the Healix platform available through myhealix.my, mobile applications, digital dashboards, application programming interfaces, teleconsultation modules, healthcare administration tools, payment or wallet features, electronic medical records, digital prescription functions, and all related services, software and features (collectively, the "Platform").

The Platform is operated by PARAMOUNT Healthcare, trading or operating under the Healix name ("Healix", "we", "our" or "us"). By accessing, registering for, browsing, using, or continuing to use the Platform, you agree to be bound by these Terms and any applicable service-specific terms, policies, notices, consents or agreements made available by Healix.

If you do not agree to these Terms, you must immediately stop accessing or using the Platform. Where you use the Platform on behalf of a company, employer, clinic, pharmacy, laboratory, healthcare provider, insurer, institution, government agency or other organisation, you represent that you have authority to bind that organisation to these Terms.

## 2. Nature of the Healix Platform

Healix operates as a digital healthcare ecosystem and technology platform designed to facilitate access to healthcare-related services. Depending on availability, configuration and user type, the Platform may include appointment scheduling, clinic onboarding, teleconsultation, electronic medical records, digital prescriptions, laboratory and pharmacy integrations, payment processing, wallet or closed-loop credit features, reimbursement workflows, healthcare benefit administration, wellness management, AI-powered analytics, dashboards, reporting and operational tools.

Healix may support multiple ecosystem participants, including patients, individual users, clinics, doctors, pharmacists, laboratories, corporate employers, employees, dependants, insurers, healthcare administrators, institutions, government-related entities, vendors and other authorised service partners.

Unless expressly stated in a separate written agreement, Healix acts as a facilitator, technology provider, administrator, marketplace, integration layer or digital infrastructure provider. Healix does not itself provide medical diagnosis, medical treatment, pharmacy services, laboratory services, insurance, banking, financing, medical professional services or regulated healthcare services where such services are provided by independent third parties.

## 3. Eligibility and Authority

You may use the Platform only if you are at least eighteen (18) years old, or if you are a minor using the Platform with the prior consent, supervision and authorisation of your parent, legal guardian, healthcare provider, employer, corporate administrator, school, institution, or other authorised organisation, where applicable.

Where the Platform is used by or for a minor, the parent, legal guardian or authorised representative shall be responsible for providing all required consents, approvals, declarations and acknowledgements, including through electronic forms, digital consent forms, e-signatures, tick-box confirmations, uploaded consent



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documents, clinic registration forms, identity verification, or any other consent mechanism made available through the Platform or through participating healthcare providers.

A minor may also be registered, onboarded or linked to the Platform at a participating clinic or healthcare provider location by providing the relevant medical identification, patient identification, dependant identification, MyKid/MyKad details, passport details, clinic registration number, or such other identification information required by the healthcare provider and/or Healix, provided that the required parent, legal guardian, healthcare provider, institutional or authorised representative consent has been obtained and properly recorded.

You represent and warrant that all information, documents, identity details, parent or guardian details, dependant details, employment details, eligibility information, healthcare information, payment information, consent forms and other materials submitted through the Platform or through participating healthcare providers are accurate, complete, current, lawful and not misleading.

Where you register, access or use the Platform on behalf of another person, minor, dependant, patient, employee, clinic, healthcare provider, company, institution or organisation, you represent and warrant that you have obtained all necessary authority, consent and approvals to do so, and that Healix may rely on such consent, authority and approvals unless notified otherwise in writing.

For minor users, Healix may require additional verification, parental or guardian confirmation, healthcare provider confirmation, institutional authorisation or supporting documents before allowing access to certain services, including teleconsultation, electronic medical records, prescriptions, payment features, corporate benefits or other healthcare-related services.

## 4. User Accounts, Identity Verification and Security

Certain services may require account registration, identity verification, e-KYC, business verification, provider verification, corporate onboarding, administrative approval or other authentication processes. Healix may refuse, suspend or delay access where verification is incomplete, inaccurate, suspicious or inconsistent with applicable requirements.

You are responsible for maintaining the confidentiality and security of your account credentials, devices, passwords, one-time passwords, authentication tokens and access permissions. You are responsible for all activities carried out under your account unless caused directly by Healix's proven wilful misconduct or gross negligence.

You must immediately notify Healix if you suspect unauthorised access, credential compromise, account misuse, data breach, suspicious transactions, fraudulent claims, or any other security incident involving your account or the Platform.

## 5. Medical Disclaimer and Doctor-Patient Relationship

Healix does not control, direct, supervise or interfere with the independent professional judgment of doctors, pharmacists, laboratories, clinics, healthcare providers or other medical professionals using or connected to the Platform.

Any consultation, diagnosis, prescription, treatment, referral, medical advice, medical certificate, laboratory request, medication dispensing, follow-up recommendation or healthcare decision is provided solely by the relevant independent healthcare provider and not by Healix, unless Healix expressly states otherwise in a separate written agreement.

Any doctor-patient, pharmacist-patient, clinic-patient or healthcare provider-patient relationship exists directly between the user or patient and the relevant healthcare provider. Healix is not a party to such professional relationship and is not responsible for the acts, omissions, medical judgment, diagnosis, treatment plan, prescription decision, advice, delay, refusal of service or professional conduct of any independent healthcare provider.



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Users must seek immediate emergency assistance from emergency services, hospitals or the nearest medical facility in cases of medical emergency, severe symptoms, life-threatening conditions, urgent deterioration or any condition requiring immediate physical assessment. The Platform is not intended to replace emergency medical services.

## 6. No Guarantee of Medical, Treatment or Healthcare Outcomes

Healix does not guarantee any medical outcome, treatment success, recovery, diagnosis accuracy, prescription suitability, medication effectiveness, healthcare provider availability, consultation result, claim approval, reimbursement success, wellness outcome or suitability of any healthcare service for a particular user.

Healthcare outcomes may depend on factors outside Healix's control, including the user's medical history, accuracy of information provided, physical examination limitations, clinical judgment, medication response, provider availability, laboratory results, user compliance, internet connectivity and third-party service performance.

You acknowledge that healthcare services carry inherent risks and uncertainties, and that use of the Platform does not guarantee that any condition will be diagnosed, treated, resolved or improved.

## 7. Teleconsultation Services

Where teleconsultation is available, you acknowledge that remote consultations may be limited compared to in-person physical examinations. A healthcare provider may decline, terminate or defer a teleconsultation if the provider determines that an in-person examination, emergency care, diagnostic test, specialist referral or further information is required.

You are responsible for ensuring that you have a suitable device, internet connection, private environment, accurate medical history, and any required documents or information for the teleconsultation.

Healix is not responsible for clinical decisions made during teleconsultation or for service interruptions caused by internet connectivity, device limitations, telecommunications failures, user error, third-party systems, power outages or other technical issues.

Healthcare provider must provide healthcare services to patients fairly, professionally, and without discrimination on the basis of race, religion, gender, age, disability, nationality, social status, medical condition, or any other protected characteristic.

## 8. Electronic Medical Records, Digital Prescriptions and Healthcare Documents

The Platform may allow access to electronic medical records, digital prescriptions, laboratory results, reports, medical certificates, claims documents, referral letters, invoices, receipts, benefit utilisation records and other healthcare-related documents.

Such records are provided for healthcare administration, continuity of care, operational processing, claims processing and informational purposes. Users must not alter, falsify, misuse, forge, manipulate, unlawfully share or misrepresent any healthcare record, prescription, laboratory result, medical certificate or document obtained through or uploaded to the Platform.

Healix may retain copies of records and logs where required or permitted for legal compliance, healthcare continuity, audit, security, operational, dispute resolution, financial, corporate benefit, regulatory or legitimate business purposes.

## 9. Personal Data, Health Information and Privacy

By using the Platform, you acknowledge that Healix may collect, use, process, disclose, store, transmit and retain personal data, sensitive personal data, health information, medical records, identity information, employment or eligibility information, payment information, device information and usage data for purposes connected with the Platform.



These purposes may include registration, identity verification, healthcare facilitation, teleconsultation support, electronic medical records, digital prescriptions, pharmacy and laboratory integrations, corporate healthcare administration, benefit eligibility checks, claims and reimbursement processing, payment processing, regulatory compliance, security monitoring, audit, analytics, service improvement and user support.

Personal data may be shared with authorised healthcare providers, clinics, pharmacies, laboratories, employers, insurers, third-party administrators, payment processors, technology service providers, cloud infrastructure providers, regulators, law enforcement authorities and other service partners where necessary or permitted by law.

Healix will handle personal data in accordance with applicable Malaysian laws, including the Personal Data Protection Act 2010, any applicable healthcare-related requirements, and Healix's Privacy Policy and Personal Data Protection Notice.

## **10. Data Retention, Account Closure and Deletion Requests**

If you close your account or request deletion of data, Healix may retain certain information where retention is required or reasonably necessary for healthcare continuity, legal compliance, regulatory obligations, accounting, tax, audit, dispute resolution, fraud prevention, security, corporate benefit administration, insurance or claims processing, medical record retention, contractual enforcement or legitimate operational purposes.

Account closure may not automatically delete healthcare records, prescriptions, consultation records, claims records, payment records, audit logs, security logs or records held by independent healthcare providers or third-party partners.

Requests to access, correct, withdraw consent, restrict processing or delete personal data will be handled in accordance with applicable laws and Healix's Privacy Policy. Some requests may be limited where retention is legally required or where deletion would affect healthcare safety, regulatory compliance, audit integrity or dispute resolution.

## **11. Payments, Wallets, Claims, Reimbursements and Corporate Benefits**

Where payment, wallet, closed-loop credit, reimbursement, financing, claims, benefit management or corporate healthcare features are made available, such features may be subject to verification, employer policy, insurer approval, provider confirmation, balance availability, transaction limits, compliance checks, third-party terms and applicable laws.

Unless expressly stated in writing, Healix is not a licensed bank, insurer, deposit-taking institution, moneylender, financing company, financial adviser or insurance adviser. Any payment, wallet, financing, insurance, reimbursement or claim-related functionality may be operated as a closed-loop feature or through licensed third-party providers, subject to separate terms and approvals.

Healix does not guarantee claim approval, reimbursement approval, insurance coverage, financing approval, wallet acceptance, payment success, provider acceptance, benefit eligibility or corporate approval. Healix may suspend, reverse, reject, withhold, investigate or cancel transactions, claims, reimbursements, credits or benefits that appear suspicious, inaccurate, unauthorised, fraudulent, duplicated, non-compliant or inconsistent with applicable policies or laws.

## **12. Corporate, Employer and Institutional Responsibility**

Where the Platform is used for corporate healthcare administration, employee benefits, dependants, group entitlements, institutional programmes, government deployments or employer-funded services, the relevant employer, corporate client, institution or programme owner remains responsible for determining user eligibility, coverage scope, benefit limits, reimbursement rules, employee categories, dependants, exclusions, approval workflows and internal policies.



Healix is not responsible for denied claims, rejected reimbursements, reduced coverage, benefit exclusions, employment status disputes, internal employer decisions, insurer decisions, programme changes or eligibility determinations made by corporates, employers, insurers, third-party administrators, institutions or programme owners.

Corporate administrators and institutional users must ensure that they have obtained all necessary notices, consents and authorisations from employees, dependants, patients or participants before submitting or processing personal data or health information through the Platform.

### **13. Artificial Intelligence (AI), Analytics and Automated Insights**

The Platform may include AI-powered dashboards, automated analytics, operational insights, risk indicators, utilisation summaries, recommendation tools, triage support, productivity tools or other data-driven features.

AI-generated or automated outputs are provided for informational, administrative and decision-support purposes only. They must not be treated as a substitute for professional medical judgment, clinical assessment, legal advice, financial advice, insurance advice, operational judgment, human review or regulatory compliance decisions.

Healix does not guarantee that AI-generated outputs will be complete, accurate, current, bias-free or suitable for any particular purpose. Users remain responsible for independently verifying outputs before relying on them.

### **14. Acceptable Use and Prohibited Conduct**

You agree not to misuse the Platform or use it for unlawful, harmful, fraudulent, abusive or unauthorised purposes.

- You must not submit false, misleading, forged or inaccurate medical, identity, employment, claims, payment or eligibility information.
- You must not impersonate another person, access another user's account, misuse another patient's data or act without authority.
- You must not interfere with, disrupt, reverse engineer, scrape, crawl, copy, overload, attack, bypass security controls, introduce malware or attempt unauthorised access to the Platform.
- You must not upload unlawful, infringing, harmful, malicious, defamatory, obscene, discriminatory or privacy-infringing content.
- You must not use the Platform to submit fraudulent claims, duplicate reimbursements, false prescriptions, forged medical certificates or unauthorised transactions.

Healix may investigate suspected misuse and may cooperate with regulators, law enforcement authorities, healthcare regulators, employers, insurers, banks, payment providers and other relevant parties where required or permitted.

### **15. Platform Availability, As-Is and As-Available Basis**

The Platform, including all content, software, integrations, dashboards, APIs, data, reports, services and features, is provided on an "as-is" and "as-available" basis to the fullest extent permitted by law.

Healix makes reasonable efforts to maintain security, availability and service continuity, including through information security controls and operational practices. However, Healix does not guarantee that the Platform will be uninterrupted, error-free, continuously available, fully secure, free from vulnerabilities, compatible with all devices, or free from data loss, delay, corruption or downtime.

Healix may perform maintenance, upgrades, patches, migrations, security actions, feature changes, service suspension or emergency downtime at any time where necessary for security, compliance, operational continuity, technical improvement or business reasons.



## 16. Cybersecurity, Technical Failure and Force Majeure

Healix shall not be liable for failure, delay, interruption, data loss, unauthorised access, service degradation or non-performance caused by events beyond its reasonable control.

- cyberattacks, hacking, malware, ransomware, phishing, denial-of-service attacks or unauthorised third-party activity;
- cloud, hosting, data centre, Hostinger or infrastructure outages;
- API failures, third-party integration failures, payment gateway failures, telecommunications failures, internet disruptions or power outages;
- governmental restrictions, regulatory actions, court orders, public health measures, sanctions, war, civil unrest, strikes, natural disasters, fire, flood or epidemic;
- acts, omissions, delays or failures of healthcare providers, clinics, pharmacies, laboratories, employers, insurers, payment processors, cloud vendors or other third-party service providers.

Where feasible, Healix may take reasonable steps to restore affected services, mitigate risks and communicate material disruptions, but Healix does not guarantee immediate restoration or uninterrupted service.

## 17. Third-Party Services and Integrations

The Platform may contain or connect to third-party services, systems, links, APIs, payment gateways, cloud services, healthcare providers, clinics, pharmacies, laboratories, insurers, employers, identity verification providers, communication tools and external software systems.

Healix does not control and is not responsible for the availability, accuracy, security, performance, medical judgment, professional conduct, pricing, privacy practices, terms, policies or decisions of third-party services or providers.

Your use of third-party services may be subject to separate terms, privacy notices, consents, fees and requirements imposed by those third parties.

## 18. Suspension, Termination, Refusal of Service and Content Removal

Healix may, with or without notice where appropriate, suspend, restrict, disable, terminate, refuse, delay, investigate or modify access to any account, service, transaction, integration, feature, content or user activity where Healix considers it necessary or appropriate for security, compliance, legal, operational, clinical safety, reputational, contractual, fraud prevention or risk management reasons.

Healix may remove, disable or restrict content, documents, claims, prescriptions, uploads, messages, records or information that Healix reasonably considers inaccurate, unlawful, unauthorised, harmful, infringing, fraudulent, misleading, unsafe, offensive, privacy-infringing, security-sensitive or inconsistent with these Terms.

Termination or suspension does not affect Healix's rights to retain records, enforce obligations, recover amounts owed, investigate misconduct, comply with law, cooperate with authorities or protect the safety and integrity of the Platform.

## 19. Intellectual Property

All content, software, source code, object code, databases, user interface designs, workflows, documentation, trademarks, logos, names, branding, graphics, reports, dashboards, algorithms, AI models, analytics, system architecture and intellectual property associated with Healix are owned by Healix, Paramount Healthcare or their licensors.

Except as expressly permitted, you must not copy, reproduce, modify, adapt, translate, reverse engineer, decompile, disassemble, distribute, sell, rent, license, commercially exploit, frame, mirror, scrape or create derivative works from any part of the Platform without Healix's prior written consent.



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You retain ownership of information you lawfully submit, but you grant Healix a non-exclusive, worldwide, royalty-free licence to use, process, store, transmit, display and disclose such information as necessary to operate, secure, improve and provide the Platform and related services.

## 20. Electronic Acknowledgement, Digital Consent and E-Signatures

You agree that electronic acknowledgements, click-wrap acceptances, checkbox consents, digital signatures, e-KYC confirmations, OTP confirmations, electronic records, system logs, timestamps, audit trails and digital communications may be used to evidence consent, authorisation, acceptance, identity verification, transaction approval and agreement to applicable terms.

To the fullest extent permitted by applicable law, such electronic records and digital consents are intended to be legally binding and admissible as evidence of your actions, approvals, instructions and agreements.

You are responsible for ensuring that any person using your account, device, credentials or administrative access is authorised to do so.

## 21. Disclaimers

To the fullest extent permitted by law, Healix disclaims all warranties, representations and conditions, whether express, implied, statutory or otherwise, including warranties of merchantability, fitness for a particular purpose, non-infringement, uninterrupted service, error-free operation, data accuracy, medical suitability, healthcare outcome, provider availability, claim approval, payment success and system compatibility.

No information on the Platform, including health content, wellness content, AI-generated output, analytics, dashboards, reports or administrative information, should be treated as professional medical advice unless expressly provided by a qualified healthcare provider within a proper consultation.

## 22. Limitation of Liability

To the fullest extent permitted by law, Healix and its directors, officers, employees, affiliates, shareholders, agents, licensors, partners, vendors and service providers shall not be liable for any indirect, incidental, consequential, special, exemplary, punitive, economic or loss-of-profit damages arising from or connected with the Platform, these Terms or any third-party services.

This includes loss, damage or liability arising from medical complications, treatment outcomes, delayed treatment, diagnosis disputes, prescription disputes, adverse reactions, provider conduct, denied claims, reimbursement disputes, payment disputes, corporate benefit decisions, data loss, cyber incidents, unauthorised access, downtime, service interruption, AI output, technical failure or third-party integration failure.

Where liability cannot be excluded, Healix's aggregate liability shall be limited to the amount paid by the relevant user to Healix for the specific service giving rise to the claim during the three (3) months preceding the event, or RM100.00, whichever is higher, unless a different mandatory limit applies under law.

## 23. Indemnity

You agree to indemnify and hold harmless Healix, Paramount Healthcare, their affiliates, directors, officers, employees, agents, partners and service providers from and against all claims, demands, liabilities, losses, damages, penalties, costs and expenses, including legal costs, arising from or relating to your misuse of the Platform, breach of these Terms, violation of law, infringement of third-party rights, unauthorised use of data, fraudulent claim, false information, unauthorised transaction, misuse of healthcare records or actions taken through your account.

## 24. Amendments and Changes to Services

Healix may amend these Terms or any service-specific terms at any time. Updated versions will be published on the Platform or otherwise notified through appropriate channels. Continued access to or use of the Platform after the effective date of updated terms constitutes acceptance of those updates.



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Healix may modify, suspend, discontinue, replace, upgrade, rename, migrate or remove any feature, integration, service, dashboard, content or functionality at any time, subject to applicable contractual commitments and laws.

## 25. Governing Law and Jurisdiction

These Terms are governed by and interpreted in accordance with the laws of Malaysia. Subject to any mandatory legal requirements, the courts of Malaysia shall have exclusive jurisdiction over disputes arising from or relating to these Terms, the Platform or related services.

## 26. Contact Details

For questions or concerns, contact us at:

Website: <https://myhealix.my>

Email: [legal@paramountgroup.com.my](mailto: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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