



STEP CARE MEMBERSHIP

Terms & Conditions

Membership Terms of Service, together with our Refund
& Cancellation Policy and Fair Use Policy.

These terms and conditions ("Terms") apply to your use of the primary healthcare services ("Services") provided by Stepcare ("We", "Us", or "Our"). These terms apply to both our virtual services and those provided at our clinic(s). By using the Services, you agree to be bound by these Terms.

1 Membership

- a) We offer membership packages that provide access to a range of healthcare Services, including but not limited to diagnostics, consultations, and pharmacy. Our membership is outlined in detail in our Membership Manual and all Services are conducted in accordance with the Membership manual. A Member of Stepcare is an individual who has paid a membership fee.
- b) Membership is subject to acceptance and payment of the membership fee, which must be in advance of receiving the Services. Membership is valid for a specified period and will expire at the end of that period unless renewed one month prior to the expiry.
- c) Membership is non-transferable and non-refundable unless agreed by us in accordance with our refund and cancellation policy.
- d) Prices are subject to change without notice and at our sole discretion. Prices are advertised on our website (www.stepcare.co.in) and Stepcare will provide the services for the period of paid membership. Renewal prices will be those prices effective at the time of renewal.
- e) We retain the authority to change or terminate membership plans and/or services, at any time. We will do our best to make changes to plans and our services at the end of a membership plan and before the renewal of that plan. This may not be possible in all situations. (Please refer to the refund and cancellation policy)

2 Non-Members Accessing our Services

- a) Non-members accessing Services may only do so at the sole discretion of Stepcare. Service provisions for Non-members will be in accordance with our "Walk-in Policy". The Walk-in Policy is subject to change, without liability or prior notice, from time to time.
- b) No walk-in service will be provided until the necessary fee has been paid. Walk-in services may be booked at our clinic, but access will be prevented until ten minutes before the appointment. No refunds can be made for patients who fail to attend an agreed appointment.

3**Our Services**

- a) Stepcare Services is a primary health service. We provide access to our medical professionals who can advise and support better health through their advice and information. Our advice, information, and recommendations are based solely upon information and evidence presented to us and the experience and skills of our medical staff, who are generally General Practitioners.
- b) Access to our medical professionals is at our discretion. We endeavor to provide prompt and relevant access to our team, but this may not always be possible in all situations. Where we have to change an appointment we shall endeavour to work with the Member to find the best available replacement appointment.
- c) Stepcare recognizes that Members may have to reschedule an appointment. This is simple up to 24 hours before the appointment and can be done through our Panacea interface. Appointments that must be rescheduled within 24 hours may be charged for at the prevailing walk-in charge. Charges may be levied at our sole discretion.
- d) Our Membership Services include the use of many common diagnostic tools that are used within Primary Care. Where our Membership Services do not include a specific diagnostic tool that is recommended by our medical professionals then the Member will have to agree to the costs before this tool or equipment can be used.
- e) Our Services do not include the supply of drugs or consumables and these will need to be purchased separately unless we offer a specific plan that the Member has adopted.
- f) Our Membership Services do not include any assessment or treatment of eyes or teeth. These may be available through a separate plan, where they will be subject to specific terms and conditions. A separate plan is also available for Members who wish to have support for their Mental Health and so apart from initial consultation and diagnosis, mental health is excluded from our Membership Services.
- g) Our Membership Services do not include any treatment. Treatments that are proposed by our medical practitioners will be carried out by recommended specialists. Members will enter into a contract directly with these specialists, who will be responsible for Member's health.
- h) We will provide our Services with reasonable care and skill and in accordance with applicable laws and regulations.
- i) We reserve the right to refuse to provide Services to any person at any time for any reason. If we refuse to provide our services then we shall write to the member to explain our reasons for doing so.
- j) We may, at our sole discretion, change or discontinue any aspect of the Services at any time, without notice or liability to you.

- k) All Services are provided in accordance with the Stepcare Charter, which is available on our website, including the commitment to not discriminate on the basis of age, race, religion, disability, sexual orientation, or gender.
- l) Services such as maternity care, dental care, vision care, cosmetic procedures, mental health treatment, and rehabilitation are excluded. Additionally, experimental treatments and weight-loss surgeries are not covered, as they are often considered elective procedures. However, it is important to note that the specific exclusions will vary depending on the program and the terms of the membership agreement.

4 Payments

- a) Payments for Services are due before the first day of the membership commences unless otherwise arranged in writing with Stepcare.
- b) Membership fees are due at the time of registration and are non-refundable except in accordance with our Refund & Cancellation policy.
- c) We reserve the right to modify our pricing at any time, without notice to you.
- d) Payment amounts are generally quoted exclusive of taxes such as General Sales Tax. GST will be applied to all relevant payments.

5 Confidentiality and Privacy

- a) We will maintain the confidentiality of your personal and medical information in accordance with applicable laws and regulations.
- b) We will only collect, use, and disclose your personal information in accordance with our privacy policy, which is available on our website.
- c) We want to assure you that the privacy of your data is of the utmost importance to us, and we will not compromise it in any way unless legally required to do so. We adhere to all applicable privacy laws and regulations, and we have strict policies and procedures in place to safeguard your personal information.

6 Liability and Disclaimer

- a) We will not be liable to you or any third party for any indirect, incidental, consequential, special, or punitive damages arising from or relating to the Services.
- b) We do not guarantee the accuracy or completeness of any advice, information or guidance provided through the Services.
- c) We will not be liable for any loss or damage arising out of or in connection with your use of the Services or reliance on any medical information provided through the Services.

7 Member Complaints and Feedback

Members who wish to make a complaint and/or provide feedback should write directly to the Managing Director at contact@stepcare.co.in

Complaints will be managed seriously and transparently. Customer satisfaction is very important to us and we endeavour to provide a fair reaction to justified complaints.

Complaints will be managed in the following manner:

- On receipt of a complaint, we will write back confirming receipt within two weeks and stating who will be responsible for the investigation and determination of the complaint.
- Our Managing Director will review the situation. He may delegate the investigation to a senior member of staff, or an independent, third-party investigator. The review may require a meeting, but complainants are urged to put as much information into their original complaint to allow a rapid assessment of all the facts.
- Our Managing Director, or appointed person, will write back to confirm their adjudication of the complaint. We will ideally do this within four weeks. Where this is not possible, we will write to provide an update, requesting more time to review the case.
- Unless the complainant has further information, the decision of our Managing Director, or appointed person, is final and represents our considered position.
- Where we believe that compensation is payable then this will be subject to a separate arrangement.

We will not recognize a formal dispute until this process has been completed, or the courts have been engaged.

8 Miscellaneous

- a) These Terms constitute the entire agreement between you and us with respect to the Services.
- b) These Terms are governed by and construed in accordance with the laws of India without regard to its conflict of law provisions.
- c) Any dispute arising out of or relating to these Terms or the Services will be resolved by arbitration in accordance with the rules of the Indian Council of Arbitration.
- d) These Terms may not be assigned by you without our prior written consent.

If you have any questions about these Terms or the Services, please contact our Managing Director at Stepcare.

STEP CARE MEMBERSHIP

Refund & Cancellation Policy

At Stepcare, we aim to provide our members with the best possible experience. However, we understand that there may be instances where members or Stepcare may need to cancel a membership. Please read this policy carefully to understand the scenarios in which a refund or cancellation may be possible.

A member may only request a refund in the following scenarios

- a. Membership Cooling-off Period** – We recognize that membership is a significant partnership for both our members and Stepcare. We, therefore, offer members a cooling-off period where a member may decide, for whatever reason, that membership is not for them. Provided that we are notified within fourteen days of paying for a membership then we will consider a refund of fees paid, less any costs that we have incurred. This cooling-off period only applies to the first membership package bought by a member.
- b. Change of address** – We will consider a refund if the member moves both their work and their residential address outside the city limits of Bangalore and cannot use the in-person Services.
- c. Develops a medical condition or illness that is outside of Stepcare's Services** – The membership can be paused where a medical condition or illness prevents a member from using the services. Members in this situation should discuss this with our medical staff who will discuss the consequences of this decision and our ability to support a member through their illness. If a pause is agreed then it will last until the medical condition is resolved to the satisfaction of our medical staff, at which point the membership will be resumed. If the medical condition lasts longer than twelve months then no refund will be provided unless at the discretion of our medical professionals.
- d. Death** – A member's family is entitled to a refund of membership on presentation of a valid death certificate. Any refund will be paid to the next of kin recorded on the member's information held by us.
- e. Medical negligence on Stepcare's part** – If medical negligence or substantive error on Stepcare's part is accepted by us then we will make an appropriate refund of membership fees. The amount remains at our sole discretion.

- f. A significant change in our Services** — In very rare circumstances, we may be forced to make a significant change to our scope of services during a membership. In this unlikely scenario, we will propose a variation to fees for agreement by the Member. Where this can not be agreed then we will consider an appropriate refund.

Where we agree to make a refund then, unless noted in the scenarios above, we will make a refund that is proportional to the unused full months that remain from the annual membership fee. Unless noted otherwise a refund is accompanied by a termination of membership. In all circumstances, any refund is at our sole discretion.

Scenarios in which Stepcare may cancel a membership without refunding payment

- a. Suspected fraudulent activity** — Membership will be frozen until the matter can be investigated internally by Stepcare. If fraudulent activity is proven or highly suspected after this investigation, by Stepcare, the membership will be **terminated without refund** and reasons offered to the member in writing.
- b. Any kind of abuse is reported, uncovered or discovered** — This includes any kind of abuse to staff or other members or by disrupting Stepcare on social media platforms. This will be managed as above; membership will be frozen until the matter can be investigated internally, by Stepcare. If abuse is found to have occurred or is highly suspected after this investigation, the membership will be **terminated without refund** and reasons offered to the member in writing.
- c. Change of address outside Bangalore** — Stepcare reserves the right to cancel the membership.
- d. Misuse of service** — At Stepcare's discretion but in accordance with our terms of service (refer to fair use policy).
- e. Custodial prison term** — Cancellation of membership.

Special Circumstances

- a. **Circumstances beyond our control** – Where Stepcare is unable to provide services due to circumstances beyond our control such as a **pandemic, epidemic, natural disaster, or force majeure** – Memberships will be paused for the duration of the closure. If this closure is permanent, no refund can be issued unless at Stepcare’s sole discretion.

In all cases, if a refund is issued, it will be processed within 14 working days from the date of approval of the refund request. Refunds will be processed via the same mode of payment used for the membership purchase. Any cancellation of membership will be communicated to the member in writing, and any refund, if applicable, will be mentioned.

Please note that the above policy is subject to change at Stepcare’s discretion.

STEP CARE MEMBERSHIP

Fair Use Policy

At Stepcare, we strive to provide high-quality primary healthcare services to all our members. To ensure that our services are utilized effectively and efficiently, we have developed this Fair Use Policy that outlines the acceptable use of our services by our members.

■ Appropriate use of Stepcare Services

Members of Stepcare must use our services solely for the purposes of primary healthcare services. Members are expected to use our services in good faith and in accordance with applicable laws and regulations. Members must not use our services for any unlawful, fraudulent, or improper purpose.

■ Respect for Others

Members of Stepcare must respect the privacy, dignity, and rights of other members, our staff, and other healthcare providers. Members must not harass, discriminate, or defame other members or our staff. Members must not use our services to engage in any activities that are offensive or inappropriate.

■ Responsible Use of Resources

Members of Stepcare must use our resources responsibly and efficiently. Members must not misuse our services or resources or engage in activities that may cause harm to our systems or networks. Members must not engage in activities that may interfere with providing services to other members or our ability to provide services.

■ Compliance with Policies and Regulations

Members of Stepcare must comply with all applicable policies and regulations. Members must comply with our terms of service, privacy policy, and any other policies that we may develop from time to time. Members must also comply with applicable laws and regulations, including those related to healthcare, privacy, and data protection.

■ Reporting of Misuse or Abuse

Members of Stepcare must report any misuse or abuse of our services or resources. If a member becomes aware of any misuse or abuse of our services, they must report it immediately to Stepcare.

■ Consequences of Non-Compliance

If a member violates this Fair Use Policy or any other applicable policies or regulations, Stepcare may take appropriate action, including, but not limited to, termination of the membership, reporting the violation to relevant authorities, and pursuing legal action.

We reserve the right to amend this Fair Use Policy at any time. We encourage all our members to review this policy regularly to stay informed of any updates.

Please note that the terms and conditions of the Stepcare membership mentioned above are subject to change. In the event that any changes are made to these terms and conditions, we will communicate these changes to you via email. We recommend that you regularly review the terms and conditions of your membership to stay up-to-date with any changes.

Thank you for being a member of Stepcare.