PlatinaCare – Terms of Service and Liability Disclaimer

Last Updated: October 24, 2026

Please read these Terms of Service ("Terms") carefully before downloading, registering, or using the PlatinaCare mobile application and digital platform ("the App"). By accessing or using the App, you agree to be bound by these Terms. If you do not agree to these Terms, you must immediately cease using the App.

1. Nature of Service (Marketplace Platform Only)

PlatinaCare is an online, tech-enabled marketplace platform that connects independent users (patients) with independent, licensed healthcare practitioners (doctors).

- **No Medical Advice:** PlatinaCare does not provide medical advice, diagnosis, treatment, or healthcare services of any kind.
- **Platform Role:** The App acts strictly as a digital facilitator and intermediary. Any medical consultation, prescription, or clinical decision made during a session is an independent transaction exclusively between the patient and the healthcare practitioner.

2. No Emergency Services

PLATINACARE IS NOT AN EMERGENCY MEDICAL PORTAL. The App must not be used for medical emergencies, severe acute conditions, or life-threatening situations. If you are experiencing a medical emergency, please immediately visit the nearest physical hospital or contact local emergency rescue services (such as 1122) directly.

3. Verification of Medical Practitioners

All doctors offering consultations on PlatinaCare represent that they hold a valid, active registration license with the Pakistan Medical and Dental Council (PMDC). While PlatinaCare performs initial checks on PMDC credentials during onboarding, the platform does not guarantee the continuous absolute accuracy, clinical skill, or performance of individual practitioners. It remains the patient’s responsibility to verify the credentials of the assigned doctor if they wish to do so.

4. Direct Passenger & User Verification Compliance

In compliance with local regional regulations within Pakistan, users may be required to input valid identification parameters (such as a 13-digit CNIC number) before booking or initiating certain real-time services. By providing this data, you warrant that all information submitted is true, accurate, and belongs strictly to you.

5. Absolute Exclusion of Liability & Disclaimer

- **Limitation of Liability:** To the maximum extent permitted under Pakistani law, PlatinaCare, its parent entity, proprietor, employees, and developers shall not be held liable for any direct, indirect, incidental, consequential, special, or exemplary damages, including but not limited to medical malpractice, misdiagnosis, personal injury, wrong prescription, emotional distress, or wrongful death resulting from a consultation facilitated by the App.
- **Proprietor Indemnity:** You explicitly understand and agree that the App is operated under a Sole Proprietorship model. You hereby

unconditionally waive any right to bring legal claims, lawsuits, or financial demands against the individual proprietor’s personal assets, estate, home, or personal bank accounts for any dispute arising from clinical outcomes on the platform.

6. User Responsibilities & Data Protection

- **Accurate Information:** You agree to provide complete and completely accurate medical histories, symptom lists, and personal identification records when prompted by a practitioner.
- **Account Security:** You are entirely responsible for protecting your account access credentials and One-Time Passwords (OTPs). Any activity occurring under your registered mobile phone number is deemed to be executed by you.
- **Data Privacy:** PlatinaCare implements data security frameworks to safeguard your electronic medical logs. However, the platform cannot guarantee absolute immunity against malicious third-party digital breaches beyond standard commercial control.

7. Financial Transactions & Refunds

All payments processed via integrated mobile wallets (including Easypaisa, JazzCash, or bank gateways) are final. PlatinaCare acts as a collection agent for the independent practitioner. Any refund requests regarding missed appointments or technical drops will be evaluated strictly according to the platform's internal operational refund policies.

8. Governing Law & Jurisdiction

These Terms shall be governed by, construed, and enforced in accordance with the federal laws of the Islamic Republic of Pakistan. Any legal dispute, arbitration, or statutory claim arising from the use of this platform shall fall under the exclusive jurisdiction of the competent courts located in Islamabad/Rawalpindi.

By clicking **"I Agree"** or by proceeding to create an account on PlatinaCare, you explicitly acknowledge that you have read, understood, and agreed to be bound by every clause of this agreement.