

FUTUREK TRAVEL TERMS AND CONDITIONS

Effective Date: [Insert Date]

1. INTRODUCTION

1.1 These Terms and Conditions ("Terms") govern the use of the FutureK Travel plan ("the Plan") provided by Heydoc Health Sdn Bhd [Reg. No. 202501043042 (1644450-H)] ("Heydoc Health", "we", "us", "our").

1.2 By activating or using the Plan, the subscriber ("you", "your", "Member") acknowledges that you have read, understood, and agreed to be bound by these Terms.

1.3 The Plan is designed to provide on-demand digital healthcare access for travellers and members through the FutureK mobile application ("FutureK App").

2. SERVICE DESCRIPTION

2.1 The Plan allows Members to consult licensed doctors through the FutureK App.

2.2 Consultations are conducted using a chat or voice note approach. If the attending doctor determines it is necessary, a video consultation may be initiated.

2.3 The Plan is intended only for minor, non-emergency medical conditions suitable for teleconsultation. The attending doctor may determine that certain conditions cannot be safely assessed or treated remotely and may advise the Member to seek in-person medical care.

2.4 Teleconsultation and clinical services are delivered by licensed medical practitioners through Heydoc International Sdn Bhd, which manages the clinical infrastructure and healthcare delivery. Heydoc Health Sdn Bhd remains responsible for subscription administration and platform support.

3. PLAN ENTITLEMENTS

3.1 Members are entitled to the following benefits under the Plan:

a. Unlimited teleconsultations with licensed doctors, available seven (7) days a week.

b. One (1) care entitlement per trip, which may be used for either:

(i) One (1) teleconsultation with e-prescription and acute medications; or

(ii) One (1) PharmacyCare visit at a participating partner pharmacy, including walk-in advisory for non-urgent minor ailments, cashless over-the-counter (OTC) medications, and basic health checks such as blood pressure and temperature measurements.

3.2 The care entitlement in Clause 3.1(b) is limited to one (1) use per trip. Once either option (i) or (ii) has been utilised, the other option is no longer available for that trip.

3.3 If a Member requires additional medication or PharmacyCare services beyond the one (1) care entitlement within the same trip, the teleconsultation will remain free of charge; however, the cost of medication or PharmacyCare services will be billed separately at transparent rates.

3.4 A single consultation may cover more than one medical condition, and the doctor will prescribe medication as clinically appropriate.

3.5 All entitlements are valid only during the active subscription period. Any unused entitlements will not carry forward or be refunded.

4. FEES AND PAYMENT TERMS

4.1 The subscription fee for the Plan is RM1.99 per member per day, exclusive of any applicable taxes.

4.2 The subscription fee includes unlimited teleconsultations and one (1) care entitlement per trip (either a teleconsultation with e-prescription and acute medications, or a PharmacyCare visit), as described in Clause 3.1(b).

4.3 Members are only required to pay for the number of days during which coverage is active. Due to the cooling period set out in Clause 4.7, the date of purchase is not counted as a covered day. For example, if a Member is staying at a hotel for three (3) days and two (2) nights and purchases the Plan on the first day (Day 1), coverage will commence on Day 2. The Member would therefore only pay for two (2) days of coverage (Day 2 and Day 3).

4.4 There are no additional charges unless you request:

- a. Medication for conditions not covered under this Plan; or
- b. Special or non-standard medications.

4.5 Long-term or chronic conditions and their medications may be assessed and prescribed by the attending doctor if clinically appropriate; however, such medications are not covered under this Plan and must be self-paid at partner pharmacy rates.

4.6 If a requested medication is not covered, you will be informed before dispensing. You may choose to self-pay for such medication either at the pharmacy counter or via a payment link provided by the dispensing pharmacy.

4.7 Payment for the subscription is due upon registration.

4.8 A cooling period applies to all new subscriptions. Coverage under the Plan shall commence on the next calendar day following the date of purchase. No teleconsultation, medication, or PharmacyCare entitlements may be utilised on the date of purchase itself.

4.9 The subscription is non-refundable once the coverage period has commenced.

5. MEDICATION COLLECTION AND DELIVERY

5.1 After an e-prescription is issued, Members must proceed to checkout in the FutureK App and select one of the following fulfilment options:

- a. Self-Collection at Pharmacy (Free of Charge) - Members must select their preferred participating pharmacy within the App for medication pickup.
- b. Same-Day Delivery (Free of Charge) - Members may request delivery of their medication to their place of stay or a specified address at no extra charge.

5.2 For delivery requests, Members must enter a valid delivery address within the App during checkout.

5.3 For self-collection, the selected pharmacy will notify the Member via WhatsApp message or phone call when the medication is ready for pickup. The Member may then proceed to the pharmacy and present the e-prescription QR code at the pharmacy counter to collect the medication.

5.4 The list of participating pharmacies can be found within the FutureK App under "Pharmacy List" or "Find Pharmacy".

5.5 For delivery requests, the selected pharmacy may contact the Member directly to confirm delivery details and arrange fulfilment.

6. PERSONAL USE POLICY

6.1 The Plan is strictly for personal use by the registered Member only.

6.2 Sharing of accounts, use on behalf of another person, or obtaining medication for others using your account is strictly prohibited.

6.3 Any misuse or fraudulent activity may result in immediate suspension or termination of your account without refund.

7. COVERED CONDITIONS

7.1 FutureK covers minor, acute primary care conditions that are suitable for teleconsultation and remote management. Covered conditions include, but are not limited to: Cough, Cold or Flu, Sore Throat, Fever or Muscle Aches, GERD or Gastritis, Stomachache or Bloating, Nausea or Vomiting, Infectious Gastroenteritis or Diarrhoea, Headache or Migraine, Dizziness or Giddiness, Eczema or Dermatitis, Gout, Joint Pain (Osteoarthritis), Joint Sprain, UTI (Uncomplicated, Female), Dysmenorrhea, Mouth Ulcer, Bacterial Conjunctivitis, Hordeolum or Eyelid Infection, Ringworm or Fungal Skin Infection, Insect Bites, and Head Lice.

7.2 The list above is non-exhaustive and is provided for general guidance only. All consultations, diagnoses, and treatment decisions remain subject to the clinical judgement of the attending doctor.

7.3 The attending doctor reserves the right to decline remote treatment, limit prescriptions, or recommend an in-person consultation where it is deemed medically necessary or clinically safer.

7.4 Medications covered under the Plan are limited to those included in the FutureK formulary. The attending doctor will prescribe medications within the formulary where clinically appropriate.

7.5 Where a medication outside the FutureK formulary is prescribed based on clinical judgement, such medication will not be covered under the Plan and the cost shall be borne directly by the Member.

7.6 Dispensing pharmacies may substitute medications with therapeutically equivalent alternatives based on availability and professional judgement.

8. EXCLUDED CONDITIONS

8.1 The Plan does not cover chronic diseases, serious medical conditions, red-flag symptoms, conditions requiring physical examination, diagnostic testing, procedures, or specialist care, or any condition that the attending doctor determines is not appropriate for teleconsultation.

8.2 Examples of excluded conditions (non-exhaustive) include: Asthma & COPD, Corns & Warts, Hypertension, Hyperlipidemia, Diabetes Mellitus, Infection Following A Procedure (Abscess, Wound), Open Wound, Traumatic Injuries, Complicated UTI and UTI in Men, Cancer, Serious or Red-Flag Acute Conditions, Heart Disease, and Unspecified or Undifferentiated Illness.

8.3 Doctors may recommend that Members seek in-person medical evaluation at a clinic or hospital if the condition requires further examination, investigation, or treatment beyond the scope of teleconsultation.

8.4 The FutureK platform is not intended for emergency or life-threatening medical situations. In cases of emergency (including but not limited to chest pain, shortness of breath, severe bleeding, seizures, or persistent high fever), Members must seek immediate medical attention at the nearest clinic or hospital or contact emergency services (999).

9. PHARMACYCARE

9.1 Members may access PharmacyCare services at participating partner pharmacies nationwide.

9.2 PharmacyCare services include walk-in advisory for non-urgent minor ailments, cashless over-the-counter (OTC) medications, blood pressure checks, and temperature checks.

9.3 PharmacyCare services are integrated with the FutureK App. Members must present

their active membership through the App when visiting a partner pharmacy.

9.4 PharmacyCare is intended for non-urgent, minor health needs only. For conditions requiring medical consultation, Members should use the teleconsultation service.

9.5 The availability of specific PharmacyCare services may vary by pharmacy location.

10. RESPONSIBLE USE

10.1 Members agree to use the Plan responsibly and in good faith.

10.2 You must provide accurate and truthful information during registration and consultations.

10.3 Heydoc Health reserves the right to suspend or terminate access to the Plan in the event of misuse, non-compliance, or abuse.

11. DATA PROTECTION AND PRIVACY

11.1 Heydoc Health complies with the Personal Data Protection Act (PDPA) 2010.

11.2 Personal data collected will be used solely for providing healthcare services, managing subscriptions, and communicating updates related to the Plan.

11.3 By using the Plan, you consent to the collection and use of your data in accordance with our Privacy Policy.

12. CUSTOMER SUPPORT

12.1 For assistance or enquiries, please contact:

Phone / WhatsApp: +6017-7072917

Email: support@heydochealth.com

Service Hours: 9:00 AM - 10:00 PM, daily.

13. GOVERNING LAW

13.1 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

13.2 Any disputes arising from or relating to these Terms shall be subject to the exclusive jurisdiction of the courts of Malaysia.