

2MG

Second Medical Opinion

Terms and Conditions

Last update January 2024

User Agreement

The web platform www.2mopinion.com is published by the company UNIVERSTOV MEDICAL TREATMENT FACILITATION SERVICES L.L.C, registered in Dubai under number 1149636

This User Agreement ("Agreement") is established between [2MO] ("we," "our," or "us") and the users of our digital platform ("you" or "users"). By accessing or using the 2MO platform, you acknowledge and agree to abide by the terms and conditions set forth in this Agreement.

1. Acceptance of Terms

Your use of the 2MO platform constitutes your acceptance of this Agreement and any supplementary terms that may apply to specific features or services. If you do not agree with these terms, kindly refrain from using the platform.

2. Eligibility

By accessing and utilizing the 2MO platform, you affirm that you meet the legal age requirement as stipulated by the laws of the United Arab Emirates (UAE) to enter into this Agreement.

3. Service Description

2MO provides a digital platform connecting users with medical professionals for personalized second medical opinions. The platform facilitates communication and information exchange, aiming to enhance your healthcare decisions.

4. User Conduct

While using the platform, you agree to:

- Comply with all applicable laws and regulations.
- Utilize the platform solely for lawful purposes.
- Respect the privacy and rights of other users and medical professionals.

Customer using the website who are Minor /under the **age of 18** shall not register as a User of the website and shall not transact on or use the website

5. Privacy and Data Protection

Our commitment to protecting your privacy and data is outlined in our Privacy Policy. This policy provides insights into how we collect, use, and safeguard your personal and medical information in accordance with UAE data protection laws.

6. Medical Disclaimer

Please be aware that the second medical opinions provided on the platform are intended for informational purposes only. They should not replace professional medical advice. Always consult your primary healthcare provider for medical diagnosis and treatment decisions.

7. Confidentiality

While all communications between users and medical professionals are treated as confidential, please note that absolute online communication security cannot be guaranteed.

User is responsible for maintaining the **confidentiality** of his account.

8. Intellectual Property

All content and materials on the 2MO platform, including but not limited to text, images, logos, and software, are protected by intellectual property laws in accordance with UAE regulations.

9. Limitation of Liability

2MO bears no liability for any direct, indirect, incidental, consequential, or punitive damages arising from your use of the platform or reliance on the information provided therein.

10. Termination

We retain the right to suspend or terminate your access to the platform at our discretion, particularly if you breach the terms outlined in this Agreement or engage in improper conduct.

11. Changes to Terms

Any modifications or updates to these terms will be communicated to users via the platform. Continued use of the platform post such changes implies acceptance of the revised terms.

12. Governing Law

This Agreement is governed by and interpreted in accordance with the laws of Dubai and the United Arab Emirates (UAE). Any disputes arising from this Agreement shall be subject to the exclusive jurisdiction of the courts of Dubai, UAE.

By using the 2MO platform, you signify your understanding and agreement to these terms. Should you have any inquiries or concerns, please contact our dedicated support team.

13. Payment

- Visa or MasterCard debit and credit cards in **AED** will be accepted for payment.
- The displayed price and currency at the checkout page, will be the same price and currency printed on the Transaction Receipt and the amount charged to the card will be shown in your card currency.
- Once the payment is made, the confirmation notice will be sent to the client via email within 24 hours of receipt.
- We will not trade with or provide any services to **OFAC and sanctioned countries**”
- Cardholder must retain a copy of **transaction records** and www.2mopinion.com policies and rules

14. REFUND POLICY

1. Refund Eligibility:

Users are eligible for a refund within 24 hours of submitting a request for a second medical opinion.

Refund requests made after 24 hours of request submission will not be considered.

2. Cancellation and Refund Procedure:

To cancel a request and request a refund, users must contact our customer support team within 24 hours of submitting their request.

Users can contact customer support via [email Info@2mopinion.com].

3. Refund Process:

Refunds will be done only through the Original Mode of Payment and will be processed within 10 to 45 days depending on the issuing bank of the credit card.

4. No-Refund After 24 Hours:

Users are advised that after 24 hours from the time of request submission, no refund requests will be entertained.

5. Exceptions:

In exceptional circumstances, 2MO reserves the right to consider refund requests beyond the 24-hour window. Such cases will be assessed on a case-by-case basis.

6. Incomplete or Inconclusive Cases:

If, for any reason, a second medical opinion cannot be provided or is inconclusive, users will be eligible for a full refund.