

Health4Travel Terms and Conditions

Version: 2.1

Effective date: 16 September 2026, 00:00 UTC

These Terms explain how Health4Travel bookings, payments, cancellations and refunds work, and who is responsible for the healthcare or other service you book.

Health4Travel (iFlyIT B.V.) is the company that provides the Platform and enters into these Terms with you. It is registered in the Netherlands under KvK number 67335829 at Burgemeester Burgerhof 29, 3481 CX Harmelen, the Netherlands. Health4Travel Enterprises Pte Ltd, Singapore UEN 202341292N, is its parent company and may help operate the Platform. The parent company is not a party to these Terms unless your Booking or service says otherwise.

Contact: <https://health4travel.com/contact>

Key terms before you book

This is a short guide to the main purchase terms. The full Terms below still apply.

- **Independent Provider.** The clinic, doctor, dentist or other Provider supplies the booked service and is responsible for its professional and clinical decisions. Health4Travel provides the booking and payment platform.
- **Price.** Before you pay, you will see the total amount due and, where applicable, the Provider Price, Health4Travel Platform Fee, taxes and other charges.
- **Confirmation.** Your Booking is confirmed only when Health4Travel sends a confirmation or the Platform shows it as confirmed.
- **Cancellation at least 24 hours before the appointment.** Health4Travel will refund in full all amounts it collected for the Booking. Amounts paid directly to a Provider or another third party follow that party's refund process and applicable law.
- **Cancellation less than 24 hours before the appointment or failure to attend (no-show).** The amounts Health4Travel collected are normally non-refundable. Exceptions may apply if the Provider waives its charge, the Booking says otherwise, or the law requires a refund.
- **Provider cancellation.** If the Provider cancels or fails to provide the booked service, Health4Travel will refund in full the amounts it collected unless you accept another Booking.
- **Additional services.** Tests, treatment, products or follow-up care not included in the original Booking may cost extra and will be advised and billed during the appointment.
- **Insurance.** Although Health4Travel provides streamlined documentation for insurance claims, Health4Travel does not decide whether your insurance covers a service. Unless an insurer or assistance company has pre-approved or funded the Booking, you remain responsible for payment and subsequent claims.
- **Emergencies.** Health4Travel is not an emergency service. Contact local emergency services immediately if you may need urgent emergency care.

1 About these Terms

1.1 These Terms apply when you use Health4Travel's websites, apps, account features and booking services, together called the Platform. They also apply to the booking and payment services Health4Travel provides through the Platform.

1.2 You accept these Terms when you tick the acceptance box or use another acceptance control during registration, booking or another Platform process. You may be able to use the Platform and make a Booking

without an Account. If you book as a guest, these Terms apply when you accept them during the booking process.

1.3 Health4Travel does not provide healthcare or other regulated professional services. The relevant Provider supplies those services independently.

1.4 Health4Travel may use group companies and outside suppliers to support the Platform. Unless your Booking or service names another company, Health4Travel (iFlyIT B.V.) remains responsible for the Platform services covered by these Terms.

2 Definitions

2.1 Account means a Health4Travel account held by an individual.

2.2 Account Holder means a User who has created and maintains an Account.

2.3 Guest User means a User who uses the Platform or makes a Booking without an Account.

2.4 User means an individual who uses the Platform, either as an Account Holder or Guest User.

2.5 Patient means the person who receives, or is intended to receive, a service booked or managed through the Platform. The Patient may be the User or someone else.

2.6 Booking Party means a person or organisation that makes, requests, approves or manages a Booking for a Patient. This may include a family member, guardian, insurer, assistance company, third-party administrator or employer.

2.7 Payer means the person or organisation responsible for some or all of the Booking price. This may be the Patient, Booking Party or someone else.

2.8 Provider means the independent clinic, hospital, doctor, dentist, telehealth provider or other professional or organisation that supplies the booked service.

2.9 Provider Price means the price the Provider sets or agrees for the booked service.

2.10 Platform Fee means any separate fee Health4Travel charges for its platform, booking, administration or related services.

2.11 Booking means a requested or confirmed appointment, service or other transaction managed through the Platform.

3 What Health4Travel provides

3.1 Health4Travel provides a digital platform and booking service. It helps Users and Booking Parties find, compare where available, book and manage non-emergency outpatient healthcare and other services offered by independent Providers.

3.2 Depending on the location and service, the Platform may also provide booking messages, payment tools, documents, Account features, telehealth links, insurance-related booking information and other administrative tools.

3.3 Services vary by country, city, Provider and service type. Health4Travel cannot guarantee a particular Provider, service, language, price or appointment time.

3.4 Health4Travel is not an emergency service. Contact local emergency services or an appropriate emergency healthcare provider immediately if a situation is life-threatening or may require urgent emergency care.

3.5 General information on the Platform, website, app, guides or support channels is not medical advice, diagnosis or treatment. Only information expressly provided by a licensed healthcare professional as part of a booked healthcare service should be treated as professional medical information.

4 Accounts age and authority

4.1 You must normally be at least 18 to create an Account or make a Booking. Health4Travel may allow a different age where the law permits it and an appropriate process is available.

4.2 A Patient may be under 18. If you book for a minor or another person who cannot book independently, you must have the legal authority or other lawful basis to do so.

4.3 You must give accurate, current information when you create an Account or make a Booking. Correct any important error promptly if it could affect the Booking or service.

4.4 You are responsible for protecting your login details and authentication methods and for activity through your Account. This does not apply where unauthorised activity results from Health4Travel's failure to meet its own legal or security duties.

4.5 You must not use another person's identity to create an Account or provide Patient information unless you have proper authority or another lawful basis.

5 Bookings for another person or through an organisation

5.1 You may book for yourself or another Patient. An insurer, assistance company, third-party administrator, employer, guardian or family member may also make a Booking.

5.2 If you book for someone else, you must be authorised to provide the information needed to arrange the Booking. You must also pass the relevant appointment information to the Patient.

5.3 Separate commercial arrangements may apply when an organisation makes or pays for a Booking. These arrangements may cover payment, approval, cancellation or reimbursement. They do not reduce the Patient's rights under mandatory law.

5.4 A Patient does not accept Account-specific duties simply because another person or organisation books for them. If the Patient must accept particular terms, notices or consents, Health4Travel or the Provider may present them directly during booking, confirmation or care.

6 Providers and regulated services

6.1 Providers are independent businesses or professionals. They are responsible for the services they provide and for following the healthcare, licensing, clinical practice, patient safety, informed consent, prescribing, record-keeping and other mandatory rules that apply where they provide the service.

6.2 Health4Travel does not direct or control a Provider's clinical judgement, diagnosis, treatment, prescribing or other professional decisions.

6.3 Provider profiles, prices, availability, service details and languages are based on information supplied or agreed by the Provider, or otherwise reasonably available to Health4Travel. Health4Travel takes reasonable steps to display the information accurately. Subject to its duties under applicable law, Health4Travel is not responsible for errors caused by incorrect or outdated information from a Provider or another third party.

6.4 Words such as vetted, verified or trusted refer to the onboarding or periodic checks Health4Travel carries out using information reasonably available at the time. They do not mean that Health4Travel continuously monitors every licence, registration or professional status unless it expressly says so.

7 Prices and payment

7.1 The Provider normally sets the Provider Price. Health4Travel may charge a separate Platform Fee. It may also show or pass on payment-processing charges, taxes or other amounts where the law allows this.

7.2 Before you place a paid order, you will see the total amount due and, where applicable, the Provider Price, Platform Fee, taxes and other charges. Some or all of this information may appear on the payment page operated by Health4Travel's payment provider.

7.3 Depending on the Booking, payment may be collected by Health4Travel, its payment provider, the Provider or an authorised Payer. If Health4Travel collects payment, it does not become the provider of the healthcare or other regulated service.

7.4 If you must pay, you must provide valid payment information. Health4Travel may refuse, cancel or suspend a Booking if the required payment or authorisation fails.

7.5 If another Payer is responsible, Health4Travel may request payment or approval from that Payer. Health4Travel does not guarantee insurance cover or reimbursement unless it has accepted that responsibility in writing.

7.6 For online payments, Health4Travel may send you to Stripe or another payment provider. Selecting Proceed to payment starts the payment process but does not complete payment. You will see the charges and total before completing payment.

7.7 If the booking process asks you to request immediate performance, you ask Health4Travel to begin its booking and administrative services immediately. If the law gives you a right to withdraw from this separate booking service, that right may end when Health4Travel has fully performed it. This does not affect the cancellation and refund rules in Section 9 or any rights that the law does not allow these Terms to limit.

8 Booking confirmation

8.1 Your Booking is confirmed only when Health4Travel sends a confirmation or the Platform shows it as confirmed.

8.2 Before confirming, check the Provider, service, location, date, time, Patient details and price. If you find an error after confirmation, contact Health4Travel or use the available Platform function as soon as possible.

8.3 The Provider may require more information, identification or consent before providing the service. A Health4Travel confirmation does not replace the Provider's clinical, legal or professional intake requirements.

9 Rescheduling cancellations and refunds

9.1 Rescheduling

Ask to reschedule at least 24 hours before the appointment where possible. A new time depends on the Provider's availability, and Health4Travel cannot guarantee a suitable replacement.

9.2 Cancellation at least 24 hours before the appointment

This is a timely cancellation. Health4Travel will refund in full all amounts it collected for the Booking, including the Provider Price, Platform Fee and any payment-processing charge it collected. If you paid any amount directly to the Provider or another third party, that party's refund process applies, together with your rights under mandatory law.

9.3 Cancellation less than 24 hours before the appointment

This is a late cancellation. Unless the Provider waives its charge, your Booking states different terms, or the law requires another result, all amounts Health4Travel collected are non-refundable. This includes the Provider Price, Platform Fee and payment-processing charges. The Provider remains entitled to its price under its agreement with Health4Travel. If the Provider waives that price, Health4Travel may refund it. The Platform Fee and payment-processing charges remain non-refundable unless Health4Travel agrees otherwise, the Booking states otherwise, or the law requires a refund.

9.4 Failure to attend (no-show)

If the Patient does not attend a confirmed Booking and it was not cancelled on time, this is a no-show. If the Provider was ready and able to provide the service, all amounts Health4Travel collected are non-refundable unless the Provider waives its charge or the law requires another result. This includes the Provider Price,

Platform Fee and payment-processing charges. If the Provider waives its price, Health4Travel may refund it. The Platform Fee and payment-processing charges remain non-refundable unless Health4Travel agrees otherwise, the Booking states otherwise, or the law requires a refund.

9.5 Provider cancellation or failure to provide the service

If the Provider cancels, is unexpectedly unavailable, is closed, refuses a valid confirmed Booking without a lawful or Booking-related reason, or otherwise fails to provide the booked service, Health4Travel will refund in full all amounts it collected for that Booking unless the Patient accepts another Booking instead.

9.6 Disputes and exceptions

Mandatory consumer, patient and healthcare laws, payment reversals, fraud controls and any clearly disclosed Booking-specific terms may affect refunds and cancellation charges. If you believe a cancellation or no-show was recorded incorrectly, contact Health4Travel promptly and provide the Booking details.

10 Additional services

10.1 During or after an appointment, a Provider may recommend or offer services, tests, treatment, procedures, products or follow-up care that were not part of the original Booking.

10.2 These items are not included in the price already paid unless the original Booking expressly includes them. Where reasonably possible and required by law, the Provider or Platform should tell you the additional price before providing the additional service.

10.3 You may be able to pay for an additional service through the Platform or directly to the Provider. Except where the law requires otherwise or the Platform expressly says otherwise, Health4Travel is not responsible for a separate transaction made directly between the Patient and Provider.

11 Insurance and reimbursement

11.1 Health4Travel is not an insurer and does not decide whether an insurance policy covers a service.

11.2 The Platform may let you provide policy, case, insurance or assistance information. It may also provide receipts or other Booking documents to support a claim or assistance case.

11.3 You remain responsible for payment unless an insurer or assistance company has expressly approved or funded the Booking. This applies even if you expect an insurer to reimburse you later.

11.4 Check your policy terms and any pre-authorisation requirements directly with your insurer or assistance provider.

12 Privacy and personal data

12.1 Health4Travel handles personal data under its Privacy Policy and applicable data protection law. The Privacy Policy explains Health4Travel's processing of User and Patient data.

12.2 Booking information may reveal patterns related to a Patient's health even if the Platform does not collect clinical records, diagnoses, prescriptions or treatment notes.

12.3 The Provider normally controls and keeps the clinical records, diagnoses, prescriptions and treatment information it creates. The laws and professional duties that apply to the Provider govern those records unless a specific Platform feature expressly says otherwise.

12.4 If you provide another person's personal data, you must have proper authority or another lawful basis to do so.

13 Third party services and links

13.1 The Platform may link to or work with websites, apps, maps, payment processors, communication services, insurers, Providers and other third parties that Health4Travel does not control.

13.2 These services may have their own terms and privacy notices. Health4Travel is not responsible for an independent third party's content, availability or conduct. This does not remove any legal responsibility Health4Travel has for a supplier it uses to perform its own contract with you.

14 Intellectual property

14.1 Intellectual property laws protect the Platform, including software, design, text, graphics, branding and content owned by Health4Travel or its licensors.

14.2 Health4Travel gives you a limited, personal, non-exclusive, non-transferable and revocable right to use the Platform for its intended purpose under these Terms.

14.3 Unless the law permits it or Health4Travel gives written permission, you must not copy, modify, scrape, reverse engineer, reproduce, commercially exploit or interfere with the Platform.

15 Acceptable use

15.1 You must use the Platform lawfully. You must not misuse it, interfere with its operation or security, gain unauthorised access, impersonate someone, submit fraudulent information, harass Users or Providers, or infringe another person's rights.

15.2 Health4Travel may take reasonable and proportionate steps to prevent fraud, abuse, security threats and unlawful use. This may include restricting or suspending access.

16 Account suspension and termination

16.1 You may stop using the Platform at any time. If Account deletion is available, you may request it. Health4Travel may still keep data needed for legal, accounting, fraud prevention, dispute or other lawful purposes.

16.2 Health4Travel may restrict or suspend an Account where reasonably necessary because of fraud, unlawful activity, security risk, misuse, a material or repeated breach of these Terms, risk to another person, non-payment, or a legal or regulatory requirement.

16.3 Where reasonable and legally permitted, Health4Travel will explain a material restriction or suspension and allow you to contact support. It may act immediately to address an urgent fraud, security, safety or legal risk.

16.4 Suspending or ending an Account does not cancel payment duties or rights relating to existing Bookings unless Health4Travel expressly says otherwise.

17 Platform availability and artificial intelligence

17.1 Health4Travel may update, improve, replace, suspend or discontinue Platform features. It will take reasonable steps to avoid unnecessary disruption to confirmed Bookings.

17.2 Maintenance, technical faults, outside infrastructure, internet disruption or events outside Health4Travel's reasonable control may sometimes make the Platform unavailable.

17.3 Health4Travel does not guarantee that every Platform function will always be available or free from errors.

17.4 Health4Travel may use artificial intelligence to assist with administrative tasks such as search, translation, routing, customer support, document processing or drafting. AI output can be incomplete, inaccurate or unsuitable. Check important information before relying on it.

17.5 AI features do not give medical advice, diagnosis or treatment and do not replace a qualified healthcare professional's judgement. Users, Booking Parties and Providers remain responsible for checking important information and obtaining appropriate professional advice.

17.6 Health4Travel will not use AI alone to make a decision that has legal or similarly significant effects on a person unless the law permits it and Health4Travel provides any required notice, safeguards and right to human review.

18 Liability

18.1 Health4Travel remains responsible for its own duties under these Terms and for any liability the law does not allow it to exclude or limit.

18.2 The Provider and relevant healthcare professionals are responsible under applicable law for the clinical quality, diagnosis, treatment, prescribing, professional judgement and medical outcome of the services they independently provide. Health4Travel is not responsible for those matters.

18.3 Health4Travel is not responsible for loss caused by materially inaccurate information from you, a Booking Party, a Provider or another third party if Health4Travel could not reasonably have found and corrected the error before the loss occurred.

18.4 To the extent the law permits, Health4Travel is not liable for losses that were not reasonably foreseeable when the relevant contract was made or for business losses suffered by a consumer.

18.5 These Terms do not exclude or limit liability for fraud, wilful misconduct, death or personal injury caused by negligence where the law does not allow that liability to be excluded. They also do not limit any other liability or consumer right that the law protects from exclusion or limitation.

19 Events outside Health4Travel's control

Health4Travel is not liable for delay or failure caused by events outside its reasonable control. These may include natural disasters, war, terrorism, civil disturbance, government action, widespread communication or internet failure, and failure of critical third-party infrastructure. This does not remove rights that the law does not allow Health4Travel to exclude.

20 Complaints and support

20.1 For a question, complaint or dispute about the Platform or a Booking, contact info@health4travel.com or use the support or contact function on the Platform.

20.2 If your complaint concerns clinical care, Health4Travel may help direct it to the Provider. The Provider remains responsible for clinical complaints, professional conduct matters and medical-record issues under the rules that apply to it.

20.3 You keep any right to complain to an appropriate consumer, healthcare, data protection or other regulatory authority.

21 Changes to these Terms

21.1 Health4Travel may update these Terms when the Platform, law, regulation, security, business operations or services change.

21.2 Health4Travel will publish the current approved version on the Platform or website and show its effective date and version. The website text must reproduce the approved master Terms without material omissions or conflicting summaries. If a change materially affects an existing User's contractual rights or duties, Health4Travel will give reasonable advance notice and request acceptance again where the law requires it.

21.3 A change will not alter the agreed price or cancellation terms of a confirmed Booking retrospectively unless the law requires it, the change corrects an obvious error, or the affected User or Payer agrees.

21.4 Health4Travel will keep a record of the version accepted during a Booking or Account process. If an archived, downloaded or internal draft differs from the version presented and accepted at that time, the accepted version governs Health4Travel's Platform service for that Booking, subject to mandatory law.

22 Governing law and courts

22.1 Dutch law governs these Terms and Health4Travel's Platform services.

22.2 If you are a consumer, this choice does not remove mandatory consumer protection that would apply to you without this choice of law.

22.3 You keep any right under applicable law to bring or defend a claim in a competent court, including consumer rights concerning where a case may be heard.

22.4 Healthcare and other regulated professional services remain subject to the mandatory laws, professional standards and regulatory requirements of the place where the service is provided.

23 General terms

23.1 If one part of these Terms is invalid or cannot be enforced, the remaining parts continue as far as the law allows.

23.2 If Health4Travel does not enforce a term immediately, it may still enforce that term later.

23.3 Health4Travel may transfer its rights and duties under these Terms to another Health4Travel group company or to a successor to the relevant business, provided this does not materially reduce your rights. Health4Travel will notify you or obtain consent where the law requires it.

23.4 These Terms, the Booking information shown before confirmation and any terms expressly included in the relevant process together form the agreement for Health4Travel's Platform service for that Booking. Mandatory law prevails where a contract cannot exclude it.

24 Company information

Health4Travel (iFlyIT B.V.)

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