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Medical Disclaimer

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Payment

The medical services made available are only charged when consultation with the health professional is finished. Rates that apply to medical consultation services provided by health professionals are available on this site and in the application for Smartphones. knok will, on behalf of the health professional, proceed with the collection of medical services provided. All payments are processed in euros (EUR) and do not include VAT. The user agrees that he will pay for all medical services he receives from the health professional and that knok can charge his credit card account, supplied by the user when registering on the platform, including all taxes and fines for delay, As the case may be, which can be accumulated by, or in connection with your account. knok uses a third-party payment processor ("Payment Processor") to connect to your credit card account. The processing of payments in connection with the use of the platform will be subject to the terms, conditions and privacy policies of the payment processor and your credit card, in addition to this document. By the service typology rendered we do not accept returns.

Payments can be made through:

- Debit and credit card – Visa; Mastercard; American Express
- Multibanco Reference
- MBWay



Consent for Personal Care in Face-to-Face Consultations

You consent and authorise knok to the provision of medical care and routine treatment, such as physical exams, diagnoses, treatment of diseases and injuries or to make the referral required.

Treatment of Data and Legal Basis

Please refer to our current Privacy Policy, which contains important information about our practices in the collection, storage, use and disclosure of personal data, and which is incorporated here and is an integral part of these terms of use: "Privacy Policy".

To provide health care, we collect and treat personal data, including health information, health care, medical diagnostics and / or medicine or preventive work or work, or for the management of health systems and services. In addition, the personal data required to access the completion of the consultation by digital means are used. We treat this information for:

- **Registration and use of our services:** We obtain the personal data that provides us when registered or uses our services.
- **Marketing Funs:** When you choose to receive commercial and marketing communications, we can treat your email, phone number, name and nickname for this purpose. You can choose not to receive these communications at any time.
- Other purposes such as:
 - Treat any complaints or complaints that may have in relation to services and to protect us against them or against any complaints and complaints from third parties related to their use of services;
 - Inform you about new features and functionality of our services;
 - Manage and plan our commercial activities (for example, to analyse how it uses our products and services and to predict demand for our products, or for predicting how our users will use our services in the future, trends in the needs and preferences of users and developing new services and products). This information will be made anonymous to protect your identity.

When We Act as Subcontractors

We provide different services to physicians and clinics. These services allow physicians and clinics, among others, carry and store patient personal data, patient consultation information and their health status. The services also allow you to send text messages or emails and marketing campaigns to patients, being used by doctors and clinics to manage your work schedule. For these reasons, we operate as a subcontractor (within the meaning of Article 28 of the GDPR) and we treat the personal data of its patients. When we act as a subcontractor, we treat personal data only by following the instructions of experts and clinics (our customers) and we do not treat this data for our own purposes. This also applies to experts and clinics that send you, through our platform, text messages, emails or communications or similar campaigns: they are – and not us – who decide whether or not text messages, and emails or similar campaigns. We have not assumed any responsibility for such communications, nor by the treatment of your personal data performed by experts or clinics. If you do not want to receive these messages, contact your doctor or clinic that sent you the message directly.

Personal Data Registry

The personal data collected will be kept in the software, as it is necessary to fulfil the goals that motivated their collection, according to applicable laws. Regardless, the data collected will be integrated by the physician to carry out the tele-constructor in the electronic clinical process by maintaining these clinical records for the period determined by law.

Intellectual Property Law

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With regard to content, you accept not to perform any of the following actions: (a) Put, load, publish, submit, or transmit or otherwise provide any content that is not entitled to make available according to any law or according to any contractual or fiduciary relations; (b) Capture, put, load, publish, submit or transmit or otherwise use any screen image, screen captures, playback, drawings, photos, videos, downloads, or data from any of the images, comments or contributions to the site; (c) to put, load, publish, submit or transmit any content that: (1) infringe, constitutes an abusive use or violate a patent, copyright, mark, trade secrecy, moral rights or other intellectual property rights of third parties, or advertising or privacy rights, (2) violate, or encourage any conduct that may violate, any applicable law or regulation or may give rise to civil liability, (3) be fraudulent, false, illusory or misleading, (4) defamatory, obscene, pornographic, vulgar or offensive, (5) promote discrimination, fanaticism, racism, hatred, harassment, or offence against any individual or group, (6) whether violent or menacing or promote violence or actions that may threaten person or entity or (7) promote illegal or harmful activities or substances, in each case as determined by us, according to our exclusive criterion; (d) send any unsolicited or unauthorised advertising, promotional materials, emails, electronic waste, spam, card currents, or other form of request, from the site; (e) use the site or any of its contents for any commercial purposes or for the benefit of any third party or otherwise not allowed by these Terms of Use; (f) Collect or store any personally identifiable information from the site belonging to other users of the site without your express permission; (h) wrongly present or distort your subscription to any person or entity; (i) violate

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Virus

We cannot guarantee and do not guarantee that the site is compatible with any computer system or that the site, or any links from the site, are free of viruses, worms, Trojan horses or disabled systems or other code that manifest contaminants or destructive. It is responsible for the implementation of safety and integrity protection measures of your computer system and the total cost of any service, repairs or connections from and to your computer system that may be required as a result of your use of the site. We will maintain software and antivirus tools according to the industry standard on the systems made available by the site.

Cookies

knok uses cookies to improve site and platform performance. Cookies allow the user to have a better browsing experience on our site. When accessing services through the site or platform you agree that we can use cookies.

Cookies required (essential)	Allow navigation in <i>Panacea</i> . Without cookies, the requested services may not be executed. Some cookies are essential to enter specific areas.
Analytical cookies	Cookies are used to analyse how users use <i>Panacea</i> and monitor their performance. It allows us to offer a high quality experience by customising our offer by identifying and correcting any problems that may arise. For example, we use development cookies to meet popular pages, whose binding method between pages is more efficient or to identify some existing errors that can occur. Cookies are used only for statistical analyses, without collecting any personal information.
Functional cookies	These cookies collect and save the user preferences related to your <i>Panacea</i> profile, allowing users to do not waste time with settings before each use.
Third party cookies	These cookies measure the successful efficacy of third-party ads. They can also be used to customise a widget with user data.

Use of Advanced Technologies and Artificial Intelligence

knok may use advanced technologies, including Artificial Intelligence (AI)-based solutions, to support the delivery of healthcare services through its platform. These technologies are intended to improve the quality, efficiency, and safety of the services provided. AI may be used to assist healthcare professionals in the analysis and organisation of clinical information, based on data and content shared on the platform, such as documents, communications, or other uploaded files. Automated processing will always be carried out for clinical purposes and in accordance with applicable legislation.

The use of these technological solutions follows the following fundamental principles:

- **Transparency:** Users are clearly informed about the use of these technologies, their objectives, and their limitations.
- **Clinical Purpose:** AI systems are intended to support healthcare professionals in clinical decision-making and not to replace them.
- **Consent:** Where required by law, automated data processing is subject to the user's prior, informed, and explicit consent.
- **Security and Privacy:** Appropriate measures are adopted to safeguard the availability, confidentiality, and integrity of the processed information.
- **Fairness and Impartiality:** The systems used are tested and monitored to mitigate biases, ensuring equitable and impartial clinical support.

These functionalities are intended exclusively to support the provision of healthcare services and are implemented in full compliance with applicable legal and regulatory standards.

Applicable Law and Jurisdiction

These Terms of Use are governed by the laws of Portugal applicable there. These laws apply to their use of the site, regardless of their home, residence or physical location. The site is intended to be used only in jurisdictions where it can be legitimately used. With the exception of the restrictions imposed by applicable law, you consent to those present terms of use in the exclusive jurisdiction and forum of the city of Porto, Portugal, for all litigation resulting or related to the use of the site.

Regardless of the application of these Terms of Use, you may have additional obligations and responsibilities in the jurisdiction in which practices medicine or other profession in the health area.

For the purposes of this established in Article 18 of Law No. 144/2015, from 08-09, we inform users who, in case of litigation, may use alternative dispute resolution mechanisms.

General

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