

## Terms & Conditions (Terms of Service)

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### Privacy Policy

**Effective Date:** 29/12/2024

This Privacy Policy explains how **Adduri Healthcare Solutions Private Limited** ("Company", "we", "us", "our") collects, uses, discloses, and protects your personal information when you use the **Affipay** platform and its services through [www.affipay.in](http://www.affipay.in) (the "Website").

By accessing or using the Website, you agree to the terms of this Privacy Policy.

#### 1. Information We Collect

We collect the following types of personal data:

##### a. Information You Provide:

- Name
- Phone number
- Email address
- Address
- Date of birth
- Gender
- Payment information
- Aadhar number
- PAN number
- Bank details

##### b. Automatically Collected Information:

- IP address
- Browser type and device information
- Cookies and usage data (to improve site performance)

#### 2. How We Use Your Information

We use your information to:

- Process subscriptions and payments
- Deliver Afficare services
- Send updates, notifications, and service-related emails
- Assign affiliates and track referral benefits
- Improve user experience and website functionality
- Comply with legal and regulatory obligations

#### 3. Sharing of Information

We **do not sell** your personal information. We may share your data with:

- **Authorized affiliates** (only relevant subscriber information)

- **Hospitals/health partners** (only if you opt-in for refund support)
- **Legal authorities** when required by law

#### 4. Data Retention

We retain your personal data:

- As long as your account is active.
- For as long as needed to provide services.
- As required to comply with legal obligations.

#### 5. Your Rights

You have the right to:

- Access and review your personal information
- Request correction or deletion of your data
- Withdraw consent for data processing (may impact service access)

To exercise your rights, email us at [support@affipay.in].

#### 6. Security of Data

We implement appropriate security measures to protect your data. However, no internet transmission is 100% secure. By using our services, you accept this risk.

#### 7. Cookies

We use cookies to:

- Remember your preferences
- Analyze website traffic
- Enhance performance

You can modify your browser settings to disable cookies, but this may affect website functionality.

#### 8. Children's Privacy

Our services are intended for users **above 18 years of age**. We do not knowingly collect data from children under 18.

#### 9. Changes to this Privacy Policy

We may update this policy from time to time. Changes will be posted on this page with an updated "Effective Date." Continued use after changes indicates your acceptance.

#### 10. Contact Us

##### **Adduri Healthcare Solutions Private Limited**

CIN: U86100AP2024PTC117215

Registered Office:

23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Krishna District, Andhra Pradesh – 521225, India

Email: [Insert Support Email]

Phone: [Insert Contact Number]

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#### **Refund & Cancellation Policy**

**Effective Date:** 29/12/2025

At **Adduri Healthcare Solutions Private Limited**, we strive to offer transparency and fairness in all our services, including our subscription-based healthcare offering – **Afficare**. Please read this Refund & Cancellation Policy carefully before purchasing or subscribing to our services on [www.affipay.in](http://www.affipay.in) ("Website").

## 1. Scope of This Policy

This policy applies to all users who purchase or subscribe to **Afficare** or any other services offered by Adduri Healthcare Solutions via the Affipay platform.

## 2. Subscription Charges

- The **Afficare** annual subscription fee is **₹1,000 + 18% GST**, paid upfront at the time of registration.
- Once payment is successful, your subscription becomes active immediately.

## 3. Cancellation Window

- You may cancel your subscription **within 24 hours** of making the payment.
- To request a cancellation, you must notify us via email at **[support@affipay.in]**
- After the 24-hour period, **no cancellations will be accepted under any circumstances**.

## 4. Refund Conditions

- Refunds are only available if:
  - You cancel within **24 hours** of the payment.
  - The refund request is received **within the cancellation window** through valid communication.
- If eligible, your refund will be processed within **24 working hours** of confirmation.
- Refunds will be credited to the **original payment method** used during the transaction.
- GST charges are non-refundable.

## 5. Non-Refundable Scenarios

We **do not provide refunds** under the following conditions:

- If the cancellation request is made **after 24 hours** of payment.
- If the subscriber fails to avail services due to personal reasons.
- If the services are interrupted due to third-party issues (e.g., affiliate errors, hospital coordination failure, etc.).
- If you fail to submit pre-hospitalization intimation as required by the service terms.

## 6. Exceptions

In rare cases of technical errors or duplicate payments, please contact our support team. Such cases will be verified and refunded on a case-by-case basis at the sole discretion of Adduri Healthcare Solutions Private Limited.

## 7. Contact for Refund & Cancellation

For refund or cancellation-related support, contact us at:

**Email:** [support@affipay.in]

**Phone:** [9652977800]

**Company Address:**

Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Krishna District, Andhra Pradesh – 521225, India

## Contact Information & Grievance Redressal

### General Contact

**Phone:** 9652977800

**Email:** support@affipay.in

**Website:** [www.affipay.in](http://www.affipay.in)

### Grievance Redressal Officer

In accordance with the Information Technology Act, 2000 and Consumer Protection (E-Commerce) Rules, 2020, the following Grievance Officer has been designated to address complaints and grievances related to Affipay services:

**Name:** Anil Venkatesh Adduri

**Designation:** Grievance Redressal Officer

**Email:** support@affipay.in

**Phone:** [9652977800]

**Working Hours:** Monday to Friday, 10:00 AM to 5:00 PM IST

**Postal Address:**

Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District,  
Andhra Pradesh – 521225, India

### Grievance Submission Process

If you have a concern, you may:

1. Email your complaint to the **Grievance Redressal Officer**.
2. Include your full name, contact details, and a clear description of the issue.
3. We aim to acknowledge your grievance within **48 working hours** and resolve it within **15 working days**.

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### Consent to Communication

By registering on the **Affipay** platform, subscribing to any of our services (such as **Afficare**), or otherwise providing your contact information, you **expressly consent** to receive communications from **Adduri Healthcare Solutions Private Limited**, including but not limited to:

- Transactional updates (e.g., subscription confirmation, payment status, service usage)
- Promotional messages, offers, and newsletters
- Policy changes or service updates
- Notifications from affiliates or authorized service partners

### Communication Channels

You agree to receive these communications through any of the following modes:

- **Phone calls** (including automated or pre-recorded calls)
- **SMS messages**
- **WhatsApp messages**
- **Emails**
- **Mobile or web notifications**

### Your Rights

- You may opt out of **promotional communications** at any time by clicking the "unsubscribe" link in our emails or by replying "STOP" to SMS/WhatsApp messages.
- However, **transactional and service-related communications** will continue as long as you are an active subscriber or user, as they are essential to our service delivery.

### Data Usage

We store and use your contact information only in accordance with our [Privacy Policy](#) and applicable laws, including the Information Technology Act, 2000 and relevant consumer protection guidelines.

### Contact for Communication Preferences

If you have any questions or wish to update your communication preferences, please contact:

**Email:** [support@affipay.in]

**Phone:** [9652977800]

Here is a professionally drafted **Cookie Policy** for **Adduri Healthcare Solutions Private Limited**, suitable for display on the **Affipay** website (typically in the footer or privacy/legal section):

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### Cookie Policy

**Effective Date:** 29/12/2024

This Cookie Policy explains how **Adduri Healthcare Solutions Private Limited** ("Company", "we", "us", or "our") uses cookies and similar technologies to recognize you when you visit our website at [www.affipay.in](http://www.affipay.in) ("Website"). It explains what these technologies are, why we use them, and your rights to control their use.

#### 1. What Are Cookies?

Cookies are small data files that are placed on your device (computer, smartphone, tablet) when you visit a website. Cookies are widely used to make websites work more efficiently and to provide reporting information.

#### 2. Types of Cookies We Use

##### a. Essential Cookies

These cookies are necessary for the website to function properly and cannot be switched off. They include:

- Session cookies
- Login/authentication cookies
- Subscription/payment flow cookies

##### b. Performance and Analytics Cookies

These cookies help us understand how users interact with the website. We use:

- Visitor data (e.g., number of page views, bounce rate, device type)

##### c. Functionality Cookies

These cookies enable the website to remember your preferences (such as language or location) and provide enhanced, personalized features.

##### d. Marketing & Communication Cookies

We may use cookies to deliver relevant ads or promotional messages via:

- Email tracking
- WhatsApp/SMS delivery performance
- Referral tracking from affiliate links

#### 3. Third-Party Cookies

We may allow trusted third parties to set cookies that support our website functionality and services. These providers may use cookies according to their own privacy policies.

#### 4. How You Can Control Cookies

You have the right to choose whether or not to accept cookies:

- **Browser Settings:** Most browsers allow you to control cookies through their settings.
- **Opt-out Tools:** You can opt out of performance cookies via cookie banners or tracking preferences.
- **Disabling Cookies:** Disabling essential cookies may affect the functionality of the website.

#### 5. Updates to This Policy

We may update this Cookie Policy from time to time. We encourage you to review this page periodically to stay informed.

#### 6. Contact Us

For more information about our use of cookies or other tracking technologies, please contact:

**Adduri Healthcare Solutions Private Limited**

**Email:** [support@affipay.in]

**Phone:** 9652977800

**Address:**

23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District,  
Andhra Pradesh – 521225, India

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#### User Conduct and Prohibited Use

**Effective Date:** 29/12/2024

As a user of the **Affipay** platform operated by **Adduri Healthcare Solutions Private Limited** ("we", "our", "us"), you agree to use the platform responsibly and ethically. You further agree to **not misuse or abuse** any service, content, tool, or system offered on or through [www.affipay.in](http://www.affipay.in)

##### 1. Acceptable Conduct

By accessing or using the Affipay platform, you agree to:

- Provide accurate, complete, and truthful information during registration or form submissions.
- Respect the rights, privacy, and safety of other users, affiliates, and partners.
- Use the platform only for lawful purposes and in accordance with these Terms & Conditions.
- Comply with all applicable local, state, national, and international laws and regulations.

##### 2. Prohibited Use

You shall not, directly or indirectly:

###### a. Misrepresentation & Fraud

- Create fake accounts, referrals, or subscriber records.
- Misrepresent your identity, affiliation, or authority to act on behalf of Affipay.
- Engage in misleading or deceptive marketing as an affiliate.

###### b. System Misuse

- Upload viruses, malware, or harmful code.
- Attempt to gain unauthorized access to any part of the Affipay system or third-party integrations.
- Interfere with or disrupt the integrity, performance, or functionality of the platform.

#### c. Harassment or Abuse

- Harass, threaten, or abuse any other user, affiliate, employee, or partner.
- Collect or store personal data about others without consent.

#### d. Unauthorized Use of Content

- Copy, scrape, reproduce, sell, or exploit any content, data, code, or service offered by Affipay without our prior written consent.
- Use Affipay content or tools to build a competing platform or commercial service.

#### e. Commercial Exploitation

- Resell or commercially exploit Affipay services unless officially authorized under the affiliate program.

### 3. Enforcement & Consequences

Violation of this clause may result in:

- Suspension or termination of your account or affiliate status
- Revocation of referral commissions and access to incentives
- Legal action under applicable laws of India

We reserve the right to investigate violations and cooperate with law enforcement if needed.

### 4. Reporting Violations

To report abuse, misuse, or suspicious activity on the Affipay platform, contact:

**Email:** support@affipay.in

**Phone:** 9652977800

**Grievance Officer:** [Anil Venkatesh Adduri]

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#### Tax Compliance Clause

**Effective Date:** 29/12/2024

All payments, commissions, and financial transactions carried out through the **Affipay** platform and related services offered by **Adduri Healthcare Solutions Private Limited** shall be subject to applicable taxation laws in India.

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#### 1. GST Compliance

- The Afficare subscription fee is inclusive of **18% GST** in accordance with the **Goods and Services Tax Act, 2017**.
- The Company will issue valid **GST-compliant invoices** for all paid subscriptions.
- Any additional taxes or cess applicable under Indian law may be added and charged accordingly.

#### 2. TDS Deduction (Affiliate Commissions)

- All referral commissions earned by **Affipay affiliates** will be subject to **Tax Deducted at Source (TDS)** under the provisions of the **Income Tax Act, 1961**.
- TDS at the prevailing rate (currently **5%**) will be deducted before disbursing commissions to affiliates.

- Affiliates must provide a valid **PAN number**. If no PAN is provided, TDS may be deducted at a higher rate, as per Section 206AA of the Income Tax Act.

### 3. Issuance of Tax Certificates

- The Company will provide **Form 16A** or applicable TDS certificates to affiliates on a **quarterly or annual basis**, in compliance with income tax requirements.

### 4. User Responsibility

- It is the sole responsibility of affiliates, subscribers, and service providers to **report and pay any additional tax liabilities** (such as income tax, advance tax, GST returns, etc.) applicable on their income or business activity arising from Affipay.
- The Company assumes **no responsibility** for the individual tax filings or legal compliance of its users or partners.

### 5. Changes in Tax Law

- Any changes in the Indian tax regime (GST rates, TDS slabs, cess applicability, etc.) will be implemented immediately and reflected in future transactions.
- Users will be notified through updates on the website or registered communication channels.

### 6. Indemnity

Users agree to indemnify and hold harmless **Adduri Healthcare Solutions Private Limited** from any claims, penalties, or liabilities arising due to non-compliance with their individual tax obligations.

#### Contact for Tax Support

✉ [support@affipay.in](mailto:support@affipay.in)

🏢 Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

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#### Legal Jurisdiction Clause

**Effective Date:** 29/12/2024

This Agreement and any dispute, claim, or controversy arising out of or relating to it—including its interpretation, formation, performance, breach, or termination—shall be governed by and construed in accordance with the laws of **India**, without regard to its conflict of law provisions.

By using the Affipay platform or entering into any agreement with **Adduri Healthcare Solutions Private Limited**, you expressly agree that:

- The courts of **Vijayawada**, situated in **Krishna District, Andhra Pradesh**, shall have **exclusive jurisdiction** over any disputes or legal proceedings arising from or related to the use of Affipay, its services, or any contractual relationship with the Company.
- You waive any objection to such jurisdiction and venue, including objections based on inconvenience of forum.

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#### Website Accessibility Statement

**Effective Date:** 29/12/2025

**Website:** [www.affipay.in](http://www.affipay.in)

**Entity:** Adduri Healthcare Solutions Private Limited

Adduri Healthcare Solutions Private Limited is committed to ensuring that the Affipay website is accessible and usable for everyone, including people with disabilities. We strive to comply with applicable accessibility standards and follow best practices to make our content user-friendly for all visitors.

#### 1. Our Commitment

**We aim to make our website:**



- **Perceivable:** Information and UI components are presented in ways users can perceive.
- **Operable:** Navigation and functionality are available via keyboard and assistive technologies.
- **Understandable:** Content is clear and predictable.
- **Robust:** Compatible with current and future tools and technologies.

We base our approach on internationally recognized standards such as:

- **Web Content Accessibility Guidelines (WCAG) 2.1, Level AA**
- **Government of India's GIGW (Guidelines for Indian Government Websites) where applicable**

## 2. Key Features and Practices

- **Alt text for images and graphics**
- **Keyboard-friendly navigation**
- **Clear and structured headings**
- **High-contrast color schemes and readable fonts**
- **Logical tab order and form labels**
- **Compatibility with screen readers**

## 3. Third-Party Content

While we strive to ensure full accessibility, certain third-party tools or embedded services may have their own accessibility limitations. We encourage such providers to comply with accessibility standards as well.

## 4. Ongoing Efforts

We are continuously working to:

- **Audit and improve accessibility of existing content**
- **Train our team in accessible web design practices**
- **Collect and act upon user feedback regarding accessibility**

## 5. Feedback and Support

If you encounter any accessibility barriers or need assistance using our website, we welcome your feedback.

✉ [support@affipay.in](mailto:support@affipay.in)

☎ [9652977800]

🏢 Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

We aim to respond to all accessibility-related queries within 5 working days.

## 6. Updates to This Statement

This Accessibility Statement may be updated periodically to reflect improvements or regulatory changes. The latest version will always be available at [www.affipay.in](http://www.affipay.in)

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## **Service Modification Clause**

**Effective Date: 29/12/2025**

**Applies To: All users, subscribers, affiliates, and partners of Adduri Healthcare Solutions Private Limited ("Company") using the Affipay platform or its associated services**

### **1. Right to Modify Services**

**Adduri Healthcare Solutions Private Limited reserves the right to:**

**Add, remove, enhance, or otherwise modify any feature, function, pricing, or offering on the Affipay platform, including (but not limited to):**

- **Afficare subscriber benefits**
- **Affiliate program structure**
- **Medical camp access**
- **Digital dashboards, tools, forms, and automation**
- **Partner hospital coverage or refund process**
- **Pricing, taxes, or commission policies**

**Modify services in response to:**

- **Legal or regulatory requirements**
- **User feedback or system upgrades**
- **Operational challenges or business restructuring**

### **2. User Notification**

**The Company will:**

- **Notify users at least 7 days in advance for major changes affecting paid subscribers or affiliate commissions**
- **Post public updates on the website, email, or in-app dashboards**
- **Ensure that changes are not applied retroactively to prior completed transactions unless required by law**

### **3. No Obligation to Maintain Legacy Features**

**Affipay is under no obligation to maintain outdated features, retired programs, or legacy commission structures once replaced or discontinued with notice.**

### **4. User Continuation Post-Change**

**By continuing to use the platform after a service update:**

**The user is deemed to have accepted the modifications to services, benefits, or terms.**

**Users who do not agree with the modifications may choose to:**

- **Discontinue use of the platform**
- **Cancel their subscription (if eligible under the Refund & Cancellation Policy)**

### **5. No Guarantee of Uninterrupted Features**

The Company does not guarantee permanent availability of any particular feature, service, or hospital tie-up. All services are subject to modification, enhancement, or withdrawal as per Company discretion and operational feasibility.

## 6. Limitation of Liability

The Company shall not be liable for:

- Any perceived loss of value due to modification of service
- Missed benefits, commissions, or camp participation resulting from withdrawn or paused services
- Indirect or incidental damages caused by feature unavailability

## 7. Contact for Clarification

For any questions or objections related to service modifications:

✉ support@affipay.in

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## Service Level Agreement (SLA)

Effective Date: 29/12/2024

Applies To: Affipay Platform (www.affipay.in) and associated services provided by Adduri Healthcare Solutions Private Limited

This Service Level Agreement ("SLA") describes the levels of service expected from Adduri Healthcare Solutions Private Limited ("Company," "we," "us," or "our") in the delivery of Affipay and Afficare-related services. This SLA is a part of our Terms & Conditions and applies to all registered users, subscribers, and affiliates.

## 1. Scope of Services

This SLA applies to:

- Afficare Subscription Management
- Affiliate Program Operations
- Website Functionality (www.affipay.in)
- Customer Support via Email/Phone
- Pre-Hospitalization Intimation Logging (Not Refund Processing)
- Third-Party Tool Integration.

*This SLA does not apply to third-party hospitals, affiliates, or service providers.*

## 2. Platform Availability

Service	Availability Target
Affipay Website & Form Access	98.5% uptime per month
Affiliate Dashboard Access	98.5% uptime per month
Pre-Hospitalization Logging	98.5% uptime per month

Downtime caused by scheduled maintenance, force majeure events, or third-party failures is excluded from the uptime calculation.

### 3. Support Response Times

Query Type	Initial Response Time	Resolution Time (Target)
General Queries	Within 24 working hours	2–5 working days
Payment/Subscription Issues	Within 12 working hours	1–3 working days
Technical Issues	Within 24 working hours	3–7 working days
Affiliate Payout Issues	Within 48 working hours	Up to 10 working days

*Working hours: Monday to Friday, 10:00 AM to 5:00 PM IST*

### 4. Service Limitations

- **No Hospital Refund Processing:** Affipay only logs hospitalization intimation. Refund processing is solely the responsibility of the referring affiliate.
- **No Guarantee of Partner Services:** We do not control hospitals, insurers, or affiliate behavior and thus do not guarantee refund outcomes or insurance coverage.
- **Referral Commissions** are paid only if valid and approved under current affiliate program terms.

### 5. User Responsibilities

- Use accurate data while filling forms or making payments.
- Inform Affipay before hospitalization using the designated process.
- Affiliates must assist their referrals with refund-related matters as per their obligations.

### 6. Scheduled Maintenance

We may perform scheduled maintenance and upgrades outside peak hours. We will provide advance notice via email or on the website when possible.

### 7. Breach of SLA

This SLA does not offer financial compensation or service credits. However, repeated breach of service obligations by us (excluding third-party failures) may be escalated to our Grievance Redressal Officer.

### 8. Escalation and Grievance

Unresolved service issues may be escalated to:

Grievance Redressal Officer

Email: [Insert [grievance@affipay.in](mailto:grievance@affipay.in) or official support email]

Phone: [9652977800]

Address: Adduri Healthcare Solutions Private Limited

23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,

Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

### 9. Changes to This SLA

We may revise this SLA from time to time. All changes will be posted on the Affipay website. Continued use of our services after changes implies acceptance of the revised terms.

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## API Usage Policy

Effective Date: 29/12/2024

Applies To: All developers, technology partners, affiliates, vendors, and authorized third parties accessing Affipay APIs or systems via Adduri Healthcare Solutions Private Limited

### 1. Purpose

This policy governs the use, access, limitations, and responsibilities related to any Application Programming Interfaces (APIs) provided or integrated by Adduri Healthcare Solutions Private Limited (hereafter “the Company”) through the Affipay platform. It aims to ensure data security, system performance, and lawful usage of digital interfaces.

### 2. Authorized Use Only

APIs may be accessed only by registered developers, internal teams, or approved partners who have:

- Signed an API Access Agreement or NDA
- Received official API credentials (keys or tokens)
- Been granted access through secure authentication and whitelisting mechanisms

⊗ Public scraping, unauthorized integrations, or reverse engineering of APIs is strictly prohibited.

### 3. Data Scope and Restrictions

API access may include limited access to:

- Affiliate referral data
- Subscriber onboarding data (non-sensitive)
- Status of referral commissions or payout statuses

🔒 No access shall be provided to:

- Payment credentials
- Hospital refund documentation
- Internal policy documents or admin dashboards

### 4. Rate Limits and Fair Use

To ensure platform stability:

User Type	Rate Limit
Internal Systems	1,000 API calls/hour
Affiliates/Partners	500 API calls/hour
External Vendors	250 API calls/hour

ⓘ Excess usage will result in temporary throttling or permanent suspension of keys.

## 5. Security & Authentication

- All APIs must be accessed using OAuth 2.0, API key headers, or token-based authentication
- All data transfers must use HTTPS/SSL encryption
- API keys and tokens are non-transferable and must be kept confidential

If API credentials are compromised, the user must report it within 12 hours to: [security@affipay.com](mailto:security@affipay.com)

## 6. Prohibited API Activities

ⓘ Use of APIs for:

- Data scraping or unauthorized analytics
- Creating fake or duplicate subscriber/affiliate accounts
- Sending spam or unsolicited messages
- Interfering with Affipay systems or overloading Zoho integrations
- Reselling or redistributing API access to third parties

## 7. Termination & Revocation

The Company reserves the right to:

- ☒ Suspend or revoke API access without notice if misuse, breach, or risk is detected
- ☒ Monitor all API usage for compliance and abuse detection
- ☒ Terminate API privileges of affiliates/vendors upon exit or contract closure

## 8. Intellectual Property

All APIs, underlying code, documentation, and data formats are the exclusive intellectual property of Adduri Healthcare Solutions Private Limited. No ownership or rights are transferred by providing access.

## 9. Liability Disclaimer

The Company is not liable for:

- Downtime or API failures
- Delayed or incorrect data resulting from third-party tool errors
- Damages resulting from improper or unauthorized use of the APIs

## 10. Contact for API Access or Issues

✉ [support@affipay.in](mailto:support@affipay.in)

🏢 Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

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## **Know Your Customer (KYC) and Anti-Money Laundering (AML) Compliance Policy**

**Effective Date: 29/12/2024**

**Applies To: Affiliates, subscribers, partners, and vendors using [www.affipay.in](http://www.affipay.in)**

**Adduri Healthcare Solutions Private Limited is committed to maintaining the highest standards of transparency and regulatory compliance. This KYC/AML Compliance Policy ensures that all users of the Affipay platform are verified appropriately, and that our systems are not used for unlawful financial activities including fraud, money laundering, or terror financing**

### **1. Purpose of the Policy**

- To comply with applicable Indian laws including the Prevention of Money Laundering Act (PMLA), 2002
- To prevent the misuse of Affipay's affiliate program for illegal or fraudulent financial gain
- To establish a clear verification and monitoring process for all affiliates and payout recipients

### **2. Applicability**

**This policy applies to:**

- Affipay affiliates (mandatory full KYC)
- Vendors and service partners (if payouts are involved)
- Subscribers, if needed for high-value transactions or fraud checks

### **3. KYC Requirements**

User Type	Required KYC Documents
Affiliate	PAN Card, Bank Passbook or Cancelled Cheque, Valid Govt. ID (Aadhaar/Voter ID/Driving License)
Vendor/Partner	Company PAN, GST Certificate, Bank Details, Authorized Signatory ID
Subscriber	Only mobile/email verification unless flagged for review

- KYC documents must be uploaded securely via authorized system.
- Affiliates must complete KYC to receive referral commissions.

### **4. AML Risk Monitoring**

**We monitor for:**

- High volume of fake or duplicate referrals
- Unusual transaction patterns (e.g., mass purchases by a single user)
- Multiple accounts using same PAN, bank account, or IP
- Suspicious or flagged payment activity

**If any of the above patterns are detected, the account will be flagged for review and commissions may be withheld pending investigation.**

### **5. Red Flag Indicators**

- Submitting forged PAN/bank documents
- Using multiple identities to claim commissions
- Accounts with repeated refund-related complaints
- Affiliates making false earnings promises (pyramid/MLM-like behaviour)

### **6. Reporting Obligations**

As required by Indian AML laws:

- We will report any suspicious activity to competent regulatory or law enforcement authorities.
- We may share user details with payment gateways, banks, or partners in accordance with applicable law.

## 7. Data Protection

All KYC documents and AML flags are:

- Stored securely in encrypted environments
- Accessible only by authorized compliance or finance officers
- Never shared with third parties without explicit purpose and legal justification

See our [Data Protection Policy](#) for more.

## 8. Consequences of Non-Compliance

- Immediate suspension of affiliate or vendor payouts
- Reversal of referral commissions
- Termination of account or legal action in case of fraud

## 9. Periodic Review

- KYC data will be reviewed annually or on red flags
- This policy will be updated in compliance with RBI or Government of India directives

## 10. Contact for KYC/AML Support

Compliance Officer

✉ [support@affipay.in](mailto:support@affipay.in)

☎ [9652977800]

🏢 Adduri Healthcare Solutions Private Limited

23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

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## User Verification Policy

Effective Date: 29/12/2024

At Adduri Healthcare Solutions Private Limited, we are committed to protecting the integrity of our platform and ensuring that all users—both subscribers and affiliates—are verified to prevent fraud, abuse, and unauthorized use of services.

This User Verification Policy outlines the methods, requirements, and responsibilities related to verifying the identity of users on the Affipay platform ([www.affipay.in](http://www.affipay.in)).

### 1. Purpose of Verification

We verify users to:

- Ensure the authenticity of subscribers and affiliates
- Prevent fake or duplicate accounts



- Enable smooth commission disbursement and service access
- Comply with legal, financial, and operational regulations

## 2. Who Needs to be Verified

User Type	Verification Required
Afficare Subscribers	Basic verification (mobile, email)
Affipay Affiliates	Full KYC verification (PAN, bank, ID proof)
Hosp Refund Intimations	Mobile verification only
Support Requests	Verified email/phone match required

## 3. Verification Methods

Method	Purpose
Mobile OTP	Primary for login, subscription, and referrals
Email Verification	Used for affiliate registration and updates
PAN Card ( <i>Affiliates</i> )	Required for TDS deduction & compliance
Bank Account Verification	For commission payouts to affiliates
Government ID (Optional)	For disputes, escalations, or special access

## 4. Verification Timeline

- Subscribers must complete mobile/email verification at the time of form submission.
- Affiliates must complete KYC within 7 days of onboarding to be eligible for payouts.

## 5. Data Protection

All user data collected for verification is:

- Stored securely in compliance with the Information Technology Act, 2000 and relevant privacy regulations
- Accessible only to authorized personnel
- Not shared with third parties except for regulatory or payout purposes

See our [Privacy Policy](#) for details.

## 6. Failure to Verify

Failure to complete or pass verification may result in:

- Ineligibility for affiliate commissions
- Suspension of account or access
- Rejection of hospitalization refund intimation logs

## 7. Fraud Prevention

We actively monitor for:

- Multiple accounts from the same user/IP
- Use of fake phone numbers or email addresses
- Referral manipulation

Confirmed violations will lead to termination of accounts without prior notice.

## 8. Contact for Verification Issues

If you face any issues with verification or suspect misuse:

Email: [support@affipay.in]

Phone: [9652977800]

Grievance Officer: [Anil Venkatesh Adduri, anil.adduri@affipay.in]

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## User Deactivation and Resubscription Policy

Effective Date: 15th July 2025

Applies To: All Affipay subscribers and affiliates (paid users)

### 1. Purpose

This policy outlines the rules and procedures for:

- Deactivation of a user's Affipay subscription (voluntary or system-initiated)
- Resubscription or reactivation process after deactivation

### 2. Voluntary Deactivation (By User)

Users (Afficare subscribers or affiliates) may request to deactivate their account by emailing:

✉ support@affipay.in

### Key Conditions:

- Deactivation does not guarantee a refund unless requested within 24 hours of payment as per the Refund & Cancellation Policy.
- Once deactivated, users lose access to benefits such as:
  - Medical camp participation
  - Affiliate dashboard (if applicable)
  - Hospitalization refund coordination by affiliate
  - Insurance eligibility tied to referral milestones

### 3. Involuntary Deactivation (By Affipay)

Affipay may deactivate a user account in cases such as:

- Violation of terms (e.g., misuse of forms, false declarations)
- Fraudulent subscription or referral activity
- Inactivity or non-renewal after 12 months of subscription expiry
- Legal or policy non-compliance

Users will be notified via registered email or phone number prior to deactivation.

### 4. Resubscription Policy

#### a. Reactivating a Deactivated Account

- A user may re-subscribe at any time by purchasing a new subscription through the official Affipay form or portal.
- No credit or rollover from the previous subscription will apply unless reactivation occurs within 7 days of deactivation and is approved by Affipay in writing.

#### b. Fresh Registration After Long-Term Inactivity

- If a user is inactive for more than 12 months after subscription expiry, they must register as a new user, including:
  - New Afficare or Affiliate subscription payment
  - Fresh KYC (if applicable)

#### 5. Referral History & Commissions (for Affiliates)

- Upon deactivation, all unpaid commissions may be forfeited if the deactivation was due to fraud or policy breach.
- If deactivation was voluntary or due to expiry, previous referrals will not carry forward unless reactivation is requested within 30 days and approved.

#### 6. Resubscription Eligibility Restrictions

Affipay reserves the right to deny resubscription to users who were:

- Blacklisted for fraudulent activity
- Previously terminated due to repeated policy violations
- Found misusing hospital refund or affiliate systems

#### 7. Contact for Deactivation/Resubscription

✉ support@affipay.in

☎ [9652977800]

🏢 Adduri Healthcare Solutions Private Limited

23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

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#### Online Dispute Resolution (ODR) Policy

Effective Date: 29/12/2024

Applies To: All users, subscribers, affiliates, partners, and visitors of [www.affipay.in](http://www.affipay.in)

##### 1. Purpose

Adduri Healthcare Solutions Private Limited (“Company,” “we,” “our”) is committed to resolving disputes fairly, promptly, and transparently through Online Dispute Resolution (“ODR”) mechanisms wherever possible, to minimize time, cost, and inconvenience for all parties.

##### 2. Scope

This ODR Policy applies to disputes arising out of:

- Subscription purchases and cancellations
- Affiliate program commissions and referrals
- Use of the Affipay platform and related services
- Any contractual or transactional disagreement involving the Company and users

### 3. How to Initiate a Dispute

- Users may submit dispute complaints via email to:  
✉ support@affipay.in
- Complaints must include:
  - Full name and contact details
  - Description of the issue
  - Relevant transaction or subscription IDs
  - Supporting documents, if any

### 4. Dispute Resolution Process

#### a. Acknowledgment

- Complaints will be acknowledged within 3 working days.

#### b. Review and Response

- The Company will investigate and provide a preliminary response within 10 working days.
- The parties may be invited to provide additional information or clarification.

#### c. Negotiation and Mediation

- Where feasible, the Company will facilitate direct negotiation or mediation online to reach a mutual resolution.
- If mediation fails, the parties may proceed to arbitration or legal remedies.

### 5. Timelines

- The entire ODR process aims to conclude within 30 calendar days from the date of complaint receipt, subject to cooperation by all parties.

### 6. Fees

- No fees are charged to users for filing or resolving disputes through this ODR mechanism.

### 7. Confidentiality

- All dispute communications are treated as confidential and will not be disclosed except as necessary to resolve the dispute or as required by law.

### 8. Limitation

- This ODR Policy does not restrict the right of parties to seek redress through courts or other legal means if ODR efforts fail or are inappropriate.

### 9. Governing Law and Jurisdiction

- This policy is governed by the laws of India.
- Jurisdiction for unresolved disputes rests with the courts of Krishna District, Andhra Pradesh.

### 10. Contact Information

For disputes or questions about this policy:

✉ support@affipay.in

☎ [Insert support number]

Adduri Healthcare Solutions Private Limited

23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India

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## Legal Notice

Effective Date: 29/12/2024

This Legal Notice governs your use of the Affipay website and services, operated by Adduri Healthcare Solutions Private Limited, a company registered under the Companies Act, 2013.

### 1. Company Information

Entity Name: Adduri Healthcare Solutions Private Limited  
CIN: U86100AP2024PTC117215  
Date of Incorporation: 29th December 2024  
Registered Office:  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India  
✉ Email: [www.affipay.in](http://www.affipay.in)  
☎ Phone: [9652977800]

### 2. Legal Ownership

All content, data, branding, and services accessible via [www.affipay.in](http://www.affipay.in) and associated subdomains are the exclusive property of Adduri Healthcare Solutions Private Limited, unless otherwise noted.

### 3. Intellectual Property Rights

The content, design, logo, graphics, software, database, and trademarks (“IP”) on this website are protected by applicable intellectual property laws in India and internationally.

- Unauthorized use, reproduction, or distribution of this IP is strictly prohibited and may result in legal action.

### 4. No Warranties or Guarantees

- Affipay provides healthcare benefit services under a subscription model.
- It does not constitute an insurance product and does not guarantee any insurance benefit or claim.
- We provide all services “as is” and without warranty, unless specifically stated.

### 5. Limitation of Liability

Adduri Healthcare Solutions shall not be held liable for any direct, indirect, incidental, or consequential damages arising from:

- Use or misuse of the Affipay website
- Inability to access services
- Data loss, unauthorized access, or technical glitches

### 6. External Links & Tools

Affipay may link to or use third-party platforms. We are not responsible for their content or policies. Users must review third-party terms separately.

### 7. Dispute Resolution & Jurisdiction

Any dispute arising out of or in connection with this website or its content shall be subject to the exclusive jurisdiction of the courts of Vijayawada, Andhra Pradesh, India.

### 8. Changes and Updates

This Legal Notice may be modified at any time without prior notice. Continued use of the website signifies your acceptance of the latest version.

### 9. Grievance Officer

As per applicable IT Act and rules, the Grievance Officer for this website is:

Name: [Anil Venkatesh Adduri]

✉ support@affipay.in

☎ [9652977800]

📍 Address: Same as registered office (see above)

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## Version Control and Policy Updates Clause

Effective Date: 29/12/2024

Adduri Healthcare Solutions Private Limited ("Company," "we," "our") reserves the right to update, modify, amend, or revise any policies, terms, or agreements posted on the Affipay platform ([www.affipay.com](http://www.affipay.com)) at its sole discretion.

### 1. Version Control

- All policy documents include an effective date and a version number to track updates and changes.
- The most current version of any policy supersedes all previous versions.

### 2. Notification of Updates

- Users, affiliates, and subscribers will be notified of material changes via:
  - Email communication to registered addresses
  - Notifications on the Affipay website or dashboard
- It is the user's responsibility to review policies periodically to stay informed of changes.

### 3. Continued Use Indicates Acceptance

- Continued use of the Affipay platform or services after updates constitutes acceptance of the revised policies.
- If users do not agree with any changes, they should discontinue use and notify the Company as per contact details.

### 4. Access to Previous Versions

- Upon request, the Company may provide archived versions of policy documents for reference, subject to availability.

### 5. Contact for Policy Inquiries

For questions or concerns regarding policy updates:

✉ support@affipay.in

☎ 9652977800

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23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,

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## Electronic Record and Signature Disclosure (ERSD)

Effective Date: 29/12/2024

This Electronic Record and Signature Disclosure ("Disclosure") applies to all electronic records and digital agreements entered into through the Affipay platform ([www.affipay.in](http://www.affipay.in)), which is operated by Adduri Healthcare Solutions Private Limited ("Company," "we," "us," or "our").

By accessing or using Affipay and clicking "I Agree," "Submit," or similar buttons, you consent to the use of electronic records, signatures, and communications as legally binding.

### 1. Scope of Your Consent

You agree that:

- All agreements, disclosures, consents, policies, and notices provided to you electronically satisfy legal requirements.
- Your electronic actions (e.g., form submission, checkbox confirmation, digital signature) carry the same legal force as a handwritten signature.

This includes (but is not limited to):

- Subscription forms and payments
- Affiliate program agreements
- Terms & Conditions, Privacy Policy, Refund Policy
- Hospitalization refund intimations
- Earnings disclaimers and service consents

## 2. Delivery of Electronic Communications

All communications will be delivered via:

- Email to your registered address
- Website pop-ups or banners
- SMS/WhatsApp using your registered mobile number

It is your responsibility to ensure your contact details are accurate and up-to-date.

## 3. Withdrawing Consent

You may withdraw your consent to receive records electronically by contacting us at [Insert support email]. However, doing so may result in:

- Suspension of access to the platform or affiliate program
- Inability to complete electronic transactions or receive services

Certain documents may still be provided in hard copy where legally required.

## 4. System Requirements

To receive and retain electronic records, you must have:

- A working email account
- Internet access
- A modern browser (Chrome, Firefox, Edge, Safari)
- A device capable of viewing PDFs and web forms

You may request a printed copy of any document by contacting us.

## 5. Record Retention

We retain all electronically signed agreements and records for the legally mandated period under Indian law. You are encouraged to download or save copies of any electronic agreements for your personal records.

## 6. Legal Validity

This Disclosure is issued under the Information Technology Act, 2000 and complies with the Indian Evidence Act, which recognize electronic records and digital signatures as legally enforceable.

## 7. Contact Information

For questions or assistance with electronic records:

**Adduri Healthcare Solutions Private Limited**

✉ [support@affipay.in](mailto:support@affipay.in)

☎ 9652977800

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