

## USER RELAVENT POLICIES

### Data Protection and Security Policy

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

**Applies To:** All users of [www.affipay.in](http://www.affipay.in), including subscribers, affiliates, staff, and third-party vendors.

**Adduri Healthcare Solutions Private Limited** ("Company", "we", "our", or "us") is committed to ensuring that all personal data collected through the **Affipay** platform is handled securely, ethically, and in compliance with applicable data protection laws, including the **Information Technology Act, 2000**, and the **Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011**.

#### 1. Scope

This policy covers:

- Collection, processing, storage, and sharing of personal data
- Data security practices and technical safeguards
- Roles and responsibilities for data access and handling
- Breach response protocols and compliance framework

#### 2. Types of Data We Collect

- **Personal Identifiable Information (PII):** Name, phone number, email, address, date of birth
- **Sensitive Data:** PAN (for affiliates), bank account details (for payouts)
- **Technical Data:** IP address, browser information, device metadata
- **Usage Data:** Referral history, login activity, payment history

#### 3. How We Protect Your Data

##### a. Organizational Measures

- Role-based access controls (RBAC) to restrict internal access
- Affiliate training on data privacy practices
- Audit trails and user logs maintained for key operations

##### b. Technical Safeguards

- SSL encryption for all data transmissions on [www.affipay.com](http://www.affipay.com)
- Encrypted storage of sensitive information (e.g., bank data, PAN)
- Regular backups, firewalls, and vulnerability scanning

##### c. Third-Party Due Diligence

We ensure our integrated tools meet equivalent data protection standards. Data shared with them is limited to what is strictly necessary for service delivery.

#### 4. Data Retention & Deletion

- Subscriber and affiliate data is retained per our [Data Retention Policy](#)
- Upon request, we permanently delete personal data after service termination unless legally required to retain it

#### 5. User Rights

You have the right to:

- Access your personal data
- Request corrections or updates
- Withdraw consent for non-essential data use
- Request deletion, where legally permitted

To exercise these rights, contact:

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

☎ 9652977800

## 6. Breach Management

In the event of a data breach:

- We will notify affected users and authorities within **72 hours**
- Conduct internal investigation and apply corrective actions
- Cooperate with regulators under Indian cybersecurity guidelines

## 7. Compliance & Review

- Our internal data handling processes are reviewed **every 6 months**
- Employees and affiliates must comply with this policy as part of their agreement

## 8. Contact for Data Protection Queries

### Data Protection Officer (DPO)

✉ [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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## Data Retention Policy

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

This **Data Retention Policy** explains how **Adduri Healthcare Solutions Private Limited** (“Company”, “we”, “our”, or “us”) collects, retains, and deletes personal data obtained through the **Affipay** platform ([www.affipay.com](http://www.affipay.com)), in accordance with applicable Indian data protection laws.

### 1. Purpose of Data Retention

We retain personal data only for as long as necessary to:

- Provide our services (Afficare, affiliate program, support)
- Comply with legal, regulatory, tax, and accounting requirements
- Maintain security, fraud prevention, and business continuity
- Resolve disputes and enforce our legal agreements

### 2. Types of Data and Retention Periods

Type of Data	Examples	Retention Period
<b>Subscriber Data</b>	Name, contact details, payment history	Up to <b>7 years</b> after termination or expiry
<b>Affiliate Data</b>	Bank details, PAN, referral records	Up to <b>7 years</b> after deactivation or termination
<b>Communication Records</b>	Emails, WhatsApp, SMS, support tickets	<b>3 years</b> from last activity
<b>Hospitalization Intimation Logs</b>	Pre-intimation details only (no documents collected)	<b>2 years</b> from date of submission
<b>Website &amp; Analytics Data</b>	Cookies, browsing behavior, IP address	<b>6 months</b> unless anonymized
<b>Financial &amp; Tax Records</b>	Invoices, TDS, GST reports	As per Indian tax law – <b>8 years</b>

### 3. Secure Deletion of Data

Once data is no longer needed, we:

- Permanently delete it from live databases
- Anonymize it for internal analytics where applicable
- Safely destroy physical or backup copies (if any)

### 4. Exceptions to Retention

We may retain certain data longer if:

- Required by law enforcement, regulators, or court orders
- Needed for legal defense or to resolve ongoing disputes
- Necessary to investigate fraud or violations of our Terms

### 5. Your Rights

As a data subject, you may:

- Request access to or correction of your data
- Request deletion, where legally permissible
- Withdraw consent for non-essential communications

To exercise your rights, email us at: **[Insert support email]**

### 6. Policy Review and Updates

This policy will be reviewed annually or whenever required by law. Updates will be posted on the Affipay website.

### 7. Contact Information

#### Adduri Healthcare Solutions Private Limited

CIN: U86100AP2024PTC117215

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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### Access Control Policy

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

**Issued By:** Adduri Healthcare Solutions Private Limited

**Applies To:** All employees, contractors, affiliates, vendors, and technology partners interacting with Affipay systems, tools, or data.

## 1. Purpose

This policy establishes the **standards and controls for granting, managing, and revoking access** to systems, applications, data, and physical premises associated with **Adduri Healthcare Solutions Private Limited** ("Company") and the **Affipay** platform. It ensures confidentiality, integrity, and availability of sensitive information.

## 2. Scope

This policy applies to:

- Internal users: employees, management, IT staff
- External users: affiliates, contractors, freelancers, partners
- All systems including Zoho (CRM, Books, Forms), cloud storage, email, internal tools, and hosted servers





## 3. Access Authorization

- ✓ Access is **granted based on role and responsibility (Role-Based Access Control - RBAC)**
- ✓ Only **authorized personnel** may access systems containing sensitive data (e.g., subscriber information, payment details, affiliate commissions)
- ✓ All access must be **formally requested and approved** through a documented process (e.g., access request forms or CRM ticket)

## 4. Types of Access

Role	Access Level
Admin/Management	Full access to systems and configuration
Affiliate	Limited access to referral and commission dashboards
Finance	Access to Zoho Books and payout modules
Support Team	Access to ticketing, Zoho Forms, and CRM entries
Developer/Contractor	Sandbox/test environment only (unless explicitly approved)

## 5. Access Control Measures

-  All systems must be **protected by passwords**, 2FA/MFA (where applicable)
-  Passwords must be **rotated regularly** and stored securely
-  **Generic, shared, or guest accounts are prohibited**
-  Activity logs must be **maintained and auditable** (especially in CRM, Books, and Forms)

## 6. Onboarding & Offboarding

- New users are provisioned **only after formal HR/management approval**
- Access is reviewed **within 48 hours of onboarding**
- Upon exit (resignation, termination, project end), access is **revoked within 24 hours**

## 7. Periodic Review

Access control lists will be reviewed:

- ☒ **Quarterly**, to remove redundant users or update access roles
- ☒ Whenever there is a **role change or team restructure**
- ☒ In response to **security incidents or audits**

## 8. Third-Party & Vendor Access

Third-party tools and vendors must:

- Sign a **Data Access and Confidentiality Agreement**
- Be given **minimum required access**
- Have their access **revoked upon project completion** or inactivity over 30 days

## 9. Violation & Enforcement

⊖ Unauthorized access, misuse, or data breach will lead to:

- Immediate **revocation of access**
- Internal investigation and possible legal action
- **Termination of contracts or employment**, if applicable

## 10. Responsibility and Contact

The following personnel are responsible for enforcement:

- **IT Security Officer** (or nominated Zoho Admin): Access provisioning and revocation
- **Compliance Manager**: Policy audits and enforcement
- **HR/Admin**: Onboarding/offboarding coordination

✉ Contact: [security@affipay.com](mailto:security@affipay.com) | [compliance@affipay.com](mailto:compliance@affipay.com)

## Affiliate ID & Referral Link Misuse Policy

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

**Issued By:** Adduri Healthcare Solutions Private Limited

**Applies To:** All affiliates and users interacting with the Affipay referral system

### 1. Purpose

This policy defines **prohibited activities and enforcement mechanisms** related to the **misuse of affiliate IDs, referral links, and referral tracking systems** on the Affipay platform. It is intended to protect the integrity of the **commission structure** and ensure **fair participation**.

### 2. Definitions

- **Affiliate ID:** A unique identifier assigned to each approved affiliate for tracking referrals.
- **Referral Link:** A URL or code that contains the affiliate ID, used to attribute new subscriber sign-ups to the correct affiliate.

### 3. Prohibited Misuse

The following activities are **strictly prohibited**:

- ⊖ **Self-referrals** using your own affiliate ID (to earn commissions on your own account)
- ⊖ **Sharing referral links on misleading platforms**, fake ads, or government scheme pages

- ⊘ **Using someone else's ID or referral link** without their knowledge or consent
- ⊘ **Forcing or manipulating subscribers** into using a particular affiliate ID
- ⊘ **Creating fake subscriber accounts** or repeated accounts just to generate commission
- ⊘ **Spamming referral links** on public forums, websites, or WhatsApp groups without context
- ⊘ **Tampering with Zoho forms, URLs, or UTM tracking parameters** to mislead the system

#### 4. Acceptable Use Guidelines

☑ Affiliates may share their referral links via:

- Personal WhatsApp, email, or social media (with proper context)
- Offline camps and local awareness drives
- Business cards, posters, and affiliate-approved templates

☑ All promotional messages must:

- Clearly state that Affipay is a **private health support platform**, not a government scheme
- Use only **approved content, banners, and disclaimers**

#### 5. Detection & Monitoring

Affipay uses:

- UTM-based tracking and IP/device analytics
- Zoho Form submission source mapping
- Manual and automated flagging of suspicious affiliate behavior

#### 6. Consequences of Misuse

Violators of this policy may face:

- ⚠ **Immediate deactivation** of affiliate status
- ✖ **Forfeiture of pending and future commissions**
- ⊘ **Blacklisting from the platform** (no re-registration allowed)
- ⚖ **Legal action** under fraud and misrepresentation laws, if necessary
- 🗑 **Removal from leaderboards and revocation of public rewards**

#### 7. Reporting Misuse

To report misuse of an affiliate ID or referral link:

✉ Email: [compliance@affipay.com](mailto:compliance@affipay.com)

Include:

- Screenshot or URL
- Suspected affiliate name or phone number
- Brief description of what was misused

All reports will be **confidential and investigated within 5 working days**.

#### 8. Policy Acknowledgment

"By registering as an affiliate, I confirm that I will use my affiliate ID and referral link only as per Affipay's ethical standards. I will not engage in spam, fraud, or misleading promotion, and I accept the consequences of misuse."

This acknowledgment is **digitally collected via Zoho Forms** during affiliate registration.

#### 9. Contact for Support

✉ [support@affipay.in](mailto:support@affipay.in)  
✉ [compliance@affipay.in](mailto:compliance@affipay.in)  
🏢 Adduri Healthcare Solutions Private Limited  
23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
Gollapudi, Vijayawada, Krishna District, Andhra Pradesh – 521225, India  
🌐 [www.affipay.in](http://www.affipay.in)

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## Affiliate Conflict of Interest Policy

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

**Applies To:** All registered affiliates of the **Affipay** platform

### 1. Purpose

This policy outlines the expectations and guidelines regarding conflicts of interest for all **Affipay affiliates**, to maintain transparency, fairness, and integrity in our referral network and community.

### 2. Definition of Conflict of Interest

A **conflict of interest** occurs when an affiliate's personal, professional, or financial relationships or activities could interfere with, influence, or appear to influence:

- Their ability to act in the best interest of Affipay or its subscribers
- The fairness and objectivity of referrals or communications
- The proper representation of Affipay's services

### 3. Prohibited Activities

Affiliates **must not**:

- **Refer themselves** or create duplicate subscriber/affiliate profiles to claim commissions
- **Promote competing healthcare or affiliate platforms** while acting as an Affipay affiliate
- **Misrepresent** Affipay's services, features, refund process, or insurance benefits
- Engage in **fraudulent referrals** using bots, false information, or manipulated records
- Provide **biased or misleading information** to subscribers for personal gain
- **Solicit hospital staff or internal Affipay personnel** to influence referral outcomes

### 4. Disclosure Requirement

Affiliates must immediately disclose to [support@affipay.com](mailto:support@affipay.com) any potential conflicts of interest, including:

- Partnerships with hospitals or service providers that may affect their referral process
- Dual affiliations with competitor programs or insurance platforms
- Referrals involving close family members, where commissions or benefits could be disputed

### 5. Review and Resolution

- All conflict disclosures will be reviewed by the Affipay compliance team.
- Corrective actions may include: commission suspension, written warnings, or disqualification from rewards programs.
- Repeated or deliberate violations may result in **permanent termination** of affiliate status.

### 6. Reporting Concerns

If you suspect another affiliate is engaged in a conflict of interest or unethical activity, report it to:

✉ [compliance@affipay.com](mailto:compliance@affipay.com)

Reports will be handled confidentially and fairly.

## 7. Consequences of Violation

Breaching this policy may result in:

- **Loss of referral commissions**
- Disqualification from **foreign trip rewards or insurance benefits**
- **Blacklisting** from the affiliate program
- Legal action if financial fraud is involved

## 8. Acknowledgment

By participating in the Affipay affiliate program, you agree to abide by this Conflict of Interest Policy and all other applicable policies.

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## Affiliate Exit and Final Commission Settlement Policy

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

**Applies To:** All active and inactive affiliates of the Affipay program

### 1. Purpose

This policy defines the **process and terms** under which an affiliate may voluntarily or involuntarily exit the Affipay Affiliate Program, and how **final commissions** and settlements will be handled.

### 2. Voluntary Exit by Affiliate

Affiliates may request to exit the program at any time by submitting a written request to:

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

The request must include:

- Full name and registered email/phone number
- Affiliate ID
- Reason for exit (optional but encouraged)
- Final bank details for commission settlement (if pending)

### 3. Involuntary Termination by Company

Affipay may terminate an affiliate's participation in the program for reasons including (but not limited to):

- Violation of affiliate terms and policies
- Fraudulent or false referral activities
- Repeated form misuse or conflict of interest
- Zero activity for more than **12 months**



Termination notice will be sent via email, and final settlement (if eligible) will follow the procedure below.

#### 4. Final Commission Settlement Terms

- **Only verified, completed referrals** (i.e., paid subscribers) made **before the date of exit or termination** will be eligible for final commission.
- Pending commissions will be **calculated within 15 working days** of exit and **disbursed within 30 working days**, subject to:
  - 5% TDS deduction
  - Minimum payout threshold (e.g., ₹500 or above)
  - Verification of referral data and subscriber validity

**No commission** will be paid on:

- Referred users who cancel within 24 hours
- Incomplete or unpaid referrals
- Referrals flagged for fraudulent activity

#### 5. Withdrawal of Future Rights

After exit:

- The affiliate will no longer receive new commissions
- Access to the dashboard or affiliate tools will be revoked
- Eligibility for insurance benefits, foreign trips, or profit-sharing will end immediately
- Leaderboard rankings and promotional usage of name will be withdrawn

#### 6. Tax Compliance

- TDS on final commissions will be filed as per Indian Income Tax laws
- A **TDS certificate** will be issued for the final payout quarter, upon request

#### 7. Rejoining Policy

- Ex-affiliates may reapply after a cooling period of **6 months**
- Rejoining will be subject to a new subscription, identity verification, and approval

#### 8. Contact for Exit or Settlement

✉ [affiliate@affipay.in](mailto:affiliate@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

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

**Applies To:** All Affiliates of Affipay Program

## 1. Purpose

This policy outlines the standards and guidelines for all advertising, marketing, and promotional activities conducted by affiliates of **Adduri Healthcare Solutions Private Limited** ("Company," "we," "our") through the **Affipay** platform. It ensures that all promotions maintain the integrity, reputation, and legal compliance of the Company.

## 2. Permitted Advertising Practices

- Affiliates may promote Affipay and Afficare subscriptions using approved marketing materials provided by the Company.
- Promotions should be honest, clear, and not misleading regarding the services, benefits, commissions, or terms.
- Affiliates may use digital marketing channels (social media, email, blogs, websites) and offline methods (flyers, events) with prior approval of content where required.

## 3. Prohibited Advertising Practices

Affiliates **must not** engage in the following:

- Making **false, exaggerated, or misleading claims** about earnings, refunds, or healthcare benefits.
- Representing Affipay or Afficare as an insurance product or guaranteeing medical outcomes.
- Using unauthorized logos, trademarks, or copyrighted materials of the Company.
- Spamming, unsolicited messaging, or harassment of potential subscribers.
- Creating or promoting fake accounts or referrals.
- Using offensive, discriminatory, or inappropriate content in promotions.
- Engaging in any illegal or unethical marketing practices (e.g., pyramid schemes).

## 4. Use of Company Branding and Intellectual Property

- Affiliates may use Company logos and promotional content only as provided or approved by Adduri Healthcare Solutions.
- Any custom marketing material or campaigns require prior written approval.
- Unauthorized use of Company intellectual property may lead to immediate termination.

## 5. Compliance with Laws and Platform Policies

- All advertising must comply with applicable laws, including advertising standards, data protection, and consumer protection laws.
- Affiliates must follow the terms of service of third-party platforms where they advertise (e.g., Facebook, Google).

## 6. Monitoring and Enforcement

- The Company reserves the right to monitor affiliate marketing activities.
- Violations may result in warnings, suspension of commissions, or termination from the affiliate program.
- Serious violations may lead to legal action.

## 7. Reporting Violations

Affiliates and users may report suspected misuse or violations by contacting:

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

☎ 9652977800

## 8. Updates to Policy

This policy may be updated as needed. Affiliates will be notified of significant changes.

### Contact for Marketing Support

For questions or approval requests:

✉ [marketing@affipay.in](mailto:marketing@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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## Affiliate Leaderboard and Public Display Consent Policy

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

**Applies To:** All registered affiliates under the Affipay program

### 1. Purpose

This policy outlines how **Adduri Healthcare Solutions Private Limited** may **publicly display affiliate performance data**—such as referral counts and rankings—on the **Affipay website, app, or marketing materials**, and establishes guidelines for obtaining consent.

### 2. Consent to Public Display

By joining the **Affipay Affiliate Program**, affiliates **explicitly consent** to the **public display of the following non-sensitive information** on leaderboards, dashboards, or promotional materials:

- Full name or first name with last initial (e.g., "Ravi K.")
- City, district, or state (e.g., "Vijayawada, Andhra Pradesh")
- Referral statistics (e.g., number of subscribers referred)
- Leaderboard rank (e.g., Top 10 in District)
- Eligibility status (e.g., "Qualified for Insurance" or "Eligible for Foreign Trip")

☑ *No personal contact details, PAN, bank info, or Aadhaar details will be published.*

### 3. Leaderboard Platforms

Affiliate rankings and recognitions may be displayed on:

- The official **Affipay website** and dashboard
- **Affiliate-only Telegram or WhatsApp groups**
- **Offline or online events**, newsletters, and recognition campaigns
- Digital boards at camps, promotional events, and training sessions

#### 4. Withdrawal of Consent

Affiliates who **do not wish to be displayed** publicly must email a withdrawal request to:

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

Affipay will process the request within **7 working days** and remove the affiliate's name or anonymize it where applicable.

#### 5. Data Accuracy and Updates

Affiliates are responsible for ensuring their display name, city, and referral data are accurate in their affiliate dashboard. Any discrepancies should be reported to:

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

#### 6. Marketing Use

Affipay may use top-performing affiliate names, photos (only with separate photo consent), and referral milestones in:

- Social media campaigns
- Testimonial features
- Motivational videos and case studies  
(Separate consent will be requested for media appearances.)

#### 7. Privacy Assurance

- Only non-sensitive data will be used for display.
- All data processing complies with our [Privacy Policy](#).
- Affiliates retain the right to review or revoke consent at any time.

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#### 8. Contact for Questions or Consent Management

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

☎ [Insert affiliate 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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#### Affiliate Identity Verification Agreement

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

**Applies To:** All individuals registering as affiliates under the Affipay platform operated by Adduri Healthcare Solutions Private Limited

##### 1. Purpose

This agreement ensures that all individuals joining the **Affipay Affiliate Program** undergo proper **identity verification** to prevent fraud, ensure accurate commission disbursal, and maintain transparency in platform operations.

##### 2. Identity Verification Requirement

By registering as an affiliate, the individual agrees to:

- Submit **valid and legally recognized identity proof**, such as:
  - Aadhaar Card
  - PAN Card (mandatory for commission processing)

- Voter ID or Passport (if required for cross-verification)
- Provide **accurate and truthful personal information**, including full legal name, mobile number, and permanent address
- Link a **bank account** in their own name for receiving commissions, verified through passbook or bank statement

### 3. KYC Compliance

Affipay reserves the right to request and store additional KYC (Know Your Customer) documents in accordance with:

- Indian tax regulations (e.g., TDS compliance)
- Financial transaction laws
- Anti-money laundering safeguards

Incomplete or mismatched KYC will **delay or block commission payouts**.

### 4. Consent to Verification

By accepting this agreement, the affiliate:

☒ Grants permission to Affipay to verify submitted identity documents using:

- Government databases (where legally permitted)
- Internal verification teams
- Third-party verification partners (with confidentiality protections)

☒ Understands that submission of false, forged, or misleading documents will lead to:

- **Immediate termination** from the affiliate program
- **Forfeiture of all pending commissions**
- Potential **legal action** and blacklisting

### 5. Updates to Identity or Bank Details

Affiliates must notify [support@affipay.in](mailto:support@affipay.in) in writing of any change in:

- Legal name
- Phone number or email address
- Banking information

**Proof of change** (e.g., bank letter, updated ID) may be required.

### 6. Revocation and Suspension

Affipay reserves the right to:

- Suspend an affiliate's access if identity mismatch, misuse, or impersonation is suspected
- Deny re-registration under a different name or contact number if prior account was blacklisted

### 7. Digital Signature & Declaration

"I hereby confirm that all personal and banking details submitted by me to Affipay are true and correct to the best of my knowledge. I authorize Adduri Healthcare Solutions Private Limited to verify my identity for the purpose of onboarding, payouts, and platform compliance. I accept full responsibility for any misuse of my identity or credentials."

This agreement is acknowledged digitally at the time of affiliate registration via the official Zoho Form.

## 8. Contact for KYC or Identity Issues

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

✉ [compliance@affipay.in](mailto:compliance@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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## Affiliate Misuse Reporting and Compliance Policy

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

**Applies To:** All registered affiliates under the Affipay platform

At **Adduri Healthcare Solutions Private Limited**, we are committed to maintaining a trusted, transparent, and compliant affiliate ecosystem through our **Affipay Affiliate Program**. This **Affiliate Misuse Reporting and Compliance Policy** outlines how misuse will be identified, reported, investigated, and addressed.

### 1. Purpose of This Policy

- To define acceptable affiliate behaviour
- To provide a transparent channel for reporting misuse or violations
- To outline enforcement actions for breaches of affiliate terms
- To protect Affipay subscribers from misinformation or unethical conduct

### 2. What Constitutes Affiliate Misuse

The following actions are strictly **prohibited** and constitute misuse:

#### a. False or Misleading Claims

- Promising guaranteed refunds, free treatments, or assured earnings
- Claiming Affipay or Afficare is an insurance product
- Misrepresenting terms, benefits, or services to subscribers

#### b. Fake Referrals or Identities

- Creating dummy accounts or self-referrals
- Using fictitious names, numbers, or payment data

#### c. Commission Fraud

- Submitting ineligible or inauthentic subscribers to gain referral commissions
- Manipulating referral tracking or impersonating another affiliate

#### d. Unauthorized Materials

- Sharing unapproved promotional flyers, videos, or social media content
- Using the Affipay logo or Adduri Healthcare branding without written permission

#### e. Subscriber Harassment

- Repeated or aggressive communication for sales
- Mishandling private information or threatening subscribers

### 3. Reporting a Misuse

Anyone (subscriber, affiliate, staff, or partner) may report affiliate misuse by emailing or calling us:

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

☎ 9652977800

All reports will be kept **confidential** and will not affect the reporter's access or rights.

### 4. Investigation Process

Upon receiving a report:

- We acknowledge the complaint within **48 hours**.
- A compliance officer will review the case with relevant logs, referral records, and evidence.
- The affiliate will be asked for an explanation or defense within **5 working days**.
- Final action will be taken within **7–10 working days** of investigation closure.

### 5. Enforcement Actions

Depending on the severity, actions may include:

- Written warning or retraining
- Suspension of referral access or dashboard
- Loss of unpaid or future commissions
- Termination from the affiliate program
- Legal action under applicable Indian law

### 6. Reinstatement Process

Affiliates who were suspended may submit a written **appeal** with supporting documents. Reinstatement is not guaranteed and is subject to:

- Compliance review
- A mandatory ethics retraining (if offered)

### 7. Protection of Complainants

We prohibit retaliation against anyone who reports misuse in good faith. False or malicious reporting, however, may result in disciplinary action.

### 8. Compliance Review and Audits

We reserve the right to:

- Periodically review affiliate conduct
- Audit referral patterns or commission records
- Take proactive action even without complaints if misuse is suspected

### 9. Updates to This Policy

This policy may be updated to reflect changes in law or operational needs. Latest version will be available at: **[www.affipay.in/legal](http://www.affipay.in/legal)**

### 10. Contact for Policy Queries

**Adduri Healthcare Solutions Private Limited**

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

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

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## Commission and Rewards Declaration Policy

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

**Applies To:** All Affiliates of Affipay Program

**Adduri Healthcare Solutions Private Limited** (“Company,” “we,” or “our”) operates the Affipay affiliate program to reward affiliates for referring subscribers to our services. This **Commission and Rewards Declaration Policy** outlines the obligations and disclosures required from affiliates regarding the commissions and rewards earned.

### 1. Purpose

To ensure transparency and compliance with applicable tax and regulatory requirements related to commissions and rewards paid under the Affipay affiliate program.

### 2. Commission and Reward Payments

- Commissions are paid only for valid and eligible referrals as per program terms.
- Affiliates are responsible for providing accurate and truthful information for commission processing, including PAN and bank details.
- Commissions are subject to applicable TDS deductions as per Indian tax law.

### 3. Declaration Obligations

#### a. Tax Compliance

- Affiliates must declare all commissions and rewards earned from Affipay as **income** in their applicable tax filings.
- Affiliates should maintain records of payments received for audit and compliance purposes.
- The Company will issue TDS certificates (Form 16A) where applicable.

#### b. Accurate Information

- Affiliates declare that all information submitted to the Company is true, accurate, and not misleading.
- Any false information or fraud attempt may result in withholding of commissions, termination, or legal action.

#### c. Reporting Requirements

- Affiliates agree to cooperate with any requests for documentation or clarification relating to commission payments and tax compliance.

### 4. Limitations and Adjustments

- The Company reserves the right to adjust or withhold commissions in case of disputes, cancellations, refunds, or fraudulent activity.
- Rewards and commissions are non-transferable and non-assignable unless explicitly agreed.

### 5. Indemnity

Affiliates agree to indemnify and hold harmless **Adduri Healthcare Solutions Private Limited** from any penalties, claims, or losses arising from non-compliance with tax laws or this policy.

### 6. Amendments

This policy may be updated periodically. Affiliates will be notified of material changes via email or dashboard notification.

### 7. Contact for Policy Queries

For any questions related to commissions, rewards, or tax declarations:

✉ commissions@affipay.in



☎ [Insert contact 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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## Earnings Disclaimer

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

**Adduri Healthcare Solutions Private Limited** (“we”, “our”, or “us”) offers an **affiliate program** through the **Affipay** platform that allows individuals to earn commissions by referring subscribers. However, your actual earnings may vary and are subject to multiple factors beyond our control.

### 1. No Guaranteed Income

While we provide opportunities to earn commissions and incentives, we **do not guarantee**:

- A minimum income
- Fixed monthly payments
- Rapid or automatic earnings
- Eligibility for incentives (e.g., foreign trips, insurance, profit-sharing)

All earnings are based on your individual effort, number of valid referrals, and full compliance with program terms.

### 2. Results May Vary

The success of one affiliate does **not represent typical or guaranteed results**. Your results will depend on:

- Your communication skills
- Time and effort invested
- Marketing strategies used
- Trust built with your audience
- The credibility of your referrals

### 3. Commissions are Conditional

You will only earn commission when:

- The referred subscriber completes full payment for their Afficare subscription.
- The referral is correctly tracked to your affiliate ID.
- There is **no violation** of the affiliate terms or fraudulent activity.

### 4. Incentive Eligibility Requirements

Eligibility for benefits such as **foreign trips, insurance packages, and profit-sharing** require the referral of **365 paid subscribers who also upgrade to affiliate status**. These rewards are not automatic and are subject to:

- Manual verification
- Compliance review
- Availability of funds or applicable terms at the time of review

### 5. Limitation of Liability

We are **not responsible** for:

- Loss of expected income
- Missed incentives due to technical issues or invalid entries
- Delays in payout processing
- Earnings projections made by third-party promoters

## 6. Legal Compliance

This earnings disclaimer is made in accordance with the **Consumer Protection (E-Commerce) Rules, 2020** and **Information Technology Act, 2000**. Misrepresentation of income potential is strictly prohibited.

### Contact for Clarification

If you have questions about earnings or commissions, 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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## Multiple Account Restriction Policy

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

**Applies To:** All users, subscribers, and affiliates of Affipay

### 1. Purpose

To maintain integrity, fairness, and accurate tracking of referrals and benefits, **Adduri Healthcare Solutions Private Limited** ("Company") strictly enforces a **one-user-one-account** policy across the **Affipay** platform.

### 2. Definition of Multiple Accounts

A "multiple account" scenario is defined as:

- One individual creating or operating **more than one Affipay account**, whether as a subscriber, affiliate, or both
- One household or device being used to create **multiple accounts with overlapping user data or contact details**
- An affiliate or user registering **fake or duplicate subscriber profiles** for the purpose of inflating referral counts or commissions

### 3. Prohibited Activities

The following activities are **not allowed**:

- ⓧ Creating multiple accounts using different mobile numbers, email IDs, or names for the same person
- ⓧ Referring oneself or immediate family members using different contact details to earn commissions
- ⓧ Using bots, scripts, or third-party tools to auto-register multiple users
- ⓧ Operating accounts of other individuals without proper authorization or consent

### 4. Detection and Monitoring

Affipay monitors accounts using:

- IP address tracking
- Phone/email/device cross-verification
- Payment and referral pattern analysis
- Manual audits for suspicious referral activity

## 5. Penalties for Violation

If a user or affiliate is found violating this policy:

- All **duplicate or fake accounts will be immediately suspended or deleted**
- **Commissions earned through false referrals will be forfeited**
- The user/affiliate may be **permanently blacklisted** from the Affipay program
- Legal action may be pursued in case of fraud, impersonation, or financial misrepresentation

## 6. Exceptions (With Prior Approval)

Exceptions may be made for:

- Legitimate family members using the same device but with **clearly distinct identities and payment records**
- Businesses managing multiple subscriptions under a single coordinator (with supporting documents)
- Affiliates managing referral forms for users who cannot fill them independently—**only with written consent**

Such exceptions must be **pre-approved in writing** by emailing:

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

## 7. Appeals Process

If you believe your account was mistakenly flagged for multiple usage, you may file an appeal with supporting evidence to:

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

Appeals will be reviewed and responded to within **7 working days**.

## 8. Contact for Clarification or Reporting Abuse

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

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

## No Resale Policy

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

**Applies To:** All users, affiliates, subscribers, and third-party partners of Adduri Healthcare Solutions Private Limited and the Affipay platform

### 1. Purpose

This policy prohibits the **unauthorized resale, redistribution, or commercialization** of Affipay subscriptions, services, benefits, or materials by any individual or entity. It is designed to **protect the integrity of the platform** and **prevent exploitation** of healthcare services intended for direct users.

### 2. Prohibited Activities

The following actions are strictly prohibited under this policy:

- ⊖ Reselling Affipay subscriptions (Afficare or Affiliate) at a profit or discount outside the official platform
- ⊖ Charging end-users extra for Affipay services under the guise of “local handling,” “agent fees,” or “premium versions”

- ⊗ Distributing Affipay's digital assets, referral codes, or marketing materials for resale without written authorization
- ⊗ Selling, gifting, or transferring benefits (e.g., free camp access or hospitalization support) as part of an independent package or bundle
- ⊗ Using fake profiles or fake user data to simulate sales or stack commissions

### 3. Permitted Activities (With Conditions)

☑ Registered affiliates may **facilitate subscriptions** for others (e.g., villagers, elderly, digitally illiterate users) **only at the official price**:

- ₹1,000 + 18% GST for Afficare or Affiliate subscriptions
- Must provide proof of payment in the subscriber's name
- No additional charges may be levied unless explicitly approved in writing

### 4. Disciplinary Action for Violations

If a user or affiliate is found reselling or exploiting Affipay products:

- Their account may be **suspended or permanently terminated**
- **All commissions earned through such transactions will be forfeited**
- Affipay reserves the right to initiate **legal action** for fraud or misrepresentation
- Public blacklisting and removal from leaderboards, if applicable

### 5. Reporting Misuse

If you encounter resale or overcharging by any affiliate or third-party:

☑ Report anonymously to: [compliance@affipay.in](mailto:compliance@affipay.in)

Please include:

- Name and contact of person involved
- Screenshot, voice note, or payment proof (if available)
- Date and location

Affipay treats such reports with confidentiality and urgency.

### 6. Policy Declaration for Affiliates

"I acknowledge that Affipay subscriptions and benefits are not to be resold, repackaged, or marketed for profit outside official channels. I understand that any such activity may lead to immediate account suspension and legal action."

### 7. Contact for Clarification

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

☑ [compliance@affipay.in](mailto:compliance@affipay.in)

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## Forms Misuse and False Declaration Policy

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

**Applies To:** All users, subscribers, and affiliates interacting with Affipay forms, declarations, or digital submissions

### 1. Purpose

This policy aims to ensure **honest, accurate, and responsible use** of all forms—whether digital or physical—used within the Affipay ecosystem, including subscription, pre-hospitalization, referral, and consent forms. It sets forth the consequences of **intentional misuse, false information, or manipulated declarations**.

### 2. Scope

Applies to the following:

- Afficare subscription and affiliate registration forms
- Pre-hospitalization intimation forms
- Consent forms (communication, marketing, camp participation, etc.)
- Affiliate referral forms and commission claims
- Feedback, grievance, or support request forms
- Any form submitted via Zoho Forms, CRM, or integrated partner tools

### 3. Prohibited Misuse Activities

Users and affiliates **must not**:

- Submit **false, misleading, or incomplete information** intentionally
- Register fake subscribers or referrals using bots, dummy data, or consent less information
- Manipulate data or dates to qualify for benefits, rewards, or refunds
- Forge hospital details, bills, or pre-hospitalization information
- Submit forms on behalf of others **without valid consent or authorization**
- Use automated tools or third-party scripts to submit bulk forms
- Create duplicate records with the intent to claim additional benefits

### 4. Verification and Monitoring

- All form submissions may be **audited manually or automatically**
- Affipay reserves the right to **verify** any submission through calls, email, or third-party checks
- Suspicious entries will be flagged and investigated by the internal compliance team

### 5. Consequences of Misuse

If any form misuse or false declaration is confirmed:

- **Immediate disqualification** from referral commissions or subscription benefits
- **Permanent blacklist** from the affiliate program
- **Suspension or termination** of Afficare or Affiliate account
- **Legal action** for fraud or misrepresentation, including under Indian IT Act and Contract Law
- Recovery of any falsely claimed amount, benefits, or commissions

## 6. Whistleblower Encouragement

Affipay encourages users and affiliates to **report misuse or fraudulent submissions** confidentially to:

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

Such reports will be protected and investigated independently.

## 7. Declaration Clause (Optional in Forms)

To be included as a mandatory checkbox or final field in all forms:

"I hereby declare that the information provided is true and correct to the best of my knowledge. I understand that false declarations or misuse may result in disqualification, legal action, or penalties under Affipay's policies."

## 8. Contact for Policy Enforcement

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

☎ 9652977800

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## Blacklist and Termination Policy

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

**Applies To:** Users, Affiliates, Partners, and Subscribers of Affipay

### 1. Purpose

To maintain the integrity, safety, and trustworthiness of the Affipay platform, Adduri Healthcare Solutions Private Limited ("Company," "we," "our") reserves the right to blacklist and/or terminate accounts that violate policies, engage in misconduct, or threaten the platform's reputation or users.

### 2. Grounds for Blacklisting and Termination

Accounts may be blacklisted or terminated for, but not limited to:

- Fraudulent activities, including false referrals or commission manipulation.
- Violations of Terms & Conditions, affiliate marketing policies, or any Company policies.
- Providing false, misleading, or incomplete information during registration or onboarding.
- Unauthorized use or infringement of intellectual property.
- Harassment, abuse, or offensive behavior towards users, affiliates, staff, or partners.
- Engaging in illegal or unethical conduct, including pyramid schemes or spam.
- Failure to comply with tax or legal requirements relevant to commissions and payments.
- Repeated policy violations after warnings.

### 3. Blacklisting Process

- Upon detection or credible report of misconduct, the Company may suspend the account pending investigation.
- The account holder will be notified of the reason for suspension and may be given a chance to respond.
- If misconduct is confirmed, the account will be blacklisted, and all associated privileges revoked.
- Blacklisted accounts will be barred from future participation in Affipay programs.

#### 4. Termination of Services

- Termination may be immediate in cases of severe violations.
- Upon termination, the Company may withhold pending payments or commissions as applicable.
- Terminated affiliates or users must cease all use of Company materials, logos, and branding.

#### 5. Appeal Process

- Account holders may submit a written appeal within **15 days** of termination notice to:  
✉ [compliance@affipay.in](mailto:compliance@affipay.in)
- The Company will review the appeal and communicate a final decision within **30 days**.

#### 6. Data Handling Post-Termination

- The Company will retain user data as per its **Data Retention Policy** and applicable laws.
- Access to user accounts and data will be revoked immediately after termination.

#### 7. Contact for Queries

For questions related to blacklisting or termination:

✉ [compliance@affipay.in](mailto:compliance@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

#### Feedback and Suggestions Ownership Clause

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

**Applies To:** All users, affiliates, subscribers, partners, and visitors of the Affipay platform

##### 1. Purpose

This clause defines the **ownership rights** and usage terms for any **feedback, suggestions, ideas, improvements, or comments** voluntarily submitted to **Adduri Healthcare Solutions Private Limited** (“Company”) regarding the Affipay platform, services, or operations.

##### 2. Voluntary Submissions

By submitting feedback through any channel—including but not limited to:

- Email (e.g., [support@affipay.com](mailto:support@affipay.com))
- Contact forms
- Affiliate or subscriber surveys
- Social media messages or comments
- WhatsApp, Telegram, or community forums

- Camp feedback forms or verbal suggestions during events

...the user agrees to the terms of this clause.

### 3. Ownership and Rights

All feedback, ideas, feature requests, or improvement suggestions submitted to the Company:

- Become the **exclusive property** of Adduri Healthcare Solutions Private Limited
- May be used **without any obligation** (financial or otherwise) to the person providing the input
- May be **modified, implemented, published, or discarded** at the sole discretion of the Company
- Will **not be treated as confidential** unless otherwise agreed in writing

The user **waives all rights** to any claim, royalty, or compensation for the use of such ideas.

### 4. No Guarantee of Implementation

Submitting feedback **does not guarantee** that the suggestion will be accepted, acted upon, or acknowledged publicly.

### 5. Respectful and Lawful Submissions Only

Feedback must not include:

- Confidential information of third parties
- Intellectual property that the user does not have rights to share
- Defamatory, abusive, or unlawful content

### 6. Attribution (Optional)

If a user provides consent, Affipay may attribute public suggestions (e.g., testimonials or success stories) to them using their **first name and location** (e.g., "Arun from Guntur").

For attribution or withdrawal of attribution, please contact:

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

### 7. Contact for Feedback & Clarification

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

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### Testimonial Consent Agreement

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

**Applies To:** All users (subscribers, affiliates, partners) who provide testimonials, reviews, or success stories to Affipay

#### 1. Purpose

This agreement governs how **Adduri Healthcare Solutions Private Limited** ("Company") may **collect, use, and display testimonials** or feedback voluntarily provided by individuals regarding the **Affipay** platform, its services, or affiliate programs.

#### 2. Consent to Use

By submitting a testimonial via form, email, video, audio, or any other medium, you hereby **grant the Company full permission** to:

- Use your testimonial for **marketing, advertising, and promotional purposes**
- Display it on the **Affipay website, social media pages, printed brochures, or presentations**
- Edit or format the testimonial **without changing its meaning or context**



- Use your **first name, last initial**, and **general location** (e.g., "Anil A. from Vijayawada") for attribution

### 3. Media Types Covered

This consent applies to all formats including:

- Written text (email, messages, forms)
- Audio/video recordings
- Photographs or screenshots provided with testimonial
- WhatsApp or Telegram feedback (with explicit forwarding permission)

### 4. Voluntary and Non-Compensated Submission

You confirm that your testimonial is:

- Given **voluntarily**, without coercion or expectation of payment
- Based on your **genuine experience** with Affipay
- **Legally yours to share**, and does not infringe on any third-party rights

If incentives (such as contests or referral highlights) are involved, the testimonial will be marked as "**sponsored**" or "**promotional**".

### 5. Revocation of Consent

You may **revoke your consent** at any time by sending a written request to:

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

Upon verification, the testimonial will be removed from all digital platforms within **7 working days** (excluding printed material already in distribution).

### 6. No Liability

The Company is not responsible for how third-party platforms (e.g., Facebook, YouTube, Google) use or index publicly posted testimonials.

### 7. Contact for Clarification or Revocation

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

☎ [Insert official support number]

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### ☑ Sample Declaration for Consent Forms

"I hereby voluntarily provide my testimonial and grant Adduri Healthcare Solutions Private Limited the right to use, publish, and distribute it for marketing or promotional purposes, as outlined in the Testimonial Consent Agreement."

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### Revenue Transparency Statement

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

At **Adduri Healthcare Solutions Private Limited** ("Company," "we," "our"), transparency and trust are fundamental to our relationship with users, affiliates, and partners on the **Affipay** platform ([www.affipay.com](http://www.affipay.com)).

#### 1. Revenue Sources

Our primary revenue streams include:

- Subscription fees from Afficare and Affiliate plans.
- Commissions from affiliate referrals.
- Service fees and administrative charges related to platform operations.

## 2. Fee Structure

- Subscription fees are clearly stated during user onboarding and payment.
- No hidden or undisclosed charges are levied on users or affiliates beyond the published fee schedule.
- Applicable taxes, such as GST, are transparently displayed.

## 3. Use of Revenue

- Revenue collected supports:
  - Healthcare benefits and hospitalization refunds for subscribers.
  - Operational costs including technology, staff, and customer support.
  - Affiliate commissions and reward programs.
  - Expansion and improvement of healthcare services.

## 4. Financial Reporting

- The Company maintains accurate and auditable financial records in compliance with applicable laws.
- Summary financial information may be shared periodically with stakeholders or upon request, subject to confidentiality.

## 5. Affiliate Earnings Transparency

- Affiliates receive detailed reports on commissions earned, payments made, and deductions applied.
- All commission payments comply with applicable tax regulations, including TDS deductions.

## 6. Commitment to Ethical Practices

- We are committed to ethical business practices, fair dealings, and compliance with regulatory requirements.
- Any discrepancies or concerns related to revenue or payments can be reported via our support channels.

## 7. Contact for Revenue Queries

For questions about revenue, fees, or payments:

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

📞 [Insert contact number]

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23-4S/291, 4th Floor, Ayyappa Swamy Temple Street,  
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## Public Review Policy

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

**Applies To:** All users, subscribers, affiliates, and partners of Affipay

### 1. Purpose

This policy outlines how **Adduri Healthcare Solutions Private Limited** manages and encourages **honest public reviews**, feedback, and testimonials about the **Affipay** platform and its services, while ensuring compliance with fair use and anti-abuse standards.

## 2. Acceptance of Public Reviews

We **welcome genuine user feedback** on the Affipay website, social media pages, Google listings, third-party review platforms, and affiliate forums. Reviews help us improve and help future users make informed decisions.

You may leave a review for:

- Affipay subscription experience
- Affiliate program outcomes
- Support and service interactions
- Participation in medical camps
- Ease of using our platform (Zoho Forms, Payments, etc.)

## 3. Guidelines for Acceptable Reviews

To maintain integrity and trust, public reviews must:

- ✓ Be based on **actual personal experience**
- ✓ Be **respectful**, without hate speech, abuse, or threats
- ✓ Avoid sharing **personal health or sensitive information** of others
- ✓ Not include **false, misleading, or promotional claims**
- ✓ Not contain **affiliate links or spam**

## 4. Our Rights Regarding Reviews

We reserve the right to:

- **Respond** to public reviews in a professional manner
- **Request clarification** from the reviewer, if needed
- **Report or flag** reviews that are false, defamatory, or in violation of platform policies
- **Remove testimonials** that were provided under coercion, incentive, or without valid consent

We **do not alter or censor genuine negative reviews** unless they breach legal or community guidelines.

## 5. Incentivized Testimonials

If any testimonial or review is shared in return for a **reward or recognition** (e.g., top affiliate highlights, leaderboard display), it will be **clearly marked as “promotional” or “sponsored.”**

## 6. Review Publication Consent

By submitting a review or testimonial to us (directly or through a form), you grant us the right to:

- **Publish your review** publicly on our website, brochures, and marketing material
- Use your **first name and location** (e.g., “Sanjay from Guntur”) unless anonymity is requested

You may request removal of your published review anytime by writing to [privacy@affipay.com](mailto:privacy@affipay.com).

## 7. Reporting a Fake or Harmful Review

If you notice a **false, fraudulent, or harmful review**, please report it to:

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

We will investigate and act as per our internal moderation policy.

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## 8. Contact for Feedback or Concerns

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

🏢 Adduri Healthcare Solutions Private Limited

## Payment Reconciliation Policy

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

**Applies To:** All incoming and outgoing payments related to subscriptions, affiliate commissions, and partner settlements under **Affipay**

### 1. Purpose

The purpose of this policy is to ensure that all payments received and disbursed by **Adduri Healthcare Solutions Private Limited** are accurately recorded, verified, and reconciled with financial records and bank statements.

### 2. Scope

This policy applies to:

- Subscription payments (Afficare and Affiliate)
- Affiliate referral commissions
- Razorpay and other payment gateway settlements
- Refunds, cancellations, and chargebacks
- Bank transfers and ledger entries within **Zoho Books**

### 3. Reconciliation Frequency

- **Daily:** Razorpay transaction sync, auto-matching in Zoho Books
- **Weekly:** Manual review of unmatched payments and gateway settlement reports
- **Monthly:** Full bank reconciliation with internal financial statements

### 4. Process Overview

#### a. Incoming Payments (Subscribers)

- Payments received via Razorpay are automatically recorded in Zoho Books using payment integration.
- Each transaction is tagged with a unique subscriber ID and invoice number.
- GST invoices are issued automatically, and unmatched payments are flagged for manual review.

#### b. Outgoing Payments (Commissions & Refunds)

- Affiliate commission payouts are processed based on verified referrals, subject to TDS deduction.
- Refunds (if applicable within the 24-hour cancellation window) are processed through the original payment mode.
- All disbursements are recorded in Zoho Books and tagged to affiliate IDs or invoice numbers.

### 5. TDS & Tax Reporting

- **5% TDS** is deducted on eligible affiliate commissions before payout.

- TDS amounts are reconciled monthly and reported to tax authorities as per Indian Income Tax rules.
- TDS certificates are issued quarterly to affiliates.

#### 6. Payment Gateway Reconciliation (e.g., Razorpay)

- Settlement reports are downloaded and matched against Zoho Books records.
- Fees (1.75–2% + GST) are verified and recorded as expenses.
- Any discrepancies in settlement amount or delay are escalated to Razorpay for resolution.

#### 7. Discrepancy Resolution

- If a mismatch or error is found in records, it will be flagged and investigated within **3 working days**.
- Subscribers or affiliates may report payment-related issues to:  
✉ [accounts@affipay.in](mailto:accounts@affipay.in)  
☎ 9652977800

#### 8. Record Retention

- Payment records, receipts, invoices, and reconciliation logs are securely stored for a **minimum of 8 years**, in compliance with Indian tax and regulatory laws.

#### 9. Confidentiality

- All financial and transaction data is handled securely and access is limited to authorized personnel only.
- Data shared with external auditors or regulators is anonymized or encrypted where applicable.

#### 10. Contact

For any reconciliation-related queries or reports:

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

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

#### Invoice and GST Policy

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

**Applicable To:** All subscribers, affiliates, and partners of **Affipay**

**Entity:** Adduri Healthcare Solutions Private Limited

**GSTIN:** [Insert GST Number once issued]

##### 1. Invoicing Policy

- Upon successful payment for any Affipay subscription (Afficare or Affiliate), a **tax invoice** will be automatically generated and sent to the user's registered email address.
- Invoices are also available for download from the user's dashboard or may be requested via email.

##### Invoices will include:

- Name and address of the subscriber
- GSTIN of Adduri Healthcare Solutions Private Limited
- Description of the service (e.g., "Affipay Annual Afficare Subscription")
- Subscription cost (₹1,000)

- GST @18% (₹180)
- Total payable amount (₹1,180)
- Unique invoice number and invoice date
- PAN and contact details of the company

## 2. GST Compliance

- All services provided through Affipay are subject to **Goods and Services Tax (GST)** at the applicable rate (currently 18%).
- The Company is GST-registered and invoices are fully compliant with Indian GST laws.
- The tax component is clearly mentioned and split in each invoice.

## 3. GST Credit for Businesses

- Business users who provide a valid **GSTIN at the time of subscription** can avail **Input Tax Credit (ITC)**, subject to the rules and eligibility under Indian GST law.
- GSTIN once submitted will be included on all future invoices unless updated or withdrawn by the user.

## 4. Invoice Corrections and Requests

- Corrections to invoices can be requested within **7 days** of issue.
- Email corrections or invoice reissuance requests to:  
✉ **accounts@affipay.in**  
☎ 9652977800

## 5. Subscription Renewals

- Renewal invoices will be generated on or before the due date and shared via email.
- Users must ensure timely renewal to maintain uninterrupted service access.

## 6. Payment Gateway Fees

- The total invoiced amount includes the platform fee and GST. Payment gateway (e.g., Razorpay) may charge a small processing fee, which is separate and non-refundable by Affipay.

## 7. Refunds & Cancellations

- If a subscription is canceled within 24 hours (as per our [Refund Policy](#)), the invoice will be voided and a credit note issued.
- No refunds or invoice cancellations are entertained after 24 hours.

## 8. Contact Information

For billing, invoicing, and GST-related queries:

✉ **accounts@affipay.in**

☎ 9652977800

🏢 Adduri Healthcare Solutions Private Limited

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