

Great Eastern Prestige Privilege Teleconsultation Vouchers Terms and Conditions

These Terms and Conditions govern the Great Eastern Prestige Privilege Teleconsultation Vouchers ("Vouchers") made available through the BIG Pharmacy mobile application and MyHealth Advisor ("MyHA"), a digital health platform operated by LW Medical Associates Sdn. Bhd. ("LW Medical") (collectively, the "Platform").

These Voucher Terms and Conditions should be read together with the latest BIG Caring Group Terms of Use and Privacy Policy available on the BIG Pharmacy App and/or MyHA. By activating, booking or using a Voucher, the Member acknowledges and agrees to these documents.

1. Definition

"BCG Group" means BIG Caring Group Bhd. and its subsidiaries, including BIG Pharmacy and LW Medical, and their respective directors, officers, employees, agents and authorised service providers, where applicable.

"BIG Pharmacy" means the relevant BIG Pharmacy entity responsible for making the Vouchers available through the BIG Pharmacy App.

"LW Medical" means LW Medical Associates Sdn. Bhd., a subsidiary of BIG Caring Group Bhd and the operator of MyHA.

"MyHA" or "MyHealth Advisor" means the digital health platform operated by LW Medical through which Members may access teleconsultation and related digital health services.

"Healthcare Professional" means the doctor, dietitian, pharmacist, mental health counsellor or other qualified healthcare professional providing the relevant consultation through MyHA.

2. Eligibility and Entitlement

2.1. The Vouchers are exclusively available to eligible Great Eastern Prestige Privilege members ("Members").

2.2. Each eligible Member is entitled to:

- Two (2) virtual Doctor Consultations;
- One (1) virtual Dietitian Consultation;
- One (1) virtual Pharmacist Consultation; and
- One (1) virtual Mental Health Counsellor Consultation.

2.3. Each consultation entitlement may only be redeemed once, except for the Doctor Consultation entitlement, which may be redeemed up to two (2) times.

2.4. Each Voucher may only be used by the eligible Member to whom it was issued. Vouchers are non-transferable and may not be sold, shared, assigned or used on behalf of another person.

- 2.5. Members may be required to provide their Great Eastern Prestige Privilege membership or card number and complete an identity or eligibility verification before accessing the Vouchers.
- 2.6. Each eligible Member may only activate the Vouchers once. Duplicate registrations, accounts or activations may be cancelled.
- 2.7. Users must be at least eighteen (18) years old to use the Platform independently. Members below eighteen (18) years old must obtain the consent of a parent or legal guardian and must be accompanied by their parent or legal guardian during the consultation.

3. Validity Period

- 3.1. The Vouchers are valid for one (1) year from the date of successful activation, unless otherwise indicated on the Platform.
- 3.2. All consultations must be booked and completed before the expiry date displayed on the relevant Voucher.
- 3.3. Any unused entitlement will automatically expire at the end of the validity period.
- 3.4. Expired or unused Vouchers will not be extended, reinstated, replaced, refunded or exchanged for cash, credit, points, products or other services, except where otherwise determined by BIG Pharmacy.
- 3.5. Activation and RedemptionMembers must download the BIG Pharmacy mobile application and register or log in to a valid account to activate and redeem the Vouchers.
- 3.6. To activate the benefit, Members may be required to:
 - Open the BIG Pharmacy App;
 - Access MyHealth Advisor;
 - Select "My Programs";
 - Enter the eligible Great Eastern Prestige Privilege membership or card number; and
 - Complete the activation process.
- 3.7. To redeem a Voucher, the Member must:
 - Access MyHealth Advisor through the BIG Pharmacy App;
 - Select the relevant healthcare professional or specialty;
 - Choose an available appointment date and time;
 - Provide the information required for the consultation;
 - Select the applicable Voucher on the payment page; and
 - Confirm the appointment.
- 3.8. The applicable Voucher must be selected before the appointment is confirmed. A Voucher cannot be applied retrospectively to a completed, confirmed or separately paid consultation.

- 3.9. A Voucher may only be used for the consultation category stated on it. For example, a Dietitian Consultation Voucher cannot be used for a Doctor, Pharmacist or Mental Health Counsellor Consultation.
- 3.10. The Vouchers have no cash value and cannot be exchanged for cash, credit, loyalty points, products or other benefits.
- 3.11. The Vouchers cannot be combined with another voucher, discount, promotional code or offer unless expressly permitted on the Platform.

4. Nature of the Consultation

- 4.1. All consultations provided under this benefit are conducted virtually through the Platform. The Vouchers do not include an in-person consultation, physical examination or home visit.
- 4.2. Members must use a compatible device with a functioning camera and microphone, a stable internet connection and the latest available version of the BIG Pharmacy App.
- 4.3. Members are responsible for all internet, mobile data, device and other charges incurred when accessing the Platform or participating in a consultation.
- 4.4. Members should attend the consultation from a private, quiet and safe location that allows the consultation to be conducted effectively and confidentially.
- 4.5. Members must not participate in a consultation while driving or carrying out any activity that may endanger themselves or others.
- 4.6. As no physical examination can be performed virtually, the healthcare professional's ability to assess, diagnose or manage certain conditions may be limited.
- 4.7. The healthcare professional may recommend an in-person consultation, physical examination, diagnostic test, laboratory test, emergency assessment or referral where clinically appropriate.

5. Scope of Consultation

5.1. Doctor Consultation

The Doctor Consultation provides a virtual medical assessment and general medical advice for appropriate non-emergency health concerns.

Any diagnosis, prescription, medical certificate, referral, test or treatment recommendation will be based solely on the attending doctor's independent clinical judgment and applicable Malaysian laws and professional guidelines.

5.2. Dietitian Consultation

The Dietitian Consultation provides dietary and nutritional assessment, education and recommendations based on the information provided by the Member.

The consultation does not replace medical diagnosis or treatment by a doctor. Members with an existing medical condition may be advised to consult a doctor or another appropriate healthcare professional.

5.3. Pharmacist Consultation

The Pharmacist Consultation provides general advice concerning medication use, medication adherence, possible medication-related issues, supplements and other appropriate pharmacy matters.

The pharmacist will not independently diagnose a medical condition or alter a prescribed treatment without an appropriate clinical assessment or referral.

5.4. Mental Health Counsellor Consultation

The Mental Health Counsellor Consultation provides general counselling and emotional well-being support.

It is not an emergency service, crisis intervention service or psychiatric consultation and does not replace assessment, diagnosis or treatment by a psychiatrist, psychologist, doctor or other qualified healthcare professional where required.

5.5. General Scope

Digital health services provided through the Platform are not a substitute for an in-person assessment where a physical examination or further investigation is required.

Completion of a consultation does not guarantee that the Member will receive a diagnosis, prescription, medical certificate, referral, laboratory test request or any particular treatment or outcome.

6. Medicines and Additional Services

6.1. Each Voucher covers the consultation fee for the stated consultation category only.

6.2. The following are not included unless expressly stated otherwise:

- Medicines or prescription items;
- Supplements or healthcare products;
- Medical devices;
- Laboratory or diagnostic tests;
- In-person consultations;
- Specialist referrals;
- Treatment or therapy sessions;
- Medication delivery charges; and
- Any other product or service recommended during or following the consultation.

6.3. All medicines and additional products or services are on a self-pay basis and must be paid for separately by the Member.

- 6.4. The prescription, supply or sale of any medication remains subject to the healthcare professional's clinical judgment, prescription validation, product availability and applicable Malaysian laws and professional requirements.
 - 6.5. BIG Pharmacy reserves the right to reject or cancel any medication order that does not meet the applicable legal, clinical or professional requirements.
7. Appointments, Rescheduling and Cancellation
 - 7.1. All appointments are subject to the availability and operating hours of the selected healthcare professional.
 - 7.2. Members must attend the virtual appointment at the scheduled time. Late attendance may shorten the available consultation time or result in the appointment being treated as missed.
 - 7.3. Any cancellation or rescheduling must be completed within the period permitted by the Platform or the applicable appointment policy.
 - 7.4. A Voucher may be considered redeemed and forfeited if the Member:
 - Fails to attend the confirmed appointment;
 - Cancels after the permitted cancellation period;
 - Joins too late for the consultation to be reasonably completed;
 - Refuses or fails to complete the required identity verification;
 - Provides incorrect or incomplete booking information; or
 - Is unable to proceed due to circumstances within the Member's reasonable control.
 - 7.5. If a consultation is disconnected or ends unexpectedly due to an internet disruption, app malfunction or other technical issue, the Member should:
 - Attempt to re-enter or restart the session through the Platform;
 - Contact BIG Pharmacy customer support for assistance; or
 - Seek alternative medical attention if the condition requires urgent care.
 - 7.6. Where a consultation cannot be completed due to a verified technical issue or the unavailability of the healthcare professional, BIG Pharmacy may, at its discretion, arrange a replacement appointment or restore the affected Voucher.
8. Emergencies and Urgent Medical Conditions
 - 8.1. The Platform and Vouchers are intended for non-emergency health concerns only.
 - 8.2. The Platform must not be used for urgent, severe or life-threatening conditions.
 - 8.3. Members experiencing chest pain, severe difficulty breathing, loss of consciousness, severe bleeding, seizures, signs of stroke, suicidal thoughts, risk of self-harm or any other emergency should immediately call 999 or proceed to the nearest hospital or emergency department.
 - 8.4. Members should not delay seeking emergency or in-person medical assistance while waiting for a virtual consultation.

9. Member Responsibilities

- 9.1. Members must provide complete, accurate and truthful information concerning their identity, symptoms, medical history, existing conditions, allergies, medications, supplements and other relevant health information.
- 9.2. The healthcare professional's assessment and recommendations will be based on the information available during the consultation. Incomplete, inaccurate, misleading or withheld information may affect the appropriateness of the advice provided.
- 9.3. Members are responsible for following any instructions provided and for seeking further medical assessment or treatment where recommended.
- 9.4. Members must use the Platform lawfully and must not engage in fraudulent, abusive, threatening, misleading or inappropriate conduct.
- 9.5. Members must not screenshot, record, capture, reproduce, publish or share any consultation, prescription, health record, communication or other content from the Platform without the prior written consent of BIG Pharmacy and, where applicable, the healthcare professional and patient.
- 9.6. BIG Pharmacy may terminate a consultation, cancel a Voucher, suspend an account or restrict access to the Platform where fraud, misuse, abuse or a breach of these Terms and Conditions is reasonably suspected.

10. Healthcare Professionals

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- 11.1. MyHA is a digital health platform operated by LW Medical through which Members may access teleconsultation and related digital health services.
- 11.2. The relevant consultation will be provided by the Healthcare Professional made available through MyHA.
- 11.3. Each Healthcare Professional is responsible for the clinical assessment, advice and services provided by him or her during the consultation and shall exercise his or her independent professional and clinical judgment in providing such services.
- 11.4. All clinical decisions, including whether to diagnose, prescribe, issue a medical certificate, refer a Member for further treatment, or make any treatment recommendation, remain within the independent professional judgment of the attending Healthcare Professional and shall be subject to applicable laws and professional requirements.
- 11.5. BIG Pharmacy and LW Medical facilitate the availability and access to the Vouchers and teleconsultation services through the BIG Pharmacy App and MyHA, respectively. Neither BIG Pharmacy nor LW Medical guarantees any particular clinical outcome, diagnosis, prescription, medical certificate, referral, treatment or other result arising from a consultation.

12. Personal Data and Privacy

- 12.1. Personal and health information collected through the Platform will be processed in accordance with the applicable Privacy Policy, the Personal Data Protection Act 2010, its applicable amendments and other relevant legal requirements.
- 12.2. By activating or using the Vouchers, the Member agrees that relevant personal data may be collected, used, processed and disclosed as necessary to:
- Verify Great Eastern Prestige Privilege eligibility;
 - Activate and administer the Vouchers;
 - Arrange and provide the consultations;
 - Maintain consultation and health records;
 - Provide technical and customer support;
 - Prevent fraud or misuse;
 - Comply with legal and regulatory requirements; and
 - Carry out other purposes described in the applicable Privacy Policy.
- 12.3. Relevant personal data may be collected, used, processed and disclosed among BIG Pharmacy, LW Medical, the attending Healthcare Professional and their respective authorised service providers to the extent necessary to:
- verify the Member's eligibility for the Vouchers;
 - activate and administer the Vouchers;
 - arrange and provide the relevant consultation and related services;
 - maintain relevant consultation and health records;
 - provide technical and customer support;
 - prevent fraud or misuse; and
 - comply with applicable legal, regulatory and professional requirements.
- 12.4. Where necessary for the administration of the Great Eastern Prestige Privilege programme, relevant personal data may also be shared with Great Eastern, subject to the applicable Privacy Policy and data protection requirements. Unless otherwise permitted or required by applicable law, or where the necessary consent or other lawful basis has been obtained, this shall not include the Member's consultation records, medical information or other health information.
- 12.5. Members are responsible for maintaining the confidentiality of their Platform account, password and verification details and should promptly report any suspected unauthorised access.
- 13. Availability and Technical Limitations**
- 13.1. Access to the Platform and appointment availability may be affected by maintenance, updates, internet outages, device compatibility, technical failures or events beyond BIG Pharmacy's reasonable control.
- 13.2. BIG Pharmacy does not guarantee that the Platform or any particular healthcare professional will be available at all times.
- 13.3. Potential limitations of teleconsultation include:

- The absence of a physical examination;
- Incomplete access to the Member's full medical history;
- Delays or interruptions caused by technical issues; and
- Risks associated with the electronic transmission of medical information.

13.4. To the extent permitted by law, BIG Pharmacy will not be responsible for any delay or interruption in care caused by a disconnection or technical failure beyond its reasonable control.

14. Fraud and Misuse

14.1. BIG Pharmacy may monitor Voucher redemptions and Platform activity for suspected fraud, duplication, unauthorised transfers or other misuse.

14.2. BIG Pharmacy reserves the right to reject, suspend or cancel any Voucher or account where it reasonably suspects:

- Duplicate or fraudulent activation;
- False eligibility or identity information;
- Unauthorised transfer or resale;
- Manipulation of the Platform or Voucher system; or
- Any other breach of these Terms and Conditions or the BIG Caring Group Terms of Use.

14.3. Any Voucher obtained or used fraudulently will be invalid and may be cancelled without replacement or compensation.

15. Limitation of Liability

15.1. To the fullest extent permitted by applicable law, neither BIG Pharmacy nor LW Medical shall be liable for indirect, incidental, consequential or exemplary losses arising from:

- Device incompatibility, internet connectivity or data usage;
- Platform interruptions, maintenance or technical failures;
- Inaccurate or incomplete information provided by the Member;
- The Member's failure to follow professional advice or seek further treatment;
- Events beyond BIG Pharmacy's reasonable control; or
- The acts, omissions or independent professional or clinical decisions of Healthcare Professionals providing consultations through MyHA.

15.2. Nothing in these Terms and Conditions excludes or limits any liability that cannot lawfully be excluded or limited under Malaysian law.

16. Changes, Suspension and Termination

16.1. BIG Pharmacy and/or LW Medical may amend these Terms and Conditions or modify, suspend, replace or discontinue the Vouchers or any related services where reasonably necessary due to legal, regulatory, operational, technical, security, fraud prevention or other reasonable requirements,, subject to applicable law. Any amendment, suspension or discontinuation will not affect a Voucher that has already been validly activated, except where reasonably necessary due to legal, regulatory, security, fraud prevention, technical or other circumstances beyond the reasonable control of BIG Pharmacy or LW Medical.

- 16.2. Changes may be communicated through the Platform or another appropriate communication channel and will take effect from the date stated in the notice.
- 16.3. If the Great Eastern Prestige Privilege membership is suspended, terminated, cancelled or found to be ineligible, any unused Vouchers may also be suspended or cancelled.
- 17. Order of Precedence**
- 17.1. These Voucher Terms and Conditions apply specifically to the Great Eastern Prestige Privilege Teleconsultation Vouchers.
- 17.2. The latest BIG Caring Group Terms of Use and Privacy Policy continue to apply to the use of the BIG Pharmacy App, MyHealth Advisor and all related services.
- 17.3. If there is any inconsistency concerning the specific entitlement, validity or redemption of these Vouchers, these Voucher Terms and Conditions will apply. For all other Platform-related matters, the latest BIG Caring Group Terms of Use will apply.
- 18. Governing Law**
- 18.1. These Terms and Conditions are governed by the laws of Malaysia.
- 18.2. Any dispute arising from or relating to the Vouchers will be subject to the jurisdiction of the Malaysian courts.
- 18.3. If any provision is found to be invalid or unenforceable, the remaining provisions will continue in full force and effect.
- 19. Customer Support**
For enquiries, technical assistance or complaints relating to the Platform or Vouchers, please contact BIG Pharmacy:
- Email: crm@bigcaring.com.my
Telephone: +603-7453 1988