TERMS OF SERVICE

NO WORRY NO TENSION HEALTHCARE PVT. LTD.

(nwnt.ai / noworrynotension.com)

IMPORTANT: PLEASE READ THESE TERMS CAREFULLY BEFORE USING THIS WEBSITE OR SERVICES. BY ACCESSING OR USING THIS WEBSITE, YOU AGREE TO BE BOUND BY THESE TERMS. IF YOU DO NOT AGREE, DO NOT USE THIS WEBSITE.

Effective Date: 1 January 2025

Last Updated: 5 March 2026

1. ACCEPTANCE OF TERMS

1.1 Agreement

These Terms of Service ("Terms" or "Agreement") constitute a legally binding agreement between you ("Visitor," "User," "Patient," or "You") and No Worry No Tension Healthcare Pvt. Ltd. ("NWNT," "Company," "We," "Us," or "Our"), a company incorporated under the Companies Act, 2013 of India, with its registered office in New Delhi, India, and the owner and operator of the website nwnt.ai (the "Website") and all related services (collectively, the "Services").

1.2 Binding Nature

By accessing or using this Website or Services from any jurisdiction including India, UAE, UK, USA, or any other country, you accept and agree to be bound by:

These Terms of Service;

Our Privacy Policy (available separately);

Our Refund and Cancellation Policy (available separately);

All applicable laws of the Republic of India.

1.3 Modification of Terms

NWNT reserves the right to modify these Terms at any time without prior notice. Modifications become effective immediately upon posting. Your continued use constitutes acceptance of modified Terms. It is your responsibility to review these Terms periodically.

1.4 Electronic Acceptance

By clicking "I Accept," "I Agree," or similar, or by using the Website or Services, you agree electronically to these Terms with the same legal effect as a physical signature under the Information Technology Act, 2000 of India.

2. DEFINITIONS

"Account" means the registered user account created on the Website.

"Applicable Law" means any statute, law, regulation, ordinance, rule, judgment, order, or governmental requirement applicable to the relevant person or circumstance.

"Content" means all information and materials on the Website, including text, images, audio, video, software, and data.

"Expert" or "Professional" means any psychiatrist, psychologist, mental health professional, or healthcare provider offering services through the Website.

"Force Majeure Event" means events beyond reasonable control including natural disasters, pandemics, war, terrorism, government actions, internet failures, cyberattacks, or power failures.

"Personal Data" means any information relating to an identified or identifiable person, including health information.

"Services" means all psychiatric, psychological, mental health, and allied intervention services provided through the Website.

"Telehealth Services" means healthcare services delivered via telecommunications technology including video, telephone, chat, and email.

3. ELIGIBILITY

3.1 Age Requirements

You must be at least eighteen (18) years of age or the age of legal majority in your jurisdiction. Minors may use the Website only under supervision and with consent of a parent or legal guardian who agrees to be bound by these Terms.

3.2 Legal Capacity

You represent and warrant that you have full legal capacity to enter into this Agreement under the Indian Contract Act, 1872, and the laws of your jurisdiction.

3.3 Parental Consent for Minors

Parents and guardians of minors represent that they have legal authority to consent on behalf of the minor, accept responsibility for all activities under the minor's Account, and agree to be bound by all Terms herein.

4. DESCRIPTION OF SERVICES

4.1 Nature of Services

NWNT provides an online platform for psychiatric, psychological, mental health, and allied intervention services including online consultations, telehealth services, appointment scheduling, and access to mental health resources.

4.2 Service Origination

IMPORTANT: All Services originate from and are delivered from India. The standard of care and professional practices applied shall be those prevailing in India.

4.3 Platform Role

NWNT provides technological infrastructure, appointment scheduling, and payment processing. The professional relationship is between you and the Expert.

5. TELEHEALTH AND CROSS-BORDER ACKNOWLEDGMENT

5.1 Telehealth Limitations

You acknowledge that telehealth services have limitations including inability to conduct physical

examinations, potential technical issues, and limitations in diagnosing certain conditions.

5.2 For International Visitors (UAE, UK, USA, and Others)

YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT:

All Services originate from India by practitioners licensed in India;

Experts may not be licensed in your jurisdiction;

You are responsible for determining legality of receiving these services in your jurisdiction;

Indian standards of care apply, which may differ from your jurisdiction;

Prescriptions may not be valid or fillable in your jurisdiction;

You waive any right to assert that standards other than Indian standards should apply.

6. MEDICAL DISCLAIMERS

6.1 Not a Substitute for In-Person Care

CRITICAL: Services are for informational and educational purposes and CANNOT REPLACE in-person examination by a qualified healthcare professional. Services are not intended to establish a traditional doctor-patient relationship.

6.2 No Emergency Services

WARNING: DO NOT USE THIS WEBSITE FOR EMERGENCIES. For emergencies, contact:

INDIA: 102 or 112

UAE: 998 or 999

UK: 999 or 111

USA: 911 or 988

6.3 No Guarantees

NWNT makes no guarantee regarding Expert availability, satisfaction with advice, treatment outcomes, or suitability of advice for your needs.

6.4 Inherent Uncertainty

You acknowledge that psychiatric diagnoses are based on subjective reports and clinical judgment and may have inherent uncertainty. NWNT shall not be liable for diagnostic uncertainty.

6.5 Prescriptions (USA-Specific)

FOR USA VISITORS: Experts may not prescribe controlled substances to visitors located in the United States. Similar restrictions may apply in other jurisdictions.

7. INFORMED CONSENT

By using the Services, you provide informed consent to:

Receive healthcare services via telehealth technology;

Collection, processing, and use of your Personal Data as described in our Privacy Policy;

The limitations of telehealth services;

Recording of consultations for quality assurance and record-keeping;

Use of anonymized or de-identified data for research, analytics, and AI model training purposes.

You have the right to withdraw consent at any time, but withdrawal may result in discontinuation of Services and shall not affect treatment already provided or charges incurred.

8. USER REGISTRATION AND ACCOUNT

8.1 Registration

You agree to provide current, complete, and accurate registration information and to maintain and update this information.

8.2 Account Security

You are responsible for maintaining confidentiality of your credentials, changing passwords regularly, not sharing credentials, and immediately notifying NWNT of any unauthorized use. You are fully responsible for all activities under your Account.

8.3 False Information

If you provide false, inaccurate, or incomplete information, NWNT may suspend or terminate your Account and refuse access.

9. PROHIBITED ACTIVITIES

You shall not:

Post unlawful, harmful, threatening, abusive, defamatory, obscene, or objectionable content;

Impersonate any person or entity;

Upload content that infringes intellectual property rights;

Transmit viruses, malware, or harmful code;

Interfere with or disrupt the Website or servers;

Use automated means to access the Website without permission;

Attempt unauthorized access to any systems;

Use the Website for commercial solicitation;

Violate any Applicable Law.

10. PAYMENT TERMS

All fees are as displayed on the Website, subject to change without notice. Fees are in Indian Rupees (INR) unless otherwise specified. Applicable taxes will be added. NWNT accepts credit cards, debit cards, net banking, UPI, and digital wallets. Payments are processed through secure third-party gateways. NWNT is not liable for failed payment attempts.

11. INTELLECTUAL PROPERTY

11.1 Ownership

The Website and all Content are the exclusive property of NWNT or its licensors, protected by Indian and international intellectual property laws.

11.2 Trademarks

"No Worry No Tension Healthcare" and all associated logos and marks are property of NWNT. No use without prior written consent.

11.3 Limited License

You are granted a limited, non-exclusive, non-transferable, revocable license to access the Website for personal, non-commercial purposes only.

11.4 User Content License

By submitting content to the Website, you grant NWNT a worldwide, royalty-free, perpetual, irrevocable license to use, reproduce, modify, adapt, publish, translate, distribute, and display such content for operational, research, academic, quality improvement, analytics, and AI training purposes. NWNT will endeavor to anonymize data where appropriate.

12. DISCLAIMER OF WARRANTIES

THE WEBSITE AND SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND. NWNT DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. NWNT DOES NOT WARRANT THAT SERVICES WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE. NWNT MAKES NO WARRANTY REGARDING ACCURACY OR QUALITY OF ANY CONTENT OR ADVICE.

13. LIMITATION OF LIABILITY

13.1 Exclusion of Damages

TO THE MAXIMUM EXTENT PERMITTED BY LAW, NWNT SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES, INCLUDING LOSS OF PROFITS, GOODWILL, DATA, PERSONAL INJURY, EMOTIONAL DISTRESS, OR PSYCHOLOGICAL HARM.

13.2 Liability Cap

NWNT'S TOTAL LIABILITY SHALL NOT EXCEED THE GREATER OF: (A) FEES PAID BY YOU IN THE SIX (6) MONTHS PRECEDING THE CLAIM; OR (B) INR 1,000.

13.3 Basis of Bargain

These limitations reflect a reasonable allocation of risk and are an essential basis of the bargain between the parties.

14. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless NWNT, its directors, officers, employees, agents, and affiliates from all claims, demands, liabilities, damages, losses, costs, and expenses (including attorneys' fees) arising from your use of the Website or Services, breach of these Terms, violation of any law or third-party rights, content you submit, or any claim that your use caused injury to any person.

15. FORCE MAJEURE

NWNT shall not be liable for failure or delay due to Force Majeure Events. If a Force Majeure Event continues for more than thirty (30) days, either party may terminate affected Services without liability.

16. ELECTRONIC COMMUNICATIONS

You consent to receive communications electronically and agree that electronic communications satisfy any legal requirement for writing. You consent to recording of all interactions for quality assurance and record-keeping.

17. GOVERNING LAW

THIS AGREEMENT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE REPUBLIC OF INDIA, WITHOUT REGARD TO CONFLICT OF LAW PRINCIPLES.

Regardless of your jurisdiction, you agree that Indian law shall apply exclusively. You waive any right to assert that laws of any other jurisdiction should apply.

18. DISPUTE RESOLUTION AND ARBITRATION

18.1 Mandatory Arbitration

ALL DISPUTES SHALL BE RESOLVED EXCLUSIVELY BY BINDING ARBITRATION IN ACCORDANCE WITH THE ARBITRATION AND CONCILIATION ACT, 1996 OF INDIA.

18.2 Arbitrator

The arbitration shall be conducted by a sole arbitrator nominated by the Managing Director of NWNT. For international disputes, parties may agree to SIAC or ICC administration subject to NWNT's consent.

18.3 Venue and Language

Seat and venue: New Delhi, India. Language: English. The award shall be final and binding.

18.4 Class Action Waiver

YOU AGREE THAT DISPUTES WILL BE RESOLVED INDIVIDUALLY, NOT AS CLASS, CONSOLIDATED, OR REPRESENTATIVE ACTIONS.

18.5 Limitation Period

CLAIMS MUST BE FILED WITHIN ONE (1) YEAR OR SHALL BE FOREVER BARRED.

19. EXCLUSIVE JURISDICTION

THE COURTS OF NEW DELHI, INDIA SHALL HAVE EXCLUSIVE JURISDICTION. You irrevocably submit to such jurisdiction and waive any objection thereto.

20. TERMINATION

NWNT may suspend or terminate your access at any time, with or without cause, with or without notice. Upon termination, your access rights cease, fees owed become due, and provisions on IP, Disclaimers, Liability, Indemnification, Governing Law, and Dispute Resolution shall survive.

21. GENERAL PROVISIONS

21.1 Severability

If any provision is held invalid, the remaining provisions shall continue in full force.

21.2 Waiver

No failure or delay in exercising any right shall operate as a waiver. Any waiver must be in writing.

21.3 Assignment

You may not assign your rights without NWNT's consent. NWNT may freely assign its rights.

21.4 Entire Agreement

This Agreement, together with the Privacy Policy and Refund Policy, constitutes the entire agreement between you and NWNT.

21.5 Language

This Agreement is in English. If translated, the English version shall prevail.

22. CONTACT INFORMATION

No Worry No Tension Healthcare Pvt. Ltd.

New Delhi, India

Email: help@nwnt.ai

Phone: +91-9999249223

Website: nwnt.ai / noworrynotension.com

ACKNOWLEDGMENT

BY USING THE WEBSITE OR SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS, THE PRIVACY POLICY, AND THE REFUND POLICY.

*** * * END OF TERMS OF SERVICE * * ***