



Privacy Policy

We value the trust you place in us. That's why we insist upon the highest standards for secure transactions and customer information privacy. Please read the following statement (“**Privacy Policy**”) to learn about our information gathering and dissemination practices.

Note: Our Privacy Policy is subject to change at any time without notice to or prior consent from, you. To make sure you are aware of any changes, please review this Privacy Policy periodically, on our websites

Anandlab.com and Anandlabreports.com, and such other websites as we may operate from time to time (hereinafter collectively referred to as “Websites” and individually as “Website”). By visiting the Website(s) you agree to be bound by the terms of use of the Website(s) available at

http://www.anandlabreports.com/v3/corporate_payment.aspx?sessionid=1wipxkfnoe4krd1zthvph1c3corp13&id=80552 (“Terms & Conditions and

Privacy Policy for Online Payment”) and consequently this Privacy Policy.

It is clarified that this Privacy Policy is incorporated into and subject to the Terms of Use. If you do not agree please do not use or access our Website(s). By mere use of a Website, you are deemed to have consented to our use and disclosure of your personal information in accordance with this Privacy Policy.

1. Collection of User Information

When you use our Website(s), we collect and store all the personal information that is provided by you or that which may be aggregated by us as a result of you viewing our Website(s), from time to time (“**User Information**”). Our primary goal in doing so is to provide you a safe, efficient, smooth and customized experience. This allows us to provide



services and features that most likely meet your needs, and to customize our Website(s) to make your experience safer and easier. In general, you can browse the Website without telling us who you are or revealing any personal information about yourself. Once you give us your User Information, you are not anonymous to us. Where possible, we indicate which fields are required and which fields are optional. You always have the option to not provide information by choosing not to use a particular service or feature on the Website. Apart from the information voluntarily provided by you, we may also (i) automatically track certain information about you based upon your behaviour on our Website; (ii) the URL that you just came from (whether this URL is on our Website or not), which URL you next go to (whether this URL is on our Website or not), your computer browser information, and (iii) your IP address. All these information also come within the definition of the term 'User Information' for the purposes of this Privacy Policy.

We also use data collection devices such as "cookies" on certain pages of the Website to help analyze our web page flow, measure promotional effectiveness, and promote trust and safety. "Cookies" are small files placed on your hard drive that assist us in providing our services. We offer certain features that are only available through the use of a "cookie". Cookies are useful for enabling the browser to remember information specific to a given user. We place both permanent and temporary cookies in your computer's hard drive. The cookies do not contain any of your personally identifiable information.

We also use cookies to allow you to enter your password less frequently during a session. Cookies can also help us provide information that is targeted to your interests. Most cookies are "session cookies," meaning that they are automatically deleted from your hard drive at the end of a session. You are always free to decline our cookies if your browser permits, although in that case you may not be able to use certain features on the Website and you may be required to re-enter your password more frequently during a session. Additionally, you may encounter "cookies" or other similar devices on certain pages of the Website that are placed by third parties. We do not control the use of cookies by third parties and shall not be liable for the same in any manner whatsoever.

If you choose to buy on the Website, we collect information about your



buying behavior. If you transact with us, we collect some additional information, such as a billing address, a credit / debit card number and a credit / debit card expiration date and/ or other payment instrument details and tracking information from cheques or money orders. If you choose to post messages on our message boards, chat rooms or other message areas or leave feedback, we will collect that information you provide to us. It is clarified that for the purposes of this Privacy Policy these information are also 'User Information'.

We retain these User Information as necessary to resolve disputes, provide customer support and troubleshoot problems as permitted by law. If you send us personal correspondence, such as emails or letters, or if other users or third parties send us correspondence about your activities or postings on the Website, we may collect such User Information into a file specific to you. We collect personally identifiable information (email address, name, phone number, credit card / debit card / other payment instrument details, etc.) from you when you set up a free account with us. While you can browse some sections of our Website without being a registered member, certain activities (such as placing an order) do require registration. We do use your contact information to send you offers based on your previous orders and your interests. You will have the right to change or modify the User Information at any time and You will be responsible for any errors or inconsistencies in the User Information.

2. Use of User Information

We use the User Information to provide the services you request. To the extent we use your User Information to market to you, we will provide you the ability to opt-out of such uses. We use your User Information to resolve disputes; troubleshoot problems; help promote a safe service; collect money; measure consumer interest in our products and services, inform you about our online and offline offers, products, services, and updates; customize your experience with us; detect and protect us against error, fraud and other criminal activity; enforce our terms and conditions; and do such other activities as may be described to you at the time of collection. □ In our efforts to continually improve our product and service offerings, we collect and analyze demographic and profile data about our users' activity on our Website. □ We identify and use your IP address to help diagnose problems



with our server, and to administer our Website. Your IP address is also used to help identify you and to gather broad demographic information. We will occasionally ask you to complete optional online surveys. These surveys may ask you for contact information and demographic information (like pincode, age, or income level). We use this data to tailor your experience at our Website, providing you with notes, messages, emails, billboard postings, photos, drawings, profiles, opinions, ideas, images, videos, audio files or other materials or information posted or transmitted to or through the Website(s) (collectively, "Content") that we think you might be interested in and to display Content according to your preferences.

3. Sharing of personal information

We may share the User Information with our other corporate entities and affiliates to help detect and prevent identity theft, fraud and other potentially illegal acts; correlate related or multiple accounts to prevent abuse of our services; and to facilitate joint or co-branded services that you request where such services are provided by more than one corporate entity. Those entities and affiliates may not market to you as a result of such sharing unless you explicitly opt-in. We may also disclose User Information or any part thereof, if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal process. We may disclose personal information to law enforcement offices, third party rights owners, or others in the good faith belief that such disclosure is reasonably necessary to: enforce the terms and conditions available on our Website(s) or this Privacy Policy; respond to claims that an advertisement, posting or other content violates the rights of a third party; or protect the rights, property or personal safety of our users or the general public. We and our affiliates will share/sell some or all of your personal information with another business entity should we (or our assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. Should such a transaction occur that other business entity (or the new combined entity) will be required to follow this Privacy Policy with respect to your User Information and therefore will not require your further consent.

4. Links to Other Sites



Our Website links to other websites that may collect personally identifiable information about you. Our Website(s) are not responsible for the privacy practices or the content of those linked websites.

5. Security Precautions

Our Websites have stringent security measures in place to protect the loss, misuse, and alteration of the information under our control. Whenever you change or access your account information, we offer the use of a secure server. Once your information is in our possession we adhere to strict security guidelines, protecting it against unauthorized access.

6. Choice/Opt-Out

We provide all users with the opportunity to opt-out of receiving non-essential (promotional, marketing-related) communications from us on behalf of our partners, and from us in general, after setting up an account. If you want to remove your contact information from all Website(s) lists and newsletters, please visit <http://www.anandlab.com/unsubscribe.php>

7. Advertisements on our Website(s)

We may use third-party advertising companies to serve ads when you visit our Website(s). These companies may use information (not including your name, address, email address, or telephone number) about your visits to the Website(s) and other websites in order to provide advertisements about goods and services of interest to you.

8. Your Consent

By using the Website(s) and/ or by providing your information, you consent to the collection and use of the User Information by us in accordance with this Privacy Policy. It is clarified that your consent shall be deemed to include your consent to us for sharing your User Information as per this Privacy Policy. You will have the right to rescind the permission to use and/or collect the User Information at any time by a written request to Us.



In such any such permission is rescinded by You, Your use of the Website(s) will also be restricted to that extent and full functionality of the Website(s) will not be available to you.

9. Grievance Officer

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below: □□Mr V Govindaraj, □Anand Diagnostic Laboratory, □Bowring Tower, Bowring Hospital Road, Shivajinagar, Bangalore - 560 001, Karnataka, India □Phone: +91-80-2531 8550 □Email: adlpg@anandlab.com; □Time: Mon to Sat (9:00 to 18:00 hrs). The Grievance Officer will redress all grievances latest within 1 (one) month of intimation of such grievance.

10. Questions?

Questions regarding this Privacy Policy should be directed to the following address: adlpg@anandlab.com

Terms of Use

This document is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.

This document is published in accordance with the provisions of Rule 3 (1)



of the Information Technology (Intermediaries Guidelines) Rules, 2011 that require publishing the rules and regulations, privacy policy and terms of use for access or usage of Anandlab.com and Anandlabreports.com, and such other websites as we may operate from time to time (hereinafter collectively referred to as “Websites” and individually as “Website”).

For the purpose of these Terms of Use, wherever the context so requires "You" or "User" shall mean any natural or legal person who uses the Website(s). Anandlab allows the User to surf the Website or make purchases without registering on the Website. The term "We", "Us", "Our" shall mean Anand Diagnostic Laboratory.

The domain names www.Anandlab.com and www.Anandlabreports.com is owned by Anand Diagnostic Laboratory with its principal office at Bowring Towers, Bowring Hospital Road, Shivajinagar, Bangalore - 560 001, Karnataka, India (hereinafter referred to as "Anandlab").

Your use of the Website(s) and services and tools are governed by the following terms and conditions ("Terms of Use"). The policies (including but not limited to privacy policy available on [http://www. Anandlab.com](http://www.Anandlab.com) and [Anandlabreports.com/s/privacy policy](http://www.Anandlabreports.com/s/privacy-policy)) (collectively referred to as “Anandlab Policies”) are also incorporated herein by way of reference. If You transact on the Website, You shall be subject to the Terms of Use. By mere use of the Website, You shall be contracting with Anandlab and these Terms of Use constitute binding obligations on You, with Anandlab.

When You use any of the services provided by Us through the Website, You will be subject to the rules, guidelines, policies, terms, and conditions applicable to such service, and they shall be deemed to be incorporated into this Terms of Use and shall be considered as part and parcel of this Terms of Use. We reserve the right, at Our sole discretion, to change, modify, add or remove portions of these Terms of Use, at any time without any prior written notice to You. It is Your responsibility to review these Terms of Use periodically for updates/changes. Your continued use of the Website following the posting of changes will mean that You accept and agree to the revisions. As long as You comply with these Terms of Use, We grant You a personal, non-exclusive, non-transferable, limited privilege to enter and use



the Website.

ACCESSING, BROWSING OR OTHERWISE USING THE WEBSITE(S) INDICATES YOUR AGREEMENT TO ALL THE TERMS AND CONDITIONS UNDER THESE TERMS OF USE, SO PLEASE READ THE TERMS OF USE CAREFULLY BEFORE PROCEEDING. By impliedly or expressly accepting these Terms of Use, You also accept and agree to be bound by the Anandlab Policies as amended from time to time.

Membership Eligibility

Use of the Website(s) is available only to persons who can form legally binding contracts under Indian Contract Act, 1872. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872 including minors, un-discharged insolvents etc. are not eligible to use the Website(s). If you are a minor i.e. under the age of 18 years, you shall not register as a User of the Website(s) and shall not transact on or use the Website(s). As a minor if You wish to use or transact on the Website(s), such use or transaction may be made by Your legal guardian or parents on the Website(s). Anandlab reserves the right to terminate Your membership and/or refuse to provide you with access to the Website(s) if it is brought to Anandlab's notice or if it is discovered that You are under the age of 18 years.

Your Account and Registration Obligations

If You use the Website(s), You shall be responsible for maintaining the confidentiality of your display name and password on the Website(s) ("**Account Details**") and You shall be responsible for all activities that occur under your Account Details. You agree that if You provide any information that is untrue, inaccurate, not current or incomplete or We have reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, or not in accordance with the this Terms of Use, We shall have the right to indefinitely suspend or terminate or block access of your membership on the Website(s) and refuse to provide You with access to the Website(s).

Communications



When You use the Website(s) or send emails or other data, information or communication to us, You agree and understand that You are communicating with Us through electronic records and You consent to receive communications via electronic records from Us periodically and as and when required. We may communicate with You by email or by such other mode of communication, electronic or otherwise.

Charges

Membership on the Website(s) is free for persons who are desirous of availing medical diagnostic services provided by Anandlab. Anandlab does not charge any fee for browsing and buying on the Website(s). Anandlab reserves the right to change its fee structure from time to time. In particular, Anandlab may at its sole discretion introduce new services and modify some or all of the existing services offered on the Website. In such an event Anandlab reserves the right to introduce fees for the new services offered or amend/introduce fees for existing services, as the case may be. Changes to the fee structure shall be posted on the Website(s) and such changes shall automatically become effective immediately after they are posted on the Website(s). Unless otherwise stated, all fees shall be quoted in Indian Rupees. You shall be solely responsible for compliance of all applicable laws including those in India for making payments to Anand Diagnostic Laboratory.

Use of the Website

You agree, undertake and confirm that your use of the Website(s) shall be strictly governed by the following binding principles:

1. You shall not host, display, upload, modify, publish, transmit, update or share any information on the Website(s) which:

- (a) belongs to another person and to which You do not have any right to;
- (b) is harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libelous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever;



including but not limited to "indecent representation of women" within the meaning of the Indecent Representation of Women (Prohibition) Act, 1986;

(c) is misleading in any way;

(d) is patently offensive to the online community, such as sexually explicit content, or content that promotes obscenity, pedophilia, racism, bigotry, hatred or physical harm of any kind against any group or individual;

(e) harasses or advocates harassment of another person;

(f) involves the transmission of "junk mail", "chain letters", or unsolicited mass mailing or "spamming";

(g) promotes illegal activities or conduct that is abusive, threatening, obscene, defamatory or libelous;

(h) infringes upon or violates any third party's rights including, but not limited to, intellectual property rights, rights of privacy (including without limitation unauthorized disclosure of a person's name, email address, physical address or phone number) or rights of publicity;

(i) promotes an illegal or unauthorized copy of another person's copyrighted work such as providing pirated computer programs or links to them, providing information to circumvent manufacture-installed copy-protect devices, or providing pirated music or links to pirated music files;

(j) contains restricted or password-only access pages, or hidden pages or images (those not linked to or from another accessible page);

(k) provides material that exploits people in a sexual, violent or otherwise inappropriate manner or solicits personal information from anyone;

(l) provides instructional information about illegal activities such as making or buying illegal weapons, violating someone's privacy, or providing or creating computer viruses;

(m) contains video, photographs, or images of another person (with a minor or an adult).

(n) tries to gain unauthorized access or exceeds the scope of authorized access to the Website or to profiles, blogs, communities, account information, bulletins, friend request, or other areas of the Website or solicits passwords or personal identifying information for commercial or unlawful purposes from other users;

(o) engages in commercial activities and/or sales without Our prior written consent such as contests, sweepstakes, barter, advertising and pyramid schemes, or the buying or selling of "virtual" products related to the



Website. Throughout this Terms of Use, Anandlab's prior written consent means a communication coming from Anandlab's Legal Department, specifically in response to Your request, and specifically addressing the activity or conduct for which You seek authorization;

(p) solicits gambling or engages in any gambling activity which We, in Our sole discretion, believes is or could be construed as being illegal;

(q) interferes with another User's use and enjoyment of the Website or any other individual's User and enjoyment of similar services;

(r) refers to any website or URL that, in Our sole discretion, contains material that is inappropriate for the Website or any other website, contains content that would be prohibited or violates the letter or spirit of these Terms of Use;

(s) harm minors in any way;

(t) infringes any patent, trademark, copyright or other proprietary rights or third party's trade secrets or rights of publicity or privacy or shall not be fraudulent or involve the sale of counterfeit or stolen products;

(u) violates any law for the time being in force;

(v) deceives or misleads the addressee/ users about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;

(w) impersonates another person;

(x) contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource; or contains any trojan horses, worms, time bombs, cancelbots, easter eggs or other computer programming routines that may damage, detrimentally interfere with, diminish value of, surreptitiously intercept or expropriate any system, data or personal information;

(y) threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any other nation;

(z) shall not be false, inaccurate or misleading;

(aa) shall not, directly or indirectly, offer, attempt to offer, trade or attempt to trade in any item, the dealing of which is prohibited or restricted in any manner under the provisions of any applicable law, rule, regulation or guideline for the time being in force;

(ab) shall not create liability for Us or cause Us to lose (in whole or in part) the services of Our internet service provider ("ISPs") or other suppliers.



2. You shall not use any "deep-link", "page-scrape", "robot", "spider" or other automatic device, program, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy or monitor any portion of the Website(s) or any Content, or in any way reproduce or circumvent the navigational structure or presentation of the Website or any Content, to obtain or attempt to obtain any materials, documents or information through any means not purposely made available through the Website. We reserve Our right to bar any such activity.

3. You shall not attempt to gain unauthorized access to any portion or feature of the Website(s), or any other systems or networks connected to the Website(s) or to any server, computer, network, or to any of the services offered on or through the Website(s), by hacking, password "mining" or any other illegitimate means.

4. You shall not probe, scan or test the vulnerability of the Website(s) or any network connected to the Website nor breach the security or authentication measures on the Website(s) or any network connected to the Website(s). You may not reverse look-up, trace or seek to trace any information on any other User of or visitor to Website(s), or any other customer, including any account on the Website(s) not owned by You, to its source, or exploit the Website(s) or any service or information made available or offered by or through the Website(s), in any way where the purpose is to reveal any information, including but not limited to personal identification or information, other than Your own information, as provided for by the Website(s).

5. You shall not make any negative, denigrating or defamatory statement(s) or comment(s) about Us or the brand name or domain name used by Us including the terms Anandlab, ADL, Anandlab.com, Anandlabreports.com, or otherwise engage in any conduct or action that might tarnish the image or reputation, of Anandlab on platform or otherwise tarnish or dilute any Anandlab's trade or service marks, trade name and/or goodwill associated with such trade or service marks, trade name as may be owned or used by us. You agree that You will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Website(s) or Anandlab's systems or networks, or any systems or networks connected to



Anandlab.

6. You agree not to use any device, software or routine to interfere or attempt to interfere with the proper working of the Website(s) or any transaction being conducted on the Website, or with any other person's use of the Website(s).

7. You may not forge headers or otherwise manipulate identifiers in order to disguise the origin of any message or transmittal You send to Us on or through the Website(s) or any service offered on or through the Website(s). You may not pretend that You are, or that You represent, someone else, or impersonate any other individual or entity.

8. You may not use the Website(s) or any content thereon for any purpose that is unlawful or prohibited by these Terms of Use, or to solicit the performance of any illegal activity or other activity which infringes the rights of Anandlab and/or others.

9. You shall at all times ensure full compliance with the applicable provisions of the Information Technology Act, 2000 and rules thereunder (as amended from time to time) and also all applicable domestic laws, rules and regulations (including the provisions of any applicable exchange control laws or regulations in force) and international laws, foreign exchange laws, statutes, ordinances and regulations (including, but not limited to sales tax/value added tax, income tax, octroi, service tax, central excise, custom duty, local levies) regarding Your use of Our services. You shall not engage in any transaction in a service, which is prohibited by the provisions of any applicable law including exchange control laws or regulations for the time being in force.

10. Solely to enable Us to use the User Information, so that we are not violating any rights You might have in the User Information, You agree to grant Us a non-exclusive, worldwide, perpetual, irrevocable, royalty-free, sub-licensable (through multiple tiers) right to exercise the copyright, publicity, database rights or any other rights You have in the User Information, in any media now known or not currently known, with respect to the User Information. We will only use the User Information in accordance with the Terms of Use and Privacy Policy applicable to use of the



Website(s).

11. You shall not engage in advertising to, or solicitation of, other users of the Website(s) to buy or sell any products or services, including, but not limited to, products or services related to that being displayed on the Website(s) or related to Us. You may not transmit any chain letters or unsolicited commercial or junk email to other users via the Website(s). It shall be a violation of these Terms of Use to use any information obtained from the Website(s) in order to harass, abuse, or harm another person, or in order to contact, advertise to, solicit, or sell to another person other than Us without Our prior explicit consent. You understand that We have the right at all times to disclose any information (including the identity of the persons providing information or materials on the Website) as necessary to satisfy any law, regulation or valid governmental request. This may include, without limitation, disclosure of the information in connection with investigation of alleged illegal activity or solicitation of illegal activity or in response to a lawful court order or subpoena. In addition, We can (and You hereby expressly authorize Us to) disclose any information about You to law enforcement or other government officials, as we, in Our sole discretion, believe necessary or appropriate in connection with the investigation and/or resolution of possible crimes, especially those that may involve personal injury.

12. Your correspondence or business dealings with, or participation in promotions of, advertisers found on or through the Website, including payment and delivery of related services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between You and such advertiser. We shall not be responsible or liable for any loss or damage of any sort incurred as the result of any such dealings or as the result of the presence of such advertisers on the Website.

13. It is possible that other users (including unauthorized users or "hackers") may post or transmit offensive or obscene materials on the Website and that You may be involuntarily exposed to such offensive and obscene materials. It is also possible for others to obtain personal information about You due to your use of the Website(s), and that the recipient may use such information to harass or injure You. We does not approve of such unauthorized uses, but by using the Website(s) You



acknowledge and agree that We are not responsible for the use of any personal information that You publicly disclose or share with others on the Website(s). Please carefully select the type of information that You publicly disclose or share with others on the Website(s).

14. Anandlab shall have all the rights to take necessary action and claim damages that may occur due to your involvement/ participation in any way on your own or through group/s of people, intentionally or unintentionally in DoS/DDoS (Distributed Denial of Services).

Contents Posted on Site

Except as expressly provided in these Terms of Use, no part of the Website(s) and no part of the Content may be copied, reproduced, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted or distributed in any way (including "mirroring") to any other computer, server, Website or other medium for publication or distribution or for any commercial enterprise, without Anandlab's express prior written consent.

You may use information on the services purposely made available on the Website(s) for downloading, provided that You (1) do not remove any proprietary notice language in all copies of such documents, (2) use such information only for your personal, non-commercial informational purpose and do not copy or post such information on any networked computer or broadcast it in any media, (3) make no modifications to any such information, and (4) do not make any additional representations or warranties relating to such documents.

You shall be responsible for the content posted by You. Such content will become Our property and You grant Us the worldwide, perpetual and transferable rights in such content. We shall be entitled to, consistent with Our Privacy Policy as adopted in accordance with applicable law, use the content provided by You or any of its elements for any type of use forever, including but not limited to promotional and advertising purposes and in any media whether now known or hereafter devised, including the creation of derivative works that may include the content You provide. You agree that any content You post may be used by us, consistent with Our Privacy Policy and Terms of Use on the Website(s), and You are not entitled to any



payment or other compensation for such use.

Privacy

We view protection of Your privacy as a very important principle. We understand clearly that You and Your personal information is one of Our most important assets. We store and process your information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information Technology Act 2000 and Rules there under. Our current Privacy Policy is available at <http://www.Anandlab.com/s/privacypolicy>. If You object to your information being transferred or used in this way please do not use Website.

We and our affiliates will share/sell/transfer/license/convey some or all of your personal information with another business entity should we (or our assets) plan to merge with or are acquired by that business entity, or re-organization, amalgamation, restructuring of business or for any other reason whatsoever. In the event such a transaction or situation occurs, the other business entity or the new combined entity will be required to follow our Privacy Policy with respect to your personal information. Once You provide your information to us, You provide such information to Us and Our affiliate, and We and Our affiliate may use such information to provide You various services with respect to your transaction whether such transaction are conducted on the Website(s) or with third party merchant's website.

Disclaimer of Warranties and Liability

This Website, all the materials and products (including but not limited to software) and services, included on or otherwise made available to You through this Website(s) are provided on "as is" and "as available" basis without any representation or warranties, express or implied except otherwise specified in writing. Without prejudice to the foregoing paragraph, Anandlab does not warrant that:



- This Website will be constantly available, or available at all; or
- The information on this Website is complete, true, accurate or non-misleading.

Anandlab will not be liable to You in any way or in relation to the Contents of, or use of, or otherwise in connection with, the Website. Anandlab does not warrant that this Website(s); information, Content, materials, product (including software) or services included on or otherwise made available to You through the Website; their servers; or electronic communication sent from Us are free of viruses or other harmful components. Nothing on Website constitutes, or is meant to constitute, advice of any kind.

You will be required to enter a valid phone number while placing an order on the Website. By registering Your phone number with us, You consent to be contacted by Us via phone calls and/or SMS notifications, in case of any service related updates. We will not use your personal information to initiate any promotional phone calls or SMS.

Services Payment

While availing any of the payment method/s available on the Website, we will not be responsible or assume any liability, whatsoever in respect of any loss or damage arising directly or indirectly to You due to:

- Lack of authorization for any transaction/s, or
- Exceeding the preset limit mutually agreed by You and between "Bank/s", or
- Any payment issues arising out of the transaction, or
- Decline of transaction for any other reason/s

All payments made against the purchases/services on Website by you shall be compulsorily in Indian Rupees acceptable in the India. Website(s) will not facilitate transaction with respect to any other form of currency with respect to the purchases made on Website.



Further:

1. Transactions, transaction price and all commercial terms such as provision of services are as per principal to principal bipartite contractual obligations between You and Us and payment facility is merely used by You and Us to facilitate the completion of the transaction. Use of the payment facility shall not render Anandlab liable or responsible for the non-delivery, non-receipt, non-payment, damage, breach of representations and warranties, non-provision of after sales or warranty services or fraud as regards the services listed on the Website(s).

2. You have specifically authorized Anandlab or its service providers to collect, process, facilitate and remit payments and/or the transaction price electronically in respect of transactions through payment facility.

3. You understand, accept and agree that the payment facility provided by Anandlab is neither a banking nor financial service but is merely a facilitator providing an electronic, automated online electronic payment, collection and remittance facility for the transactions on the Website(s) using the existing authorized banking infrastructure and credit card payment gateway networks. Further, by providing payment facility, Anandlab is neither acting as trustees nor acting in a fiduciary capacity with respect to the transaction.

Payment Facility for You:

- You, as a buyer, understand that upon initiating a transaction You are entering into a legally binding and enforceable contract with the Us to purchase the products and /or services from Us using the payment facility, and You shall pay the transaction price through Your issuing bank to Us using payment facility.

- You, as a buyer, may agree with Us through electronic communication and electronic records and using the automated features as may be provided by payment facility on any extension / increase in the delivery time and the transaction shall stand amended to such extent. Any such extension / increase of delivery time or subsequent novation / variation of the transaction should be in compliance with policies relating to payment



facility as contained hereunder.

- You, as a buyer, shall electronically notify payment facility using the appropriate the Website(s) features immediately upon delivery or non delivery within the time period as provided in policies. Failure to notify Anandlab of the delivery by You within the time period specified in the Anandlab Policies shall be construed as a deemed delivery in respect of that transaction.
- You, as a buyer, shall be entitled to claim a refund of the transaction price (as your sole and exclusive remedy) in case You do not receive the delivery within the time period agreed in the transaction or within the time period as provided in the Anandlab Policies, whichever is earlier. In case You do not raise a refund claim using the Website(s) features within the stipulated time then You shall become ineligible for a refund. Notwithstanding anything contained elsewhere in these Terms of Use, You shall not be entitled to any refund or any other recourse, if You have not downloaded the reports or collected the reports from the Website(s) or from any of its collection centers within the time limit specified in the Anandlab Policies.
- You, as a buyer, understand that the payment facility may not be available in full or in part for certain category of services and/or transactions as mentioned in the Anandlab Policies and hence You may not be entitled to a refund in respect of the Transactions for those products and /or services
- Refund, if any, shall be made by reversing the payment back to the same issuing bank account from where transaction price was originally received.
- Refund shall be made in Indian Rupees only.
- For electronics payments, refund shall be made through payment facility using NEFT / RTGS or any other online banking / electronic funds transfer system approved by Reserve Bank India (RBI).
- Refund shall be conditional and shall be with recourse available to Anandlab in case of any misuse by User.
- Refund shall be subject to User complying with Anandlab Policies.



4. Anandlab reserves the right to impose limits on the number of transactions or transaction price which Anandlab may receive from on an individual Valid Credit/Debit/ Cash Card / Valid Bank Account/ and such other infrastructure or any other financial instrument directly or indirectly through payment aggregator or through any such facility authorized by Reserve Bank of India to provide enabling support facility for collection and remittance of payment or by a User during any time period, and reserves the right to refuse to process transactions exceeding such limit.

5. Anandlab reserves the right to refuse to process transactions by User with a prior history of questionable charges, including without limitation, breach of any agreements by User with Anandlab or breach/violation of any law or any charges imposed by Issuing Bank or breach of any policy.

6. Anandlab may do such checks as it deems fit before approving the receipt of/User's commitment to pay transaction price from the User for security or other reasons at the discretion of Anandlab. As a result of such check if Anandlab is not satisfied with the creditability of the User or genuineness of the transaction / transaction price, it will have the right to reject the receipt of / Users commitment to pay transaction price.

7. Anandlab may delay notifying the payment confirmation if Anandlab deems suspicious or for Users conducting high transaction volumes to ensure safety of the transaction and transaction price. In addition, Anandlab may hold transaction price and may not dispatch or remit transaction price to law enforcement officials (instead of refunding the same to User) at the request of law enforcement officials or in the event the User is engaged in any form of illegal activity.

8. The User acknowledges that Anandlab will not be liable for any damages, interests or claims etc. resulting from not processing a transaction/transaction price or any delay in processing a transaction/transaction price which is beyond control of Anandlab.



Compliance with Laws:

9. The Users shall comply with all the laws (including without limitation Foreign Exchange Management Act, 1999 and the rules made and notifications issued there under and the Prevention of Money Laundering Act, 2002 and the rules made there under, Income Tax Act, 1961) applicable to them respectively for using the payment facility and the Website(s).

User's arrangement with Issuing Bank:

10. All Valid credit / debit/ cash card/ and other payment instruments are processed using a credit card payment gateway or appropriate payment system infrastructure and the same will also be governed by the terms and conditions agreed to between the User and the respective issuing bank and payment instrument issuing company.

11. All online bank transfers from valid bank accounts are processed using the gateway provided by the respective issuing bank which support payment facility to provide these services to the Users. All such online bank transfers on payment facility are also governed by the terms and conditions agreed to between the User and the respective issuing bank.

Indemnity

You shall indemnify and hold harmless Anandlab, its owner, licensee, affiliates, subsidiaries, group companies (as applicable) and their respective officers, directors, agents, and employees, from any claim or demand, or actions including reasonable attorneys' fees, made by any third party or penalty imposed due to or arising out of Your breach of this Terms of Use, Privacy Policy and other Policies, or Your violation of any law, rules or regulations or the rights (including infringement of intellectual property rights) of a third party.

Governing Law

Terms of Use shall be governed by and interpreted and construed in accordance with the laws of India. The place of jurisdiction shall be



exclusively in Bangalore.

Trademark, Copyright and Restriction

The Website(s) are controlled and operated by Anandlab. All material on the Website(s), including images, illustrations, audio clips, and video clips, are protected by copyrights, trademarks, and other intellectual property rights. Material on the Website(s) are solely for your personal, non-commercial use. You must not copy, reproduce, republish, upload, post, transmit or distribute such material in any way, including by email or other electronic means and whether directly or indirectly and You must not assist any other person to do so. Without the prior written consent of Anandlab, modification of the materials, use of the materials from the Website on any other website or networked computer environment or use of the materials for any purpose other than personal, non-commercial use is a violation of the copyrights, trademarks and other proprietary rights of Anandlab, and is prohibited. Any use for which You receive any remuneration, whether in money or otherwise, is a commercial use for the purposes of this clause.

Trademark complaint

Anandlab respects the intellectual property of others. In case You feel that your trademark has been infringed, You can write to Anandlab at adlpg@anandlab.com.

Limitation of Liability

THE TOTAL LIABILITY OF ANANDLAB SHALL BE LIMITED TO CARRYING OUT A RETEST OF THE SAMPLE PROVIDED OR CARRYING OUT ANOTHER TEST USING SUCH METHOD WHICH CAN PROVIDE REASONABLY ERROR FREE RESULTS, FREE OF COST. THE SELECTION OF THE ALTERNATIVE TEST SHALL BE MADE BY ANANDLAB AT ITS SOLE DISCRETION. IN NO EVENT SHALL ANANDLAB BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES OF ANY KIND IN CONNECTION WITH THESE TERMS OF USE, EVEN IF USER HAS BEEN INFORMED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES.



Contact Us

Please send any questions or comments (including all inquiries unrelated to copyright infringement) regarding this Website to adlpg@anandlab.com.

Grievance officer

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the 'Grievance Officer' are provided below:

Mr V Govindaraj
Anand Diagnostic Laboratory
Bowring Towers
Bowring Hospital Road, Shivajinagar, Bangalore 560 001
Karnataka, India
Phone: +91- 080-2331 8500
Email: adlpg@anandlab.com
Time: Mon - Sat (9:00hrs - 18:00hrs)

POLICIES

Profanity Policy

Anandlab prohibits the use of language that is racist, hateful, sexual or obscene in nature in a public area.

Please report any violations of this policy to the correct area for review:

Report offensive Display Names

Report offensive language in a listing or otherwise

Disciplinary action may result in the indefinite suspension of a User's account, temporary suspension, or a formal warning.



Anandlab will consider the circumstances of an alleged policy violation and the user's trading records before taking action.

Violations of this policy may result in a range of actions, including:

- . Limits placed on account privileges;
- . Loss of special status;
- . Account suspension.

Dispute Resolution Policy

Overview

Generally, transactions are conducted smoothly on Anandlab. At Anandlab, we have a Dispute Resolution process in order to resolve disputes between Anandlab and Users of this facility.

What is a 'dispute'?

A 'Dispute' can be defined as a disagreement between a User and Anandlab in connection with a transaction on the Website.

How does a 'dispute' occur in the Marketplace?

Disputes are filed as a result of a disagreement between the User and Anandlab. Disputes arise out of an issue that is raised by either party not being completely satisfied with the resolution of their complaint/issue.

It is important that before a User raises a dispute, they should attempt to solve the issue.

How is a 'dispute' created?

Whenever there is a disagreement, the User can write to adlpg@anandlab.com, in order to raise a dispute. Disputes can be raised at a particular transaction level.



User Eligibility and Restrictions

- Users can file a dispute within 45 days from the date of delivery of the service
- Fraudulent charges and claims will not be entertained by Anandlab
- If the User has already initiated chargeback through the credit card issuing bank, Anandlab will provide such information as required by the Credit Card Issuer and the decision of the Credit Card Issuer shall be final.
- Blacklisted and Blocked Users are not covered under this program.
- Raising disputes against Anandlab does not automatically entitle the User to a refund or replacement for the service. Anandlab shall verify the disputes so raised and may process only such claims that are, in its opinion, valid and genuine.
- Anandlab shall at no point be responsible for any direct or indirect losses, expenses, costs of any nature whatsoever that may be incurred by any User.
- Claims of the nature of User remorse' (i.e. instances where services are bought by the Users by mistake or where the User chooses to change his/her mind with regard to the service purchased by him) will not be entertained through this program.
- Anandlab reserves its right to initiate civil and/or criminal proceedings against a User who, files an invalid and/or false claims or provides false, incomplete, or misleading information. In addition to the legal proceedings as aforesaid, Anandlab may, at its sole discretion suspend, block, restrict and/or disqualify that user and any related users.
- Decisions made by Anandlab shall be final and binding on its Users.
- Anandlab Customer Support Team may seek additional information / clarification from User to facilitate resolution of the dispute. In the event User does not respond with information / clarification sought within 10 days of such request, the dispute shall be auto-closed in favour of Anandlab.

Disputes via Chargeback

Whenever a chargeback (CB) comes from a payment gateway/bank, following situations may arise:

1. Services not received CB - User hasn't received the service(s). Refund will



be created in accordance with the dispute policies

2. Unauthorized CB - User hasn't made this particular transaction. Refund will be created in accordance with the dispute policies.

3. Service not as described - meaning service is not what User expected. Dispute will be decided in accordance with the dispute policies.

Email Abuse & Threat Policy

- Private communication, including email correspondence, is not regulated by Anandlab. Anandlab encourages its Users to be professional, courteous and respectful when communicating by email.
- However, Anandlab will investigate and can take action on certain types of unwanted emails that violate Anandlab policies.

Examples of such instances:

Threats of Bodily Harm - Anandlab does not permit Users to send explicit threats of bodily harm.

Misuse of Anandlab System - Anandlab allows Users to facilitate transactions through the Anandlab system, but will investigate any misuse of this service.

Spoof (Fake) email - Anandlab will never ask you to provide sensitive information through email. In case you receive any spoof (fake) email, you are requested to report the same to Us through 'Contact Us' tab.

Spam (Unsolicited Commercial email) - Anandlab's spam policy applies only to unsolicited commercial messages sent by Anandlab Users. Anandlab Users are not allowed to send spam messages to other Users.

Offers to Buy or Sell Outside of Anandlab - Anandlab prohibits email offers to buy or sell listed services outside of the Anandlab Website except at its principal office or at its registered branches/collection centers. Offers of this nature are a potential fraud risk for both Users and Anandlab.



Anandlab policy prohibits user-to-user threats of physical harm via any method including, phone, email and on our public message boards.

Violations of this policy may result in a range of actions, including:

- Limits on account privileges
- Account suspension
- Cancellation of listings
- Loss of special status

Other Businesses:

Anandlab does not take the responsibility or liability for the actions, products, content and services on the Website, which are linked to affiliates and / or third party websites using Website's APIs or otherwise. In addition, the Website may provide links to the third party websites of Our affiliated companies and certain other businesses for which, Anandlab assumes no responsibility for examining or evaluating the products and services offered by them. Anandlab do not warrant the offerings of any of these businesses or individuals or the content of such third party website(s). Anandlab does not endorse, in any way, any third party website(s) or content thereof.

Safety and Security:

Is it safe to use my credit/debit card on Anandlab?

Your online transaction on Anandlab is secured with the highest levels of transaction security currently available on the internet. Anandlab uses 256-bit encryption technology to protect your card information while securely transmitting it to the respective banks for payment processing.

All credit card and debit card payments on Anandlab are processed through secure and trusted payment gateways managed by leading banks. Banks now use the 3D Secure password service for online transactions, providing an additional layer of security through identity verification.



Does Anandlab store my credit/debit card information?

Anandlab does not store any detail of your credit/ debit card.

Payment Options

What credit/debit cards are accepted on Anandlab?

We accept VISA, MasterCard and Maestro credit/ debit cards.

Do you accept payment made by credit/debit cards issued in other countries?

Yes! We accept VISA, MasterCard, Maestro, credit/ debit cards issued by banks in India only.

What other payment options are available on Anandlab?

Apart from Credit and Debit Cards, we accept payments by Internet Banking (covering 27 banks).

Privacy Policy

Anandlab.com respects your privacy and is committed to protecting it. For more details, please see our Privacy Policy.

Contact Us

Couldn't find the information you need? Please Contact Us

<http://www.anandlabreports.com/v3/index.html#getintouch>

How do I cancel an order?

You can cancel your order before the blood/urine/tissue sample is collected from you by placing a cancel request at the Website on which the order was placed.



How long will it take to process my cancellation request?

Once you request the cancellation of item(s) in your order, it will take us a maximum of 1-2 business days to cancel the order and initiate a refund. You will be notified of the same by email. For having the money transferred back to the source of transaction, it may take up to 10-15 business days for the respective banks to process the refund. Please get in touch with the banks directly in case of any delays post confirmation of cancellation/refund by Anandlab.

Why do I see a disabled 'Cancel' link?

A disabled 'Cancel' link can mean that the Sample has already been collected. In such a case, you can get in touch with our Customer Support for more information.

What are the modes of refund available after cancellation?

Subject to the provisions contained under the Privacy Policy and Terms of Use, in the event the refund of any amount paid by You to Us shall be made by reversing the payment back to account from which it was originally made by the User, unless the money was paid through cash in which event the refund will be made through cash.