

## GMI Payment Platform - Terms & Conditions

### Introduction

GroupMed Insurance and Reinsurance Company S.A.L. (the “**Company**” or “**GMI**”) payment gateway (“**GMI Payment Platform**”) is an online payment platform enabled by our trustworthy banking service provider (the “**Bank**”) and set up to facilitate the payment of your GMI insurance policy (ies)’ premiums (the “**Services**”). These Terms and Conditions apply to the User who uses GMI Payment Platform. Kindly read carefully these Terms and Conditions. By authorizing a payment to GMI through GMI Payment Platform, it is deemed that you have accepted these Terms and Conditions. GMI reserves all the rights to amend these Terms and Conditions at any time without giving prior notice. It is the responsibility of the User to have read the Terms and Conditions before using the Services.

### Privacy Policy

GroupMed Insurance and Reinsurance Company S.A.L. is committed to safeguarding the privacy of the visitors and users of GMI Payment Platform. Any personally identifiable information or data (both referred to as “**Data**”) we collect from You through GMI Payment Platform shall be used and processed by the Company, the Bank, and their respective representatives or employees specifically handling your request, all in accordance with relevant laws and regulations including but not limited to applicable Data Protection Laws and Regulations.

- **Why do we collect your Data?** We collect your Data to process the online payment of your GMI Insurance Policy (ies)’ premiums.
  - **What Data do we collect from YOU?** We collect from you:
    - i. Information that enables us to identify you, such as your full name, address, your phone number and your email address; and
    - ii. Information/details related to your GMI insurance policy as provided to you by GMI representatives or employees; and
    - iii. GMI **DOES NOT** collect your debit card or credit card details (“**Banking Data**”). You will be redirected to the Bank’s gateway to make your payment and insert your Banking Data for the processing of your payment.
- You shall provide correct and valid debit card or credit card details. You shall not use a debit card or credit card, that is not lawfully owned by you or the use of which has not been authorized to you by the lawful owner thereof.

- **What Data do we process?** GMI and the Bank process all data each collect from you for the processing of your online payment. Some information fields are mandatory to collect information necessary to process your online payment order. Not providing mandatory information may delay or stop the issuance of your insurance policy. You may contact us, at any time, before filling out any of your information, to inquire whether a certain information is mandatory or not and the reason behind such qualification.
- **How do we collect Data?** We collect Data from you when you fill out any form available on GMI Payment Platform. As we use Cookies, we may collect browser information in order to improve your visit experience to our site, such as: Operating System version, browser type, screen resolution, and geographical location.
- **Providing your personal Data to others** In order to process your online payment order, your Bank Data will be solely captured by the Bank. The Bank, its employees and representatives handling your request are bound by Banking Secrecy with respect to your Banking Data.
- **How do we protect your Data** We shall only process your Data for the purpose of executing your online payment order. The Bank and we are committed to securing your Data by taking all reasonable care against unauthorized use or the theft of any data collected from you.
- **Your rights** Should you discover at any time that the information we have collected from you is erroneous or should you wish to amend, delete or retrieve any or all the information you have submitted, please contact us in order to make necessary corrections, amendments or deletion as lawfully applicable.

### Issuance of Your Insurance Policy

GMI Payment Platform was solely designed to facilitate the payment of your GMI insurance policy (ies)’ premiums electronically. The Issuance of your GMI insurance policy (ies) remains subject to GMI’s internal policies.

When you choose to pay your GMI insurance policy (ies)’ premium(s) through GMI Platform, the issuance of Your GMI Insurance Policy (ies) is subject to the following conditions:

- You have communicated to GMI customer service all Material Facts pertaining to your insurance needs; **and**
- You received an offer for insurance and an Insurance Reference Number from GMI based on the information You have communicated; **and**
- You paid the full amount of your GMI insurance policy premium on GMI Payment Platform; **and**
- No material facts have occurred since you have applied for insurance coverage from GMI.

A **Material Fact** is defined as a statement, or representation of facts, that would influence GMI’s decision to accept a risk, provide the extent of cover and the level of premium to be charged.

Once your online payment order is executed, you may print an automatically generated receipt of payment. This printable document will serve you as an initial proof of payment, however only the official receipt of payment issued by GMI following issuance of the insurance policy (ies) shall be deemed the final and sole acknowledgement of payment receipt.

### Cancellation of Your Insurance Policy

If following online payment through GMI Payment Platform you wish to cancel your GMI Insurance Policy (ies) or amend its special terms and conditions where applicable, please contact us in order to serve you in accordance with the Insurance Policy (ies) general and special terms and conditions and GMI internal policies. Return premium are subject to your Insurance Policy general terms and conditions.

### Applicable Laws and Regulations

Payment of Your GMI Insurance Policy (ies) premiums is subject to the Laws and Regulations of the Republic of Lebanon.

### Disclaimer

GMI is not liable for any cost, loss or damage whether direct or consequential suffered by You through your use of GMI Payment Platform if:

- i. The Data you have entered including Banking Data through the Bank gateway is incomplete, erroneous or unlawfully acquired by you; and/or
  - ii. GMI fails to provide access to GMI Payment Platform or the Bank gateway or any of such platforms experience any disruption or downtime.
- Even though GMI shall take all reasonable care and measures to ensure a safe online payment experience, GMI does not guarantee nor represent that the use of the services offered through GMI Payment Platform will not result in theft and/or unauthorized use of data over the Internet.

### Your Consent

By using GMI Payment Platform You CONSENT to the content to these Terms and Conditions and AGREE that the use of the Services provided by GMI Payment Platform is entirely at your own risk and responsibility.