

MOHSYN

TERMS & CONDITIONS

Applicable to Mohsyn Premium and Mohsyn Emergency

Effective Date: 15 June 2026

These Terms & Conditions govern the provision and use of Mohsyn services, including the Mohsyn Premium Plan ("Premium") and Mohsyn Emergency Plan ("Emergency"). By subscribing to, accessing, or using a Mohsyn service, the Subscriber and applicable Beneficiaries agree to the terms below.

1. Parties and Applicability

These Terms and Conditions ("Terms") govern the services offered by Mohsyn by ResQ999 LLC ("Mohsyn," "ResQ999," "Company," "we," "us," or "our") and delivered operationally in Pakistan by our affiliated service provider, Humanetek Pvt Ltd ("Humanetek"), through its Mohsyn vertical.

These Terms apply to every Benefactor/Subscriber and Beneficiary using either Mohsyn Premium or Mohsyn Emergency. The service-specific provisions in Sections 5 and 6 apply only to the relevant plan. Where a provision applies to both plans, it governs both.

2. Definitions

- "Subscriber" or "Benefactor" means the person who subscribes to a Mohsyn service.
- "Beneficiary" or "Beneficiaries" means the family members or other persons registered by the Subscriber for the applicable Mohsyn service, as permitted by that service.
- "Intake Form" means the registration and information form completed by the Subscriber, which provides the information on which Mohsyn relies to deliver the Service.
- "Emergency" means a sudden medical or safety situation affecting a Beneficiary that reasonably requires urgent response, as determined by Mohsyn in good faith.
- "Field Support Officer" or "FSO" means a Mohsyn-coordinated representative who attends to a Beneficiary on the ground during an Emergency.
- "Service Area" means the cities or areas in Pakistan in which the applicable Mohsyn service is made available from time to time.

3. General Terms Applicable to All Mohsyn Services

3.1 Acceptance of Terms

By accessing or using Mohsyn Services, you agree to comply with and be bound by these Terms. If you do not agree to these Terms, you should not subscribe to or use the Services.

3.2 Eligibility

Subscribers must be at least eighteen (18) years of age and possess the legal capacity to enter into a binding contract. Subscribers may reside outside Pakistan, including overseas Pakistani expatriates subscribing on behalf of family members in Pakistan.

3.3 Accuracy of Information

The accuracy of Subscriber-provided information is fundamental to service delivery. All information supplied through the Intake Form, including Beneficiary names, addresses, location details, contact numbers, relevant medical information, and access or other instructions, must be true, accurate, complete, and current.

Subscribers are responsible for keeping such information up to date and must promptly notify Mohsyn through designated channels whenever any relevant detail changes. Mohsyn relies on the information on file and may be unable to respond appropriately where information is inaccurate, incomplete, or outdated.

TO THE FULLEST EXTENT PERMITTED BY LAW, MOHSYN SHALL NOT BE RESPONSIBLE OR LIABLE FOR ANY DELAY, FAILURE, ERROR, OR ADVERSE OUTCOME CAUSED IN WHOLE OR IN PART BY INFORMATION THAT IS INACCURATE, INCOMPLETE, OUTDATED, OR NOT PROVIDED BY THE SUBSCRIBER.

3.4 Nature and Third-Party Providers

Mohsyn is a coordination and support service. Where third-party providers such as ambulances, hospitals, doctors, lawyers, contractors, delivery providers, or other service providers are engaged, such providers are independent third parties. Mohsyn coordinates such providers but does not control, and is not responsible for, their independent acts, omissions, availability, professional decisions, or clinical decisions.

3.5 Fair Use and Prohibited Activities

Mohsyn Services are intended for legitimate personal and family support purposes. Mohsyn will not threaten, coerce, intimidate, harass, or take any unlawful or extra-legal action on behalf of a Subscriber or Beneficiary.

The Services must not be used for unlawful, fraudulent, abusive, immoral, or unethical activity. Mohsyn reserves the right to investigate, refuse, limit, suspend, or terminate use where it reasonably determines that the Services are being misused or used for a prohibited purpose, and may report matters to relevant authorities where appropriate.

3.6 Subscription, Fees and Payment

Service fees are those published by Mohsyn at the time of subscription. Payments are processed through third-party payment processors. By providing payment information, the Subscriber authorizes recurring charges for the applicable subscription where the plan is structured as a recurring subscription.

Mohsyn may change its prices from time to time. Where reasonably practicable, changes will be notified in advance and will apply from the Subscriber's next renewal or as otherwise stated in the applicable notice.

3.7 Intellectual Property

All content, materials, logos, text, images, software, and proprietary information provided by Mohsyn are protected by applicable intellectual property laws. Subscribers may not reproduce, distribute, modify, reverse engineer, or otherwise use Mohsyn proprietary materials except with Mohsyn's express written consent.

3.8 Service Updates

Mohsyn may periodically update, improve, modify, or discontinue aspects of its Services. Where applicable, Subscribers will be notified of material changes. Continued use of the Services after an applicable effective date constitutes acceptance of the revised Terms or Service arrangements.

4. Service Area

The availability of each Mohsyn service is subject to its published Service Area and operational coverage. Mohsyn may add, reduce, or otherwise modify its Service Area from time to time. Where reasonably practicable, Mohsyn will notify Subscribers of material reductions affecting their registered Beneficiaries.

5. Mohsyn Premium

Mohsyn Premium is the broader subscription service under which eligible Beneficiaries may receive the Premium services and support described by Mohsyn at the time of subscription. The specific scope, inclusions, exclusions, service limits, pricing, and operating procedures applicable to Premium are those communicated on the Mohsyn platform and during subscription.

Premium services may involve coordination with independent third-party providers. Any service timeframe, response target, availability statement, or service description is subject to reasonable best efforts and operational circumstances unless expressly stated by Mohsyn as a binding commitment.

6. Mohsyn Emergency

The following provisions apply specifically to the Mohsyn Emergency Plan.

6.1 Description of Emergency Service

Subject to these Terms, and on a reasonable best-efforts basis, the Emergency Plan is intended to provide covered Beneficiaries during an Emergency with:

- Mobilization of an ambulance, with a target of dispatch within minutes of a verified activation; and
- Presence of a Field Support Officer on the ground, for a target period of up to seventy-two (72) hours per Emergency.

Targets are not guarantees. Any timeframes referenced in these Terms, including ambulance dispatch "within minutes" and FSO presence "up to 72 hours," are good-faith operational targets and do not constitute binding guarantees. Actual response times depend on factors outside Mohsyn's reasonable control, including location, traffic, weather, the accuracy of information supplied by the Subscriber, and force majeure events.

6.2 Covered Beneficiaries

Each Emergency subscription can cover one or more named Beneficiaries. The first Beneficiary is included at the standard subscription rate, and each additional Beneficiary can be added to the same subscription at a discounted rate. The total subscription cost depends on the number of Beneficiaries the Benefactor chooses to cover.

6.3 Activating an Emergency Response

Emergency response is available twenty-four (24) hours a day, seven (7) days a week. To activate a response, the Subscriber, a Beneficiary, or an authorized person must contact Mohsyn through the dedicated emergency hotline or designated WhatsApp channel provided upon registration.

Response is initiated only upon Mohsyn's verification of the activation against the registered subscription and Beneficiary details on file. Delays in, or inability to complete, verification may affect or prevent response.

6.4 Emergency Fair Use

Emergency activations are not capped in number; however, the Emergency Plan is intended solely for genuine emergencies affecting covered Beneficiaries. Mohsyn reserves the right to investigate, limit, suspend, or terminate use that it reasonably determines to be abusive, fraudulent, repetitive without genuine emergency need, or otherwise inconsistent with the intended purpose of the Emergency Plan.

6.5 Emergency Service Disclaimer

Mohsyn is not a hospital, clinic, ambulance operator, or medical provider and does not itself provide medical treatment. Ambulances, hospitals, doctors, and other providers engaged in connection with Emergency are independent third parties. Mohsyn coordinates such third parties but does not control, and is not responsible for, their independent acts, omissions, availability, or clinical decisions, which remain the responsibility of the relevant licensed professionals and providers.

7. Cancellation, Suspension and Termination

Subscribers may cancel their subscription in accordance with the cancellation procedure applicable to their plan. Unless otherwise stated for the applicable plan, cancellation becomes effective at the end of the then-current billing term, following which the Service and applicable access cease.

Mohsyn may suspend or terminate a Service or subscription where: (a) the Subscriber breaches these Terms; (b) required to do so by law; (c) payment fails; (d) the Service is misused; or (e) continued provision of the Service would pose a risk to safety or to the integrity of the Service.

8. Disclaimers and Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, MOHSYN'S TOTAL AGGREGATE LIABILITY FOR ALL CLAIMS, DAMAGES, AND LOSSES ARISING UNDER OR IN CONNECTION WITH THE EMERGENCY TIER OR THESE TERMS, WHETHER IN CONTRACT, TORT, OR OTHERWISE, SHALL NOT EXCEED THE AMOUNT OF ONE (1) MONTH'S SUBSCRIPTION FEE PAID BY THE SUBSCRIBER.

MOHSYN SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES, OR FOR ANY ACTS, OMISSIONS, OR CLINICAL DECISIONS OF INDEPENDENT THIRD-PARTY PROVIDERS, OR FOR ANY OUTCOME ARISING FROM INACCURATE, INCOMPLETE, OR OUTDATED INFORMATION.

Nothing in these Terms excludes or limits any liability that cannot be excluded or limited under applicable law.

9. Indemnification

Subscribers are responsible for indemnifying and holding harmless Mohsyn, ResQ999, Humanetek, and their respective officers, employees, and agents from and against claims, losses, and expenses arising from: (a) a Subscriber's breach of these Terms; (b) a Subscriber's misuse of the Service; or (c) the inaccuracy or incompleteness of information provided by a Subscriber, to the extent permitted by applicable law.

10. Changes to These Terms

Mohsyn may revise these Terms from time to time. Material changes will be notified where reasonably practicable and will take effect as stated in the applicable notice. Continued subscription to, or use of, the Services after the effective date of a revision remains subject to the revised Terms.

11. Governing Law and Jurisdiction

These Terms are governed by, and construed in accordance with, the laws of the Islamic Republic of Pakistan. Any dispute arising out of or relating to the Services or these Terms shall be subject to the exclusive jurisdiction of the competent courts of Islamabad, Pakistan.