**Terms of Use – 4mind.health**

Effective Date: 20th March 2025

Last Updated: 13th August 2025

These Terms & Conditions (“Terms”) govern your use of 4mind.health, a platform developed, operated, and maintained by 4GoodHealth Pte. Ltd. (CNR: 202512374N), a private limited company registered in Singapore, (“we,” “our,” or “us”) and the services provided through our website, mobile application, and other digital platforms (collectively, the “Platform”).

By creating an account, purchasing credits or subscriptions, or using the Platform, you agree to these Terms.

1. **4MIND.HEALTH PLATFORM**
   1. We are an online mental health platform providing access to professional support, including but not limited to clinical and general counselling, coaching, and other therapy services through video calls, audio calls, chat sessions, and other digital tools.
   2. We do not provide emergency medical services. **If you are in crisis or think you may harm yourself or others, you should immediately contact local emergency services or a crisis hotline in your country.**

Emergency contacts:

1. **Singapore:** Call 995 for emergency medical services, or contact the Samaritans of Singapore (SOS) at 1-767 (24/7) or 1800-221-4444 (Mental Health Helpline by IMH).
2. **Hong Kong:** Call 999 for emergency services, or contact the Samaritan Befrienders Hong Kong at 2389 2222 (24/7).
3. **Malaysia:** Call 999 or 112 (mobile) for emergency services, or contact Befrienders KL at 03-7627 2929 (24/7) or email sam@befrienders.org.my.

1. **HEALTH DISCLAIMER**
   1. The Platform is not a substitute for in-person therapy, psychiatric evaluation, medical diagnosis, or emergency intervention.
   2. Our practitioners may offer counselling, guidance, and general mental health support within the scope of their qualifications and professional licenses, but **we do not provide medical or psychiatric diagnoses unless explicitly stated as part of a licensed service in your jurisdiction.**
   3. You should not disregard or delay seeking medical advice because of something you have read, heard, or experienced through our Platform.
   4. **If you experience worsening symptoms or a crisis, you must contact an in-person healthcare provider or emergency services immediately.**

1. **TELEHEALTH CONSENT**
   1. By using the Platform, you acknowledge and consent to receiving services via telehealth channels, which may include:
2. Video conferencing, audio calls, real-time messaging, and other digital communication methods;
3. Electronic transmission of personal health information, which may be stored and processed outside your home country, in compliance with applicable privacy laws;
4. Potential risks inherent to telehealth, including technical failures, data transmission issues, and limited visual assessment.
   1. You confirm that:
5. You understand the limitations of remote consultations compared to in-person care;
6. You have the right to withdraw your consent to telehealth at any time, though this may limit your access to services;
7. You have had the opportunity to ask questions about telehealth and have received satisfactory answers.
8. **ELIGIBILITY**
   1. To use our Platform, you must:
9. Be at least 18 years old (or the legal age of majority in your jurisdiction);
10. Have the legal capacity to enter into a binding contract; and
11. Provide accurate, complete, and current information when registering.
    1. If you are under 18, you may only use the Platform with the consent and supervision of a parent or legal guardian.

1. **ACCOUNT REGISTRATION**
   1. You must create an account to access services. You are responsible for:
2. Maintaining the confidentiality of your login credentials;
3. All activities under your account;
4. Notifying us immediately if you suspect unauthorised access.
   1. We may suspend or terminate accounts that violate these Terms.

1. **CREDITS AND SUBSCRIPTIONS**
   1. We sell two types of credits:
2. **Subscription Credits** are included as part of an active subscription plan, which automatically renews unless cancelled;
3. **Top-Up Credits** are purchased separately from any subscription in fixed bundles of three (3) credits per bundle.
   1. Credits may be redeemed for eligible sessions or services, as described on the Platform.
   2. Credits are non-transferable and non-refundable, except as required by law.
   3. Credit expiry term varies by the credit type:
4. Unused **Subscription Credits** roll over for one (1) additional month after the subscription cycle in which they were issued. Any credits not used by the end of that rollover month will expire automatically.
5. **Top-Up Credits** are valid for ninety (90) days from the date of purchase. Any unused credits after this period will expire automatically.
   1. Expired credits cannot be reinstated.
   2. We may update our credit pricing, bundles, or policies from time to time, and any such changes will be posted on the Platform.

1. **PAYMENTS**

We accept payments through authorised payment processors, including **Stripe**.

* 1. By providing your payment details, you authorise us and **Stripe** to process and charge you in accordance with your selected plan. Payments are subject to **Stripe’s Terms of Service** and applicable fees, available at<https://stripe.com/legal>.
  2. In the event of any billing disputes, refund requests, or chargebacks, please contact us first to resolve the issue. Stripe may also process such matters in accordance with their policies.
  3. You are responsible for any taxes or fees applicable to your purchases.

1. **BOOKING APPOINTMENTS**
   1. Upon successful booking of an appointment, the corresponding number of credits will be automatically deducted from your account. The number of credits required per session will be displayed at the time of booking and may vary depending on the specialist, session length, or service type.
   2. The following policies apply for cancellations and rescheduling.
2. You may cancel or reschedule an appointment without penalty if the request is made at least 24 hours before the scheduled session time. Credits will be reinstated to your account in such cases.
3. If you cancel or reschedule less than [24 hours] before the session, or if you fail to attend the appointment (a "no-show"), the credits used for that session may be forfeited at our discretion and will not be refunded.
4. In the event that a specialist cancels or is unable to attend the session, the credits will be fully refunded or reinstated to your account.
   1. We reserve the right to update the booking, cancellation, and credit policies from time to time. Any material changes will be communicated through the Platform or via email. Continued use of the Platform after such changes constitutes your acceptance of the updated terms.
   2. Credits may be subject to expiry. Expiry terms will be stated at the time of purchase or issuance. Expired credits are non-refundable and cannot be reinstated unless required by law.
5. **USE OF THE PLATFORM**
   1. You agree not to:
6. Provide false, misleading, or incomplete information during registration or use;
7. Impersonate any person or entity, or misrepresent your affiliation;
8. Use automated tools, bots, or software to access, scrape, or collect data without permission;
9. Attempt to gain unauthorized access to the Platform, accounts, or related systems;
10. Harass, intimidate, threaten, abuse, or discriminate against practitioners, users, or staff;
11. Post or transmit defamatory, obscene, offensive, hateful, or otherwise objectionable content;
12. Upload or distribute content that infringes intellectual property or privacy rights;
13. Collect or store personal data about others without their consent;
14. Transmit viruses, malware, spyware, ransomware, or other harmful software or code;
15. Use the Platform for illegal, fraudulent, or unauthorized activities (e.g., money laundering, financing terrorism, unlawful medical practice);
16. Circumvent access controls or restrictions set by the Platform;
17. Disrupt, degrade, or impair the Platform’s performance or functionality; and
18. Overload or spam the Platform’s services or communications.
    1. We reserve the right to investigate violations and take appropriate actions, including account suspension, termination, reporting to authorities, or pursuing legal remedies.
19. **PRACTITIONER SERVICES**
    1. Practitioners on our Platform are independent professionals, not employees or agents of 4GoodHealth Pte. Ltd., unless expressly stated.
    2. All practitioners undergo a thorough vetting process before being allowed to provide services on the Platform. This process may include credential verification, background checks, interviews, and assessment of professional qualifications to ensure compliance with applicable standards and regulations. However, while we aim to ensure practitioner quality, we cannot guarantee the outcome or performance of any individual practitioner.
    3. We do not guarantee the suitability, effectiveness, or outcomes of any services.
    4. You are solely responsible for deciding whether to engage with a particular practitioner.
20. **DISCLAIMERS**
    1. **No emergency services:** The Platform is not intended for crisis intervention or urgent medical care.
    2. **No warranty:** We provide the Platform “as is” and make no guarantees about uninterrupted or error-free operation.
    3. **Limitation of liability:** To the fullest extent permitted by law, we are not liable for any indirect, incidental, or consequential damages arising from your use of the Platform.

1. **INTELLECTUAL PROPERTY**
   1. All content, features, and functionality on the Platform—including but not limited to text, graphics, logos, icons, images, audio clips, video, software, underlying source code, user interfaces, and design elements—is the exclusive property of the Company or its licensors and is protected under applicable **copyright**, **trademark**, **patent**, **trade secret**, and **other intellectual property laws** of **Singapore**, **Malaysia**, **Hong Kong**, and international conventions.
   2. Subject to your compliance with these Terms, we grant you a **non-exclusive**, **non-transferable**, **non-sublicensable**, and **revocable** license to access and use the Platform solely for its intended purpose. This license does **not** include any rights to:
2. reproduce, copy, modify, adapt, or create derivative works based on the Platform;
3. distribute, transmit, publish, or broadcast any Platform content;
4. reverse engineer, decompile, disassemble, or otherwise attempt to discover the source code or algorithms of the Platform;
5. sell, rent, lease, sublicense, or exploit the Platform or its content for commercial purposes without our prior written consent.
   1. All rights not expressly granted under these Terms are reserved by the Company. Nothing in this Agreement shall be construed as granting you any rights to use our trade names, trademarks, service marks, logos, domain names, or other brand features without our prior written consent.
   2. Certain materials or components on the Platform may be subject to additional third-party licenses or restrictions. You agree to comply with any such third-party terms that may apply.

1. **PRIVACY**
   1. Your use of the Platform is also governed by our Privacy Policy.
   2. We process personal data in accordance with applicable laws, including Singapore’s PDPA, Hong Kong’s PDPO, and Malaysia’s PDPA.

1. **TERMINATION**
   1. We may suspend or terminate your account without notice if you breach these Terms. Upon termination, all rights granted to you under these Terms will end immediately.

1. **GOVERNING LAW**
   1. Unless otherwise required by law, these Terms are governed by the laws of Singapore, without regard to conflict-of-law principles.

1. **CHANGES TO THESE TERMS**
   1. We may update these Terms from time to time. Any changes will be posted with a revised effective date.
   2. If changes are material, we will notify you by email or a notice on the Platform.

1. **CONTACT US**

If you have any questions about these Terms, please contact:

Legal & Compliance  
Email: legal@4mind.health  
Address: 2 Vision Exchange, #19-21 Venture Drive, 608526 Singapore