



SWISS MEDICAL HUNGARY ZRT.

CLIENT CARD SERVICE

GENERAL TERMS AND CONDITIONS

Effective as of: March 9, 2026

General Terms and Conditions

These General Terms and Conditions (hereinafter: GTC) contain the provisions applicable to the client card service of Swiss Medical Hungary Zrt. (the Service Provider) and apply to contracts for the provision of healthcare services concluded between the Service Provider and the Clients through the Service Provider's website.

The GTC and its integral annexes govern the ordering of the Service, the payment of fees, the content of the contractual relationship established through online contracting, the use of the Services under the Contract, as well as the termination of the Contract.

The personal scope of these GTC extends to individuals who order or purchase the client card Service covered by these GTC on the Service Provider's website (<https://shop.swissclinic.hu/>), as well as to all persons who use the Service based on such order or purchase.

1. DEFINITIONS

For the purposes of these Terms and Conditions::

- a) **Service Provider:** the company providing medical, healthcare and other related services to Clients; Swiss Medical Hungary Zrt. (registered office: 1123 Budapest, Táltos utca 15., Building B.; company registration number: 01-10-046809; tax number: 22989143-2-43; bank account number: Raiffeisen Bank Zrt. 12020407-01579618-00100004; website: www.swissclinic.hu).
- b) **Contracted Partner:** a third party indicated on the Service Provider's website who, for the purposes of these GTC, is also considered a Service Provider, and who participates in the provision of medical and healthcare services as a cooperating person in the activities of the Service Provider based on a legal relationship with the Service Provider for the performance of healthcare activities pursuant to Act LXXXIV of 2003 on certain issues related to the performance of healthcare activities. The Contracted Partner participates exclusively in the provision of care and in ensuring the conditions necessary for such care, and is not entitled to make contractual declarations on behalf of the Service Provider regarding contractual obligations.
- c) **Client:** a natural person, sole proprietor, legal entity, or business organization without legal personality who, based on a Contract concluded with the Service Provider, uses the client card-based medical and healthcare service either personally or as the paying party for a third person designated by them, and who is obliged to pay the Service Fee to the Service Provider. For the purposes of these GTC, the Client also includes the natural person using the Service and the person responsible for payment, to whom the rights and obligations relating to the Client apply accordingly.
- d) **Parties:** for the purposes of these Terms and Conditions, the Service Provider and the Client collectively.
- e) **Contract:** a mandate agreement for the provision of healthcare services concluded between the Service Provider and the Client through online contracting, under the terms and conditions set out in these GTC.
- f) **Service Fee:** the fee payable by the Client as consideration for the medical, healthcare and other related services provided by the Service Provider.
- g) **Service Period:** the period covered by the Service Fee paid by the Client, lasting until the last day of the twelfth (12th) month following the entry into force of the Contract..

- h) **Client Card (Card):** a virtual card issued by the Service Provider to the Client, entitling the holder to use medical, healthcare and other related services, bearing an indication of the service level — Silver Card, Gold Card Light, Gold Card Full, Platinum Card, Family Gold Card, and Family Platinum Card — and identified by a unique contract number. The service content of the Card is set out in Annexes 1, 2, 3, 4, 5, and 6 of these GTC. In the case of Family Cards, Annexes 5 and 6 specify the services available to persons under the age of 18, while for adult users the service content specified in Annex 3 or Annex 4, corresponding to the designation of the Card, shall apply.

2. SCOPE, AMENDMENT AND APPLICABLE LAWS OF THE GTC

- (1) These GTC shall apply to the legal relationship established between the Service Provider and the Client, and shall apply to Contracts that enter into force on or after March 16, 2026.
- (2) The Service Provider informs the Client, and the Client acknowledges, that the Service Provider is entitled to unilaterally amend these GTC.
- (3) The Client shall be entitled, by means of a unilateral written declaration, to terminate the Contract covered by these GTC with immediate effect until the date on which the amendment enters into force.
- (4) The Client shall not be entitled to terminate the Contract if the amendment does not result in a material modification of the contractual terms, or if the amendment to the GTC becomes necessary due to a change in legislation or due to a material change in the circumstances of the Parties that could not have been foreseen at the time the Contract was concluded. Furthermore, the Service Provider shall not be required to apply the notification periods to amendments of the GTC where the amendment does not affect the conditions applicable to services already provided, or where the amendment is favorable to the Client, meaning that it reduces the Client's contractual obligations or grants additional rights. In such cases, the Client shall not be entitled to terminate the Contract with immediate effect.
- (5) The Service Provider shall make the currently effective GTC available on its website in a manner that enables the Client to store the GTC and to retrieve it at any later time in unchanged form.
- (6) In matters not regulated by these GTC, the laws of Hungary shall apply, in particular the relevant provisions of Act V of 2013 on the Civil Code, Act CLIV of 1997 on Healthcare, and Act XLVII of 1997 on the Processing and Protection of Personal Data Relating to Healthcare and Related Personal Data.

3. CONCLUSION OF THE CONTRACT

- (1) The legal relationship for the provision of healthcare services covered by these GTC shall be established between the Client and the Service Provider following the conclusion of the Contract by implied conduct, at the time specified in the Service Provider's email confirming the conclusion of the Contract, in accordance with the provisions set out in this section.
- (2) Procedure for concluding the Contract:
 - a) The client accesses the following webpage:
<https://shop.swissclinic.hu/booking/customercard/ugyfelkartya-32;>
 - b) The Client selects the name of the Client Card from the "Card" drop-down menu, and from the "Content" menu selects the number and age of the persons who will use the Service, to which the system assigns the corresponding annual card fee; if required, the Client may extend the content of the Service by clicking the "Add another card" button;

- c) In the “Personal Data” section, the Client provides the personal data of the Beneficiaries who will use the Service (name, gender, place and date of birth, mother’s birth name, social security number, telephone number and email address), and designates a contact person for the purposes of the Contract (in the case of Family Cards, the contact person must be at least 18 years of age);
 - d) By ticking the relevant checkbox, the Client declares that they have read the Privacy Notice published by the Service Provider, accept these GTC, and acknowledge the information highlighted by the Service Provider, then clicks the “Next” button;
 - e) Prior to finalizing the purchase, the Client may modify the provided data and correct any data entry errors by clicking the “Back” button;
 - f) On the “Summary” page, the Client reviews the “Reservation” and “Patient” details as well as the billing information, and after verifying the Service, clicks “Proceed to payment”, where the annual card fee is paid through the Saferpay payment service;
 - g) The Service Provider confirms receipt of the payment by email by sending the invoice issued for the Service Fee.;
 - h) The Service Provider shall verify the data provided by the Client at the time of initiating the contract conclusion within 5 (five) working days, and if it does not intend to refuse the conclusion of the Contract, it shall confirm the conclusion of the Contract in a separate email. If the Client intends to conclude a Contract for a Platinum Card, the Service Provider shall send a medical questionnaire to the Client within 5 (five) working days following the initiation of the contract conclusion in order to assess pre-existing medical conditions. After reviewing the information provided, and provided that the Service Provider does not intend to refuse the conclusion of the Contract, it shall confirm the conclusion of the Contract in a separate email sent to the email address designated by the Client for contact purposes. During the verification of the data, the Service Provider shall be entitled to request the Client’s relevant medical documentation.
- (3) The Contract shall be concluded at the time specified in the Service Provider’s email confirming the conclusion of the Contract. The Service Provider shall commence providing the Service from the first day of the month following the sending of the confirmation email, provided that at least five (5) working days remain between that date and the first day of the following month. Otherwise, the Service Provider shall commence providing the Service from the first day of the second month following the sending of the confirmation email. The Client shall be entitled to book appointments for examinations or medical procedures only after the Contract has entered into force.

- (4) Service Provider is not subject to an obligation to provide services, and therefore reserves the right to decide whether to accept an offer to conclude a contract and may refuse the conclusion of the Contract:
- a) if the Client's request to conclude a contract has previously been reasonably rejected;
 - b) if the Client has committed a serious breach of contract in their existing legal relationship with the Service Provider;
 - c) if the Client has outstanding debts towards the Service Provider;
 - d) if the Client misuses a coupon code issued by the Service Provider;
 - e) if the Client provides false information to the Service Provider when initiating the contract conclusion, in particular incorrectly stating their age or concealing pre-existing medical conditions.
- (5) If the Service Provider refuses the offer to conclude the Contract for reasons other than the existence of an exclusionary ground, the Service Fee paid in advance by the Client shall be refunded in full, without deduction, to the bank account from which the payment was initiated within 10 (ten) working days from the initiation of the contract conclusion. If an exclusionary ground exists, the Service Provider shall be entitled to deduct an administrative fee of HUF 25,000 from the Service Fee. In such case, the Service Fee shall be refunded to the bank account from which the payment was initiated within 10 (ten) working days from the initiation of the contract conclusion, after deduction of the administrative fee.
- (6) The Service Provider's email confirming the conclusion of the Contract – sent to the Client by the Client Card Manager – shall contain the following information:
- a) the details of the Service Provider, including: the name and registered office of the Service Provider; the telephone number of the central customer service; the website of the Service Provider; the emergency contact number of the Service Provider;
 - b) the details of the Client(s), including: the name, residential address, place and date of birth of the Client using the medical and healthcare services; if the paying party differs from the Client, the name and residential address/company name, registered office, company registration number and tax number of the paying party; the tax identification number and billing address; contact details suitable for communication (telephone number and email address);
 - c) the designation of the Client Card forming the subject of the Contract, the commencement date of the Service, and the duration of the Contract.

4. RIGHTS AND OBLIGATIONS OF THE SERVICE PROVIDER

- (1) The Service Provider undertakes to establish and continuously ensure, to the best of its knowledge and professional expertise, the conditions necessary for the Client's healthcare services corresponding to the service content of the Client Card throughout the term of the Contract, and shall take all necessary measures to ensure proper operation.
- (2) The Service Provider undertakes to provide the Services through its own healthcare personnel and through its Contracted Partners in the clinics listed in Annex 7 of these GTC. The opening hours of the clinics shall also be published on the Service Provider's website, and the Service Provider undertakes that during the term of the Contract it will receive the Client in the above clinics upon prior appointment and provide medical and healthcare services for the applicable

Service Fee. If the Client Card includes hospital care, the Service Provider further undertakes that, where the Client's health condition so requires, inpatient care shall be provided – subject to availability – for the normative duration recommended by the medical profession in hospitals contracted by the Service Provider.

- (3) The Client acknowledges and expressly consents to the Service Provider engaging Contracted Partners in the performance of the Services, for whose activities the Service Provider shall be liable towards the Client as if the Services had been performed by the Service Provider itself.
- (4) The Client acknowledges that the Service Provider is not obliged to provide services in relation to the treatments listed in Annex 8 of these GTC (so-called excluded services).
- (5) The Service Provider undertakes that it possesses a valid license and professional liability insurance for the provision of medical and healthcare services, and that the procedures, technologies and equipment used in the performance of the Services fully comply with applicable legal regulations. The Service Provider further guarantees that the Contracted Partners possess all necessary official permits and professional expertise required for the proper performance of the activities forming the subject of this contractual relationship.
- (6) The personal and material conditions required for the performance of the medical and healthcare services shall be ensured by the Service Provider, which shall also ensure that these conditions remain continuously adequate throughout the entire term of the Contract, and shall replace or supplement equipment where necessary.
- (7) The Service Provider shall perform its activities in accordance with the applicable professional and ethical rules, guidelines, protocols and regulations, exercising the standard of care expected from participants in healthcare services.
- (8) The Service Provider shall be entitled to suspend the provision of the Services until the violation is remedied, or to terminate the Contract with immediate effect by unilateral declaration, if the Client:
 - a) requests treatment that conflicts with the Service Provider's moral views, conscience or religious convictions;
 - b) seriously breaches their duty of cooperation;
 - c) behaves in an offensive or threatening manner towards the Service Provider or its Contracted Partners, unless such behaviour is caused by illness;
 - d) endangers the life or physical integrity of the employees of the Service Provider or its Contracted Partners;
 - e) repeatedly and unjustifiably attempts to abuse emergency services or specialist consultations booked by appointment, although the Client's actual health condition does not require medical treatment, or the requested treatment is not professionally justified, thereby hindering or obstructing the Service Provider's activities;
 - f) makes false declarations regarding their health status in the medical questionnaire completed prior to the conclusion of the Contract, or conceals an existing or previous medical condition.
- (9) The Client acknowledges that it is prohibited to bring firearms, explosives, flammable substances or stabbing weapons into the Service Provider's clinics. The Client further acknowledges that if this rule is violated, the Client may be removed from the clinic – including with the assistance of the police – and the Service Provider shall bear no liability for damages arising in connection therewith, including the refund of all or part of the Service Fee. It is also prohibited to litter or

smoke in the clinics, and the Client must not behave in a threatening or abusive manner towards the employees of the Service Provider. If these rules are violated, the Service Provider shall be entitled to exclude the Client from the use of the Services without any liability for damages. The Service Provider excludes all liability for health damage suffered by the Client during the period of suspension or exclusion resulting from such conduct, as well as for the refusal of care, and by accepting these GTC the Client expressly waives the right to claim compensation from the Service Provider for health damage arising during such suspension or for refusal of care.

- (10) In connection with damages arising from negligent breach of contract within the scope of the Services, the Service Provider limits the amount of compensation, in compliance with Section 6:152 of the Hungarian Civil Code, to the total amount of the Service Fee paid by the Client (or Paying Party) to the Service Provider during the term of the Service, which limitation the Client hereby acknowledges.

5. RIGHTS AND OBLIGATIONS OF THE CLIENT

- (1) The Client shall be entitled to use the Services included in the service level of their Client Card, in particular outpatient healthcare services. Furthermore, if covered by the Client Card, the Client shall be entitled to certain on-call medical services within the administrative boundaries of Budapest without any additional fee beyond the Service Fee. Within a 15 km radius of the administrative boundary of Budapest, certain on-call services may be used at the Client's residence or place of stay for an additional call-out fee in addition to the Service Fee. If covered by the Client Card, the Client shall also be entitled to day-surgery services and inpatient care in the Service Provider's partner hospitals, provided that the Service Provider shall not be obliged under this Contract to provide day-surgery or inpatient services in relation to pre-existing medical conditions that demonstrably existed at the time of concluding the Contract. The Service Provider shall assess pre-existing conditions with reference to the period preceding the entry into force of the Contract. If the Client has continuous entitlement to identical service coverage without interruption, only conditions identified prior to the conclusion of the first Contract shall qualify as pre-existing conditions. If a medical condition is diagnosed during the term of the Client's Client Card Contract, that condition shall be treated as a pre-existing condition when upgrading to a Client Card with a higher level of services (e.g., Platinum Card).
- (2) The Client is obliged to contact the Service Provider and request examination in the event of health complaints. The Client acknowledges the Service Provider's information that in the case of urgent medical complaints requiring immediate care, the Client must: call 112 or 104 to request an ambulance; call 1830 for the central medical on-call service, or immediately visit the competent emergency medical service according to their place of stay.
- (3) The Client acknowledges that they must provide accurate information when initiating the conclusion of the Contract. For the purposes of determining age, the Client's age on the day the contract conclusion is initiated shall be taken into account. If the Client or the person ordering the Service on their behalf provides false information that affects the previously calculated Service Fee (for example, if a person designated as a child under a Family Card has already reached the age of 18 at the time of initiating the Contract), the Service Provider shall not confirm the Service until the additional Service Fee has been paid. If the Client refuses to pay the additional Service Fee, the Service Provider shall be entitled to refuse the conclusion of the Contract. During the verification of data, the Service Provider shall be entitled to request the Client's relevant medical documentation and valid identification documents.

- (4) When using the Services, the Client shall have the right to information and the right of self-determination, including the right: to participate in decisions regarding examinations and treatment, and to give informed consent to medical interventions free from deception, coercion or threats. A legally competent Client may waive the right to information, except where knowledge of the nature of the illness is necessary to avoid endangering the health of others. If the intervention is performed at the Client's request and not for therapeutic purposes, the waiver of information shall only be valid if made in writing.
- (5) The Parties agree, and the Client expressly acknowledges, that during the provision of Services the Client shall give consent to examinations or treatments — except for invasive procedures — verbally or by implied conduct. If the Client refuses an examination or treatment, they must notify the Service Provider in writing, by personally writing and signing a statement on the outpatient record documenting the examination. The Client may refuse any treatment whose omission could result in serious or permanent health damage only: in a public document, in a private document with full evidentiary force, or if unable to write, in the presence of two witnesses. In the latter case, the refusal must be recorded in the medical documentation and authenticated by the signatures of the witnesses.
- (6) The Client shall have the right to access the data contained in their medical records and to request information regarding their health data, provided that: the Service Provider controls the medical documentation, and the Client controls the personal data contained therein. The provisions of the Privacy Notice accepted by the Client when initiating the conclusion of the Contract shall apply.
- (7) The Client acknowledges that medical teleconsultation (telephone consultation with a remote doctor) does not replace a physical medical examination and does not allow a diagnosis to be established. Therapeutic recommendations or modifications may only be provided via teleconsultation in previously diagnosed cases where medically justified.
- (8) The Client expressly acknowledges that the Client Card is personal and non-transferable.
- (9) When using the Services, the Client must comply with applicable laws and the operating rules of the Service Provider, and when exercising their rights must respect: the rights of other patients, and the statutory rights of the Service Provider, its Contracted Partners and the healthcare professionals acting on behalf of the Service Provider.
- (10) In order to use the Services, the Client must present a valid identification document during patient registration to the person authorized by the Service Provider (e.g. identity card, passport or driver's licence). If the Client refuses to verify their identity, the Service Provider shall refuse to provide the Service.
- (11) The Client acknowledges that the Service Provider shall not be liable for theft or damage of valuables left unattended in its clinics, which are facilities open to the public.
- (12) The Client has the right to ensure that during examinations and treatment only persons necessary for the provision of care are present, and that examinations and treatments are conducted under conditions where others cannot see or hear them without the Client's consent. The Client acknowledges that a maximum of one accompanying person may be present during examination and treatment. The Client further acknowledges that the Service Provider's medical director (a specialist physician bound by confidentiality) may, without prior permission, review any medical record for professional quality assurance purposes, consult with the treating physician and, with their agreement, order modifications to the course of examinations or treatment in the interest of the Client's recovery.

- (13) The Client acknowledges that interrupting or delaying a prescribed course of treatment may jeopardize the effectiveness of the treatment. Any breach of the obligation to cooperate in a course of treatment shall be recorded by the Service Provider in the Client's medical documentation. The Service Provider excludes all liability for damages attributable to the Client resulting from the interruption or delayed completion of a course of treatment.
- (14) The Client acknowledges that all medical procedures and treatments involve risks, and any risk for which the physician cannot be held responsible must be borne by the patient. The Client also acknowledges that the course and duration of recovery may vary between patients. The Service Provider shall not be liable for consequences arising from the Client's breach of contractual obligations or failure to comply with medical instructions, including: failure to take prescribed medication, taking medication not in accordance with the prescription, or failure to follow prescribed therapy. The Service Provider also excludes liability if the Client seeks additional treatment from another healthcare provider without informing the Service Provider, and therefore the treating physician could not assess potential interactions or side effects.
- (15) Where the Client's health condition allows, the Client shall cooperate with the Service Provider to the best of their abilities and knowledge, including:
 - a) providing the information necessary to establish a diagnosis, develop an appropriate treatment plan and perform medical interventions;
 - b) providing detailed information about their condition, complaints, and past, present and planned future treatments elsewhere, including all medications taken and known allergies, even without specific inquiry;
 - c) providing information about circumstances related to their illness that may endanger the life or physical integrity of others, particularly infectious diseases and conditions excluding the performance of certain professions;
 - d) informing the Service Provider of any previous legal declarations affecting healthcare treatment;
 - e) complying with the instructions received regarding treatment;
 - f) credibly verifying personal data required by law.

6. RULES OF APPOINTMENT SCHEDULING AND CANCELLATION TERMS

- (1) The Client acknowledges the present information provided by the Service Provider regarding the rules applicable to appointment scheduling and cancellation terms, which the Service Provider also specifically highlighted when the conclusion of the Contract was initiated, and confirms that the Contract was concluded expressly with knowledge of these rules.
- (2) The Client may schedule appointments exclusively through the Service Provider's telephone customer service (Call Center). The Call Center may be reached on working days between 8:00 a.m. and 8:00 p.m. at +36 1 225 0566. The Client may request emergency care at the emergency telephone number +36 30 992 0387, available 24 hours a day, 7 days a week.
- (3) Appointment scheduling takes place via a recorded telephone line. During the call, the Call Center verifies the Client's eligibility for the examination the Client wishes to schedule and informs the Client of the available appointment times. In the course of organizing care, the Service Provider's Call Center shall be entitled to request the Client's relevant medical documentation.
- (4) The Service Provider expressly draws the Client's attention to the fact that appointments for client card services cannot be booked through the online booking system available at <https://shop.swissclinic.hu>, as that system is intended for booking ad hoc examinations for a fee.

- (5) If, for any reason, the Client is unable to attend a scheduled specialist examination, screening examination or day-surgery treatment, the Client shall be obliged to notify the Service Provider in advance in accordance with the rules set out in these GTC. The rules relating to cancellation shall qualify as essential provisions, without which the Service Provider would not have concluded the Contract.
- (6) If the Client uses a scheduled specialist examination, it may be cancelled or modified at least 24 hours prior to the scheduled start time of the examination. The Client acknowledges that if they fail to appear for the specialist examination, the specialist examination shall be deemed performed, provided that the Client did not notify the Service Provider of their absence within the prescribed time limit (that is, if the specialist examination is cancelled within 24 hours prior to its scheduled start time, or not cancelled at all). If the Client arrives late for the scheduled specialist examination, the Service Provider shall not be obliged to commence the treatment if the Client's delay jeopardizes the timely treatment of subsequently scheduled patients, and the specialist examination shall be deemed performed. If the Client insists on receiving the treatment, the specialist examination shall be deemed performed even if the Client was only able to use it in part.
- (7) If the Client uses a screening package, the screening examination may be cancelled or modified once, at least 72 hours prior to the scheduled start time of the screening examination. The Client acknowledges that if they fail to appear for the screening examination, the screening package shall be deemed performed, provided that the Client did not notify the Service Provider of their absence within the prescribed time limit (that is, if the screening examination is cancelled within 72 hours prior to its scheduled start time, or not cancelled at all). The screening package shall also be deemed performed if the Client cancels or seeks to modify the appointment for a second time, even more than 72 hours before the booked appointment time. If the Client arrives late for the scheduled screening examination, the Service Provider shall not be obliged to commence the treatment if the Client's delay jeopardizes the timely treatment of subsequently scheduled patients, and the screening examination shall be deemed performed. If the Client insists on receiving the treatment, the screening examination shall be deemed performed even if the Client was only able to use it in part.
- (8) If the Client uses day-surgery treatment, the appointment may not be modified or cancelled after the case manager has provided information regarding the scheduled date of the surgery. If the Client fails to appear on the day of the surgery, or arrives more than 30 minutes late, the Service Provider shall be entitled to invoice a surgical hourly fee, the current amount of which shall be communicated to the Client by the case manager when the surgery is scheduled. If the Client fails to pay the invoice issued for the surgical hourly fee when due, the Service Provider shall be entitled to suspend the provision of the Service until the invoice has been settled. If the surgery must be postponed due to the Client's health condition, this shall be certified by the Service Provider's physician, or the Client may grant the Service Provider access to the EESZT in order to verify their health condition.
- (9) The Client shall be entitled, once per year, to a usage report relating to certain services used on the basis of the Client Card, 30 days prior to the expiry of the fixed term of the Contract. The usage report shall be issued by the Call Center from the electronic patient documentation system at the Client's request. The Service Provider shall provide any additional usage report for an administrative fee of HUF 25,000.

7. SERVICE FEE

- (1) The Parties acknowledge that the Client shall pay a Service Fee as consideration for the Services provided by the Service Provider. The Service Fee includes all costs incurred by the Service Provider in connection with the provision of medical, healthcare and related services. The Client (or the Paying Party) shall pay the Service Fee in advance in accordance with Section 3 (2) point f) of these GTC.
- (2) The Service Fee paid at the time of concluding the Contract covers exclusively the services corresponding to the service content of the Client Card. The method of using the Services, the number and conditions of the examinations included in the given package, and the content of the Client Card service levels are set out in the Annexes to these GTC. Examinations deemed performed due to violation of the cancellation conditions shall be treated as if the Client had actually used the examination available under the relevant Client Card.
- (3) The Client shall be entitled to use services not included in the service level of their Client Card for an additional fee, based on the partner discounted price specified for the relevant item in the Service Provider's price list in force at the time of ordering the service. The Service Provider shall publish its current price list on its website.
- (4) The Service Provider shall inform the Client of the Service Fee applicable for the next service period at least thirty (30) days prior to the renewal date of the contractual period. If the Client accepts the modification of the Service Fee, the Service Provider shall issue an invoice for the Service Fee applicable to the next contractual period, and the Parties shall conclude a new fixed-term Contract, the commencement date of which shall be the day following the last day of the previous Contract. If the Client does not accept the modification of the Service Fee, the legal relationship shall terminate on the last day of the contractual period. The Service Provider reserves the right not to make an offer for the conclusion of a Contract for the next contractual period to the Client, or to refuse the Client's offer to conclude such Contract.
- (5) The Client may submit an objection regarding the invoice issued by the Service Provider for the Service Fee within 8 (eight) days from receipt of the invoice, by sending an email to info@swissclinic.hu. The objection shall be examined by the Service Provider's Customer Service Manager within 15 days. If the Client does not submit an objection, the invoice and the Service Fee stated therein shall be deemed accepted.

8. DATA PROCESSING AND CONFIDENTIALITY

- (1) For the processing of personal and health-related data obtained during the provision of services to Clients, the Service Provider applies its Privacy Notice, available at the following link, about which the Client is informed prior to concluding the Contract: <https://swissclinic.hu/adatkezelesitajekoztato-2>
- (2) In order to comply with the data reporting obligations related to the EESZT (Electronic Health Service Space), the Service Provider shall request the Client's social security card (TAJ card) or European Health Insurance Card, as well as a document verifying the Client's identity, for the purpose of transmitting healthcare data.

9. TERM, TERMINATION AND DISSOLUTION OF THE CONTRACT

- (1) The Contract shall be concluded for a fixed term of one year. The duration of the fixed term — including the start date and the last day of the Service Period — shall be specified by the Service Provider in the email confirming the conclusion of the Contract.
- (2) The Contract shall terminate: by mutual agreement of the Parties; upon expiry of the fixed term; by unilateral written termination with immediate effect by either Party; upon the occurrence of events resulting in the impossibility of performance.
- (3) In the event of termination of the Contract by mutual agreement, the Parties shall determine the conditions of termination for the future in a separate written agreement. A mutual termination requires that the Parties reach agreement on all matters they consider essential; in the absence of such agreement, the Contract shall not be deemed terminated by mutual agreement.
- (4) The Service Provider shall be entitled to extraordinary termination without prior notice requesting remedy of the breach in the cases specified in these Terms and Conditions, in particular including the cases specified in Section 4 (7). In the event of extraordinary termination by the Service Provider, the Client shall be entitled to reclaim the proportionate part of the Service Fee corresponding to the remaining period, subject to the Service Provider being entitled to deduct an administrative fee of HUF 25,000 from the remaining Service Fee. The remaining amount shall be refunded to the bank account from which the payment was initiated within 30 days following the notification of termination. In the event of extraordinary termination, the Service Provider shall also be entitled to enforce claims for material and non-material damages arising in connection therewith.
- (5) The Client shall be entitled to extraordinary termination if the Service Provider repeatedly and seriously breaches its essential obligations specified in these GTC or defined by applicable law.

10. MISCELLANEOUS PROVISIONS

- (1) Neither Party shall be liable, be deemed in default, or be considered in breach of contract if the performance of its obligations is prevented by a force majeure event. In the event of force majeure, the affected Party shall immediately notify the other Party and, where reasonably possible, take all measures necessary to continue the performance of its obligations.
- (2) In the course of their cooperation, the Parties shall act in accordance with the principles of good faith and fair dealing and shall keep each other mutually informed. Any dispute arising from or in connection with the Contract shall primarily be resolved amicably through direct negotiations between the Parties. The Parties agree that, upon written request, they shall conduct a conciliation/mediation procedure within 15 days from receipt of such request.
- (3) Complaints related to healthcare services shall be handled by the Service Provider in accordance with its Complaints Handling Policy, available at the following link: https://swissclinic.hu/wp-content/uploads/2025/09/Swiss_Panaszkezelesi_Szabalyzat_2025.pdf

These GTC shall enter into force on March 16, 2026.

ANNEX 1.

SERVICE CONTENT OF THE SILVER CARD

Services Available Free of Charge

- **1 emergency on-call medical service** – In the event that your condition does not allow you to visit our clinic, our medical team will perform the examination at your home in Budapest, if necessary.
- **1 internal medicine specialist examination** – The basis of maintaining good health is regular screening. Once per year, we provide the opportunity for an internal medicine specialist consultation at Swiss Premium Health Centers, in a modern environment, with outstanding professional background.
- **Telephone HOTLINE: +36 30 992 0387**

Additional service available as part of the package

Swiss Family Medicine Practice

Services available within the framework of the family doctor's practice: unlimited general practitioner (GP) consultations, blood sampling, ECG, issuance of sick leave, laboratory tests, prescription of medications with special reimbursement referrals for diagnostic examinations covered by social security (TB), telephone tele-consultation and tele-prescription, annual influenza vaccination including the vaccine extension of driving/sailing licenses and assessment of eligibility for firearm possession

Healthcare Services Available with a 10% Partner Discount

- Most specialist examinations not included in the card package, as well as home emergency visits beyond the number of occasions included in the package
- Series treatments (dietetic consultations, psychiatry, psychology)
- Vaccinations (the cost of the vaccine itself is payable separately)
- Special laboratory tests (additional hormones, tumor markers, infectology/serology, drug level monitoring, toxicology, cardiac markers, Hemoglobin A1C, thyroid function tests, D-dimer, bone metabolism tests, allergy testing, specialized urine tests, biological exposure monitoring)
- Most instrumental diagnostic procedures and minor surgical interventions

Immediate relatives can use our services with a Partner discount, in which case the above exceptions also apply to them.

Cards are non-transferable.

If the Client believes that their complaint requires immediate care, they must promptly call an ambulance at 112 or 104. The central on-call service can be reached at 1830, or the Client should visit the territorially competent emergency service!

ANNEX 2.

SERVICE CONTENT OF GOLD CARD LIGHT

Services Available Free of Charge

- In case of health complaints / suspected illness, **6 times per year**:
 - specialist consultation *
 - emergency on-call care as a home visit at the client's residence in Budapest *
 - X-ray and ultrasound examinations at the Swiss Premium Health Centers. *
 - tele-doctor phone consultation *
 - instrument-based diagnostic examinations exclusively upon the recommendation of a Swiss specialist*
- **Basic laboratory tests** at the clinic, exclusively upon referral from a Swiss in-house specialist (chemical serum tests, hematology, coagulation, basic hormones, stool tests, qualitative and quantitative urine tests).
- 24 hour medical **on-call service**
- **Telephone assistance and counseling** (HOTLINE: +36 30 992 0387)
- Administration of vaccinations (the cost of the vaccine is to be paid separately)

* *qualify as separate services*

LABORATORY TESTS

Chemical blood tests: liver function (GOT, GPT, Gamma-GT, ALP, total/conjugated bilirubin), muscle proteins (LDH, CK), kidney function (urea, creatinine), uric acid, blood glucose, ions (Na, K, Cl), bone metabolism (calcium, phosphate), hematology (quantitative and qualitative blood count), erythrocyte sedimentation rate, coagulation (prothrombin/INR), hormone test (TSH), iron, total protein, albumin, total cholesterol, LDL and HDL cholesterol, triglycerides.

Urine tests: qualitative urine analysis, pregnancy test, general urine test and sediment.

Stool tests: fecal occult blood.

SPECIALIST CONSULTATIONS

- Allergology
- Anesthesiology
- Audiology
- Cardiology
- Dentistry**
- Dermatology
- Diabetology
- Dietetics
- Endocrinology
- Family Medicine*
- Gastroenterology
- Gynecology
- Gynecological Endocrinology
- Headache Clinic
- Hematology
- Hepatology
- Immunology
- Internal Medicine
- Neurology
- Nephrology
- Ophthalmology
- Orthopedics
- Otorhinolaryngology (ENT)
- Proctology
- Psychiatry
- Pulmonology
- Rheumatology
- Surgery
- Urology specialist examination
- Urological uroflow test

** in the case of registering with the practice*

*** initial specialist consultation*

IMAGING AND INSTRUMENTAL DIAGNOSTICS, OTHER SERVICES

Instrumental diagnostics:

- ABPM – 24-hour blood pressure monitoring
- ENT fibre-optic examination
- Laboratory test evaluation
- X-ray report/evaluation
- Screening audiometry
- Comprehensive hearing examination
- Blood sampling in the clinic
- Bone density measurement from the heel bone
- Holter – 24-hour ECG with analysis
- Resting ECG with analysis
- Echocardiography (heart ultrasound)
- Spirometry – pulmonary function test
- Stress ECG with analysis

Diagnostics imaging:

- General ultrasound (abdomen, breast, heart, thyroid, carotid artery, soft tissues, testicles)
- Duplex Doppler ultrasound examination (abdominal organs, carotid arteries, renal vessels, peripheral arterial vessels, peripheral venous vessels)
- General X-ray (skull, knee, rib, chest, hip, spine, limb, dental)

Additional service available as part of the package:

The card also includes, among others, follow-up examinations, suture removal, and dressing changes.

Swiss Family Medicine Practice

Services available within the framework of the family medicine practice include: unlimited family physician consultations, blood sampling, ECG, sick leave certification, laboratory tests, prescription of highly subsidized medications, referral to publicly funded diagnostic examinations, telemedicine consultation (telephone doctor consultation) and e-prescription, annual influenza vaccination including the vaccine, assessment for the renewal of driving/sailing licenses, and assessment of fitness for firearm possession

Healthcare services available with a 10% partner discount

- Most specialist examinations not included in the card package
- Home emergency visits beyond the number of occasions included in the package
- Mammography
- Orthodontic treatment
- Vaccinations (the cost of the vaccine is payable separately)
- Special laboratory tests (additional hormones, tumor markers, infectology/serology, drug level monitoring, toxicology, cardiac markers, Hemoglobin A1C, thyroid function tests, D-dimer, bone metabolism tests, allergy testing, specialized urine tests, biological exposure monitoring)
- Most instrumental diagnostic procedures and minor surgical interventions

Immediate relatives can use our services with a Partner discount, in which case the above exceptions also apply to them.

Cards are non-transferable.

If the Client believes that their complaint requires immediate care, they must promptly call an ambulance at 112 or 104. The central on-call service can be reached at 1830, or the Client should visit the territorially competent emergency service!

ANNEX 3.

SERVICE CONTENT OF GOLD CARD FULL / FAMILY GOLD CARD FOR ADULTS

Services Available Free of Charge

- In case of health complaints / suspected illness, **12 times per year**:
 - specialist consultation *
 - emergency on-call care as a home visit at the client's residence in Budapest *
 - X-ray and ultrasound examinations at the Swiss Premium Health Centers. *
 - tele-doctor phone consultation *
 - instrument-based diagnostic examinations exclusively upon the recommendation of a Swiss specialist*
- **Basic laboratory tests** at the clinic, exclusively upon referral from a Swiss in-house specialist (chemical serum tests, hematology, coagulation, basic hormones, stool tests, qualitative and quantitative urine tests).
- 24 hour medical **on-call service**
- **Telephone assistance and counseling (HOTLINE: +36 30 992 0387)**
- Administration of vaccinations (the cost of the vaccine is to be paid separately)

* *qualify as separate services*

LABORATORY TESTS

Chemical blood tests: liver function (GOT, GPT, Gamma-GT, ALP, total/conjugated bilirubin), muscle proteins (LDH, CK), kidney function (urea, creatinine), uric acid, blood glucose, ions (Na, K, Cl), bone metabolism (calcium, phosphate), hematology (quantitative and qualitative blood count), erythrocyte sedimentation rate, coagulation (prothrombin/INR), hormone test (TSH), iron, total protein, albumin, total cholesterol, LDL and HDL cholesterol, triglycerides.

Urine tests: qualitative urine analysis, pregnancy test, general urine test and sediment.

Stool tests: fecal occult blood.

SPECIALIST CONSULTATIONS

- Allergology
- Anesthesiology
- Audiology
- Cardiology
- Dentistry**
- Dermatology
- Diabetology
- Dietetics
- Endocrinology
- Family Medicine*
- Gastroenterology
- Gynecology
- Gynecological Endocrinology
- Headache Clinic
- Hematology
- Hepatology
- Immunology
- Internal Medicine
- Neurology
- Nephrology
- Ophthalmology
- Orthopedics
- Otorhinolaryngology (ENT)
- Proctology
- Psychiatry
- Pulmonology
- Rheumatology
- Surgery
- Urology specialist examination
- Urological uroflow test

** in the case of registering with the practice*

*** initial specialist consultation*

IMAGING AND INSTRUMENTAL DIAGNOSTICS, OTHER SERVICES

Instrumental diagnostics:

- ABPM – 24-hour blood pressure monitoring
- ENT fibre-optic examination
- Laboratory test evaluation
- X-ray report/evaluation
- Screening audiometry
- Comprehensive hearing examination
- Blood sampling in the clinic
- Bone density measurement from the heel bone
- Holter – 24-hour ECG with analysis
- Resting ECG with analysis
- Echocardiography (heart ultrasound)
- Spirometry – pulmonary function test
- Stress ECG with analysis

Diagnostics imaging:

- General ultrasound (abdomen, breast, heart, thyroid, carotid artery, soft tissues, testicles)
- Duplex Doppler ultrasound examination (abdominal organs, carotid arteries, renal vessels, peripheral arterial vessels, peripheral venous vessels)
- General X-ray (skull, knee, rib, chest, hip, spine, limb, dental)

Additional service available as part of the package:

The card also includes, among others, follow-up examinations, suture removal, and dressing changes.

Swiss Family Medicine Practice

Services available within the framework of the family medicine practice include: unlimited family physician consultations, blood sampling, ECG, sick leave certification, laboratory tests, prescription of highly subsidized medications, referral to publicly funded diagnostic examinations, telemedicine consultation (telephone doctor consultation) and e-prescription, annual influenza vaccination including the vaccine, assessment for the renewal of driving/sailing licenses, and assessment of fitness for firearm possession

Healthcare services available with a 10% partner discount

- Most specialist examinations not included in the card package
- Home emergency visits beyond the number of occasions included in the package
- Mammography
- Orthodontic treatment
- Vaccinations (the cost of the vaccine is payable separately)
- Special laboratory tests (additional hormones, tumor markers, infectology/serology, drug level monitoring, toxicology, cardiac markers, Hemoglobin A1C, thyroid function tests, D-dimer, bone metabolism tests, allergy testing, specialized urine tests, biological exposure monitoring)
- Most instrumental diagnostic procedures and minor surgical interventions

Immediate relatives can use our services with a Partner discount, in which case the above exceptions also apply to them.

Cards are non-transferable.

If the Client believes that their complaint requires immediate care, they must promptly call an ambulance at 112 or 104. The central on-call service can be reached at 1830, or the Client should visit the territorially competent emergency service!

ANNEX 4.

SERVICE CONTENT OF PLATINUM CARD / FAMILY PLATINUM CARD FOR ADULTS

Services available free of charge

- In medically justified cases, an **unlimited number** of:
 - consultations with our contracted specialist physicians
 - emergency on-call care as a home visit at the client's residence in Budapest
 - X-ray and ultrasound examinations at the Swiss Premium Health Centers
 - instrumental diagnostic examinations
 - telephone specialist consultations via the Tele-Doctor service
 - e-prescriptions
- **Extended laboratory tests** (chemical serum tests, hematology, coagulation, basic hormones, stool tests, qualitative and quantitative urine tests)
- Once per year, the performance of a **Standard screening examination*** or – upon request – upgrading to a higher-level screening package at a partner-rate discount
- 24-hour medical **on-call service**
- **Telephone assistance**, and counseling (**HOTLINE: +36 30 992 0387**)
- **Ambulance transportation**
- Priority-level **hospital care**** for the medically accepted standard duration of hospitalization appropriate to the illness, provided in the contracted hospitals of Swiss Medical Services

* Content of the **Standard Screening Examination**:

- Internal medicine specialist examination (including detailed family and personal medical history; measurement of blood pressure and pulse; examination of cardiovascular, respiratory and abdominal organ functions; measurement of body weight, height, waist circumference and BMI; basic neurological and musculoskeletal assessment)
- 12-lead resting ECG
- Basic laboratory tests: complete blood count (assessment of the hematopoietic system), blood glucose, lipid metabolism tests (cholesterol, HDL, LDL), liver function tests (AST/SGOT, ALT/SGPT, GGT, ALP, total bilirubin), kidney function tests (creatinine, urea), urine dipstick test
- Abdominal and pelvic ultrasound examination
- Cervical ultrasound (thyroid gland)
- Urological specialist examination for male patients
- Gynecological specialist examination for female patients, transvaginal ultrasound and cytology
- Written summary report and lifestyle recommendations

***We would like to draw our Clients' attention to the fact that, despite the utmost care and coordination, the availability of hospital care depends on the available capacity of the respective contracted hospital and on the organization of the patient pathway. Contracted hospital partners of the Service Provider reserve the right in all cases to refuse admission if they do not have the appropriate facilities or competence to provide the required care.*

Within the framework of the package, the following surgeries and procedures are arranged by the Service Provider based on the recommendation of its specialist physicians:

- Elective head and neck surgical procedures (e.g. tonsillectomy)*
- Elective musculoskeletal procedures (e.g. shoulder joint surgery)*
- Elective general surgical procedures (e.g. gallbladder surgery)*
- Elective urological surgeries (e.g. kidney stone removal using catheterization techniques)*
- Emergency surgical care (e.g. appendicitis)
- Planned invasive cardiology procedures (e.g. pacemaker implantation, stent implantation, ablation)*
- Planned minor gynecological surgeries (e.g. myoma removal)*
- Traumatic treatment of limb injuries (e.g. cast immobilization)

**Planned (elective) surgical procedures*

Procedures available within the framework of Swiss Day Surgery:

- Hand surgeries
- Umbilical hernia repair
- Inguinal hernia repair
- Proctological surgeries
- Knee and ankle arthroscopy
- Urological surgery

LABORATORY TESTS

Chemical blood tests: liver function (GOT, GPT, Gamma-GT, ALP, total/conjugated bilirubin), muscle proteins (LDH, CK), kidney function (urea, creatinine), uric acid, blood glucose, ions (Na, K, Cl), bone metabolism (calcium, phosphate), hematology (quantitative and qualitative blood count), erythrocyte sedimentation rate, coagulation (prothrombin/INR), hormone test (TSH), iron, total protein, albumin, total cholesterol, LDL and HDL cholesterol, triglycerides

Urine tests: qualitative urine analysis, pregnancy test, **urinalysis with sediment examination**

Stool tests: fecal occult blood

UNLIMITED SPECIALIST CONSULTATIONS IN CASE OF MEDICAL COMPLAINTS

- Allergológia
- Allergy
- Anesthesiology
- Audiology
- Cardiology
- Dentistry **
- Dermatology
- Diabetology
- Dietetics – 4 sessions
- Endocrinology
- Family Medicine*
- Gastroenterology
- Gynecology
- Gynecological Endocrinology
- Headache Clinic
- Hematology
- Hepatology
- Kardiológia
- Immunology
- Injection and infusion administration
- Internal Medicine
- Nephrology
- Neurology
- Ophthalmology
- Orthopedics
- Otorhinolaryngology (ENT)
- Proctology
- Psychiatry – 4 sessions
- Pulmonology
- Rheumatology
- Surgery
- Urology specialist examination
- Urological uroflow

**Upon registration in the practice*

***First specialist consultation*

IMAGING AND INSTRUMENTAL DIAGNOSTICS, OTHER SERVICES

Instrumental diagnostics:

- ABPM – 24-hour blood pressure monitoring
- Blood sampling in the clinic
- Body fat percentage measurement
- Comprehensive hearing examination
- Dermoscopy
- Echocardiography (heart ultrasound)
- ENT fiberoptic examination
- Examination of the electrical activity of muscles and nerves (EMG, ENG)
- Exhaled breath tests
- Heel bone density measurement
- Holter – 24-hour ECG / 24–72-hour ECG / 72–168-hour ECG with analysis
- Joint puncture
- Laboratory result evaluation
- Prick test
- Resting ECG with analysis
- Screening audiometry
- Spirometry – pulmonary function test
- Stress ECG with analysis
- X-ray report evaluation

The following instrumental examinations (available upon specialist medical recommendation in case of symptoms, and may be performed under general or local anesthesia):

- Colonoscopy (lower gastrointestinal endoscopy)
- Cystoscopy
- Gastroscopy (upper gastrointestinal endoscopy)
- Polypectomy, biopsy
- Proctology – rectoscopic examination
- Prostate biopsy

Diagnostic imaging:

- CT (non-contrast and contrast-enhanced: skull, spine, chest, abdomen, extremities)*
- DEXA*
- Duplex Doppler ultrasound examination (abdominal organs, cervical vessels, renal vessels, peripheral arterial vessels, peripheral venous vessels)*
- General ultrasound (abdomen, breast, heart, thyroid, carotid arteries, soft tissue, testicles)*
- General X-ray (skull, knee, ribs, chest, hip, spine, extremities, dental)*
- Mammography*
- MRI (non-contrast and contrast-enhanced: skull, spine, chest, abdomen, extremities)*
- PET-CT*

**Upon the recommendation of the treating physician for therapeutic purposes in the presence of illness or symptoms*

Outpatient surgical procedures

Upon the recommendation of the treating physician, for therapeutic purposes and in the case of suspected illness (e.g. removal of warts or moles, nail removal, etc.)

Outpatient surgical procedures include minor interventions and surgeries performed under local anesthesia, after which the patient may leave on their own, without an escort, following a post-procedure observation period of less than one hour.

Other services:

The card also includes, among others, follow-up examinations, suture removal, and dressing changes.

Additional service available as part of the package

Swiss Family Medicine Practice

Services available within the framework of the family medicine practice include: unlimited family physician consultations, blood sampling, ECG, sick leave certification, laboratory tests, prescription of highly subsidized medications, referral to publicly funded diagnostic examinations, telemedicine consultation (telephone doctor consultation) and e-prescription, annual influenza vaccination including the vaccine, assessment for the renewal of driving/sailing licenses, and assessment of fitness for firearm possession

Healthcare services available with a 10% partner discount

- Most specialist examinations not included in the card package
- Series treatments (dietetics, psychiatry, psychology beyond the number of sessions included in the card)
- Orthodontic treatment
- Special laboratory tests (additional hormones, tumor markers, infectology, serology, drug level monitoring, toxicology, cardiac markers, Hemoglobin A1C, bone metabolism tests, allergy testing, specialized urine tests, biological exposure monitoring)

Immediate relatives may use our services with a Partner discount, in which case the above exceptions also apply to them.

Cards are non-transferable!

Please note that if you believe the severity of your complaint requires immediate medical care, you must immediately call an ambulance at 112 or 104, contact the central on-call service at 1830, or visit the emergency service competent for your place of stay without delay!

ANNEX 5.

SERVICE CONTENT OF THE FAMILY GOLD CARD FULL FOR CHILDREN

Services available free of charge

- In case of health complaints / suspected illness, **9 times per year**:
 - general pediatric care*
 - ultrasound examinations: cervical lymph nodes, thyroid, abdomen, soft tissue*
 - X-ray examinations at Swiss Premium Health Centers*
 - telemedicine consultation (telephone doctor consultation)*
 - instrumental examinations exclusively upon the recommendation of the Service Provider's specialist physicians*
- Free blood sampling **
- Issuance of e-prescriptions
- Administration of vaccinations (the cost of the vaccine is payable separately)

** Each of these qualifies as a separate service*

*** The requested laboratory tests are payable*

SPECIALIST EXAMINATIONS

- General pediatrics
- Pediatric allergology
- Pediatric cardiology
- Pediatric dermatology
- Pediatric dietetics
- Pediatric gastroenterology
- Pediatric neurology
- Pediatric ophthalmology
- Pediatric orthopedics
- Pediatric otorhinolaryngology (ENT)
- Pediatric pulmonology
- Pediatric surgery
- Pediatric urology
- Pediatric sports cardiology*
- Vaccination counseling / injection administration

**Does not replace the official sports medical examination*

IMAGING AND INSTRUMENTAL DIAGNOSTICS, OTHER SERVICES

Instrumental diagnostics:

- Blood sampling in the clinic
- Echocardiography (heart ultrasound)
- Stress ECG with analysis
- 12-lead resting ECG

Képkötő diagnosztika:

- General X-ray – single view*
- General X-ray – two views*
- Infant hip screening, infant hip ultrasound
- Ultrasound examinations: cervical lymph nodes, thyroid, abdomen, soft tissue*

** Upon specialist medical recommendation*

Other services:

The card also includes, among others, follow-up examinations.

Additional services available as part of the package

Pediatric family medicine practice

Services available within the framework of the family medicine practice include: sick leave certification, laboratory tests, prescription of highly subsidized medications, referral to publicly funded diagnostic examinations, and administration and registration of age-specific mandatory vaccinations.

Healthcare services available with a 10% partner discount for pediatric patients:

- Allergy test (Prick test)
- Spirometry
- Comprehensive hearing examination (audiometry + tympanometry)
- Pediatric dentistry
- Laboratory tests
 - Chemical serum tests: liver function (GOT, GPT, Gamma-GT, ALP, total/conjugated bilirubin), muscle proteins (LDH, CK), kidney function (urea, creatinine), uric acid, blood glucose, ions (Na, K, Cl), bone metabolism (calcium, phosphate), magnesium, hematology (quantitative and qualitative blood count, reticulocytes), erythrocyte sedimentation rate, coagulation (prothrombin/INR), hormones (TSH), iron, transferrin, ferritin, total protein, albumin, CRP, IgG, IgA, IgM, AST, RF, ANA screening, mononucleosis test, total cholesterol, LDL and HDL cholesterol, triglycerides
 - Urine tests: qualitative urine analysis, urinalysis with sediment examination
 - Stool tests: broad range of stool examinations
 - Laboratory diagnostic rapid tests: COVID and influenza combined antigen rapid test, CRP rapid test, Streptococcus rapid test
 -

Immediate relatives may use our services with a Partner discount, in which case the above exceptions also apply to them.

Cards are non-transferable.

Please note that if you believe the severity of your complaint requires immediate medical care, you must immediately call an ambulance at 112 or 104, contact the central on-call service at 1830, or visit the emergency service competent for your place of stay without delay.

ANNEX 6.

SERVICE CONTENT OF THE FAMILY PLATINUM CARD FOR CHILDREN

Services available free of charge

- In medically justified cases, **unlimited** number of:
 - general pediatric care
 - telemedicine consultation (telephone doctor consultation)
 - ultrasound examinations: cervical lymph nodes, thyroid, abdomen, soft tissue
 - X-ray examinations at Swiss Premium Health Centers
 - instrumental examinations exclusively upon the recommendation of the Service Provider's specialist physicians
 - issuance of e-prescriptions
- Free blood sampling and extended laboratory test package
- Annual screening examination: general pediatric consultation and general laboratory tests, complete blood count, full urinalysis, fasting blood glucose, liver function tests (Serum Bilirubin, GPT, GOT, ALP, GGT), kidney function tests (urea, creatinine (and GFR)), electrolyte levels (sodium, potassium, magnesium), iron
- Administration of vaccinations (the cost of the vaccine is payable separately)
- Organization and provision of inpatient care for up to 3 days free of charge in the Service Provider's contracted partner hospitals (subject to hospital availability)*

**We would like to draw our Clients' attention to the fact that, despite the utmost care and coordination, the availability of hospital care depends on the available capacity of the respective contracted hospital and on the organization of the patient pathway. Contracted hospital partners of the Service Provider reserve the right in all cases to refuse admission if they do not have the appropriate facilities or competence to provide the required care.*

LABORATORY TESTS

Chemical blood tests: liver function (GOT, GPT, Gamma-GT, ALP, total/conjugated bilirubin), muscle proteins (LDH, CK), kidney function (urea, creatinine), uric acid, blood glucose, ions (Na, K, Cl), bone metabolism (calcium, phosphate), magnesium, hematology (quantitative and qualitative blood count, reticulocytes), erythrocyte sedimentation rate, coagulation (prothrombin/INR), hormones (TSH), iron, transferrin, ferritin, total protein, albumin, CRP, IgG, IgA, IgM, AST, RF, ANA screening, mononucleosis test, total cholesterol, LDL and HDL cholesterol, triglycerides

Urine tests: qualitative urine analysis, urinalysis with sediment examination

Stool tests: broad range of stool examinations

Laboratory diagnostic rapid tests: COVID and influenza combined antigen rapid test, CRP rapid test, Streptococcus rapid test

SPECIALIST EXAMINATIONS IN CASE OF MEDICAL COMPLAINTS – UNLIMITED

- General pediatrics
- Pediatric allergology
- Pediatric cardiology
- Pediatric dermatology
- Pediatric dietetics
- Pediatric gastroenterology
- Pediatric neurology
- Pediatric ophthalmology
- Pediatric orthopedics
- Pediatric otorhinolaryngology (ENT)
- Pediatric pulmonology
- Pediatric sports cardiology **
- Pediatric surgery
- Pediatric urology
- Pediatric dentistry*
- Vaccination counseling / injection administration

* *First specialist consultation*

** *Does not replace the official sports medical examination*

IMAGING AND INSTRUMENTAL DIAGNOSTICS, OTHER SERVICES

Instrumental diagnostics:

- 12-lead resting ECG with analysis
- ABPM – 24-hour blood pressure monitoring
- Allergy test (Prick test)
- Blood sampling in the clinic
- Echocardiography (heart ultrasound)
- Holter – 24-hour ECG / 24–72-hour ECG with analysis
- Screening audiometry
- Spirometry – pulmonary function test
- Stress ECG with analysis

Diagnostic imaging:

- General X-ray – single view*
- General X-ray – two views*
- Infant hip screening, infant hip ultrasound
- Ultrasound examinations: cervical lymph nodes, thyroid, abdomen, soft tissue*

* *Upon specialist medical recommendation*

Other services:

The card also includes, among others, follow-up examinations.

Additional services available as part of the package

Pediatric family medicine practice

Services available within the framework of the family medicine practice include: sick leave certification, laboratory tests, prescription of highly subsidized medications, referral to publicly funded diagnostic examinations, and administration and registration of age-specific mandatory vaccinations.

Healthcare services available with a 10% partner discount for pediatric patients:

- Most specialist examinations not included in the card package

Immediate relatives may use our services with a Partner discount, in which case the above exceptions also apply to them.

Cards are non-transferable!

Please note that if you believe the severity of your complaint requires immediate medical care, you must immediately call an ambulance at 112 or 104, contact the central on-call service at 1830, or visit the emergency service competent for your place of stay without delay!

ANNEX 7.

LOCATIONS OF SERVICE PROVISION, CLINICS

The Service Provider provides the Services at the following healthcare locations:

Adult general practitioner services: clinic located at 1131 Budapest, Ipoly utca 8.

Pediatric general practitioner services: clinic located at 1126 Budapest, Böszörményi út 42.

All other healthcare services are available at the Swiss Premium Health Centers at the following addresses:

SWISS PREMIUM BUDA HEALTH CENTER: 1123 Budapest, Nagyenyed utca 8–14.

SWISS PREMIUM PEST HEALTH CENTER: 1132 Budapest, Váci út 30.

SWISS PREMIUM ÚJBUDA HEALTH CENTER: 1119 Budapest, Bikszádi utca 6/A

SWISS PREMIUM PEST 2 HEALTH CENTER: 1106 Budapest, Méhes utca 1/B)

ANNEX 8.
EXCLUDED SERVICES

The Service Provider excludes the provision of Services with respect to the following treatments:

- Előzménybetegségek, melyek Platina Kártya esetén nem kerülnek ellátásra egynapos sebészeti vagy kórházi fekvőbeteg ellátás keretében. Pl. úgynevezett halasztott műtét, amelynek szükségessége a Platina Kártyára vonatkozó Szerződés megkötését megelőzően már megállapítható volt, és amelynek szükségességéről az Ügyfél tudhatott, vagy tudnia kellett.
- Pre-existing medical conditions which, in the case of the Platinum Card, are not covered within the framework of day surgery or inpatient hospital care. For example, so-called postponed surgeries where the necessity of the procedure could already have been determined before the conclusion of the Platinum Card Agreement and of which the Client knew or should have known.
- The Service Provider does not organize treatment or cover costs for health damage events resulting from intentional self-harm by the Client, even if such harm occurred in a disturbed mental state or under the influence of mind-altering substances. This also applies to accidents or illnesses suffered under the influence of such substances.
- The Service Provider does not provide care for health damage events resulting from participation in uprising, rebellion, riot, terrorist act, war, military action, hostile action by a foreign power, coup or attempted coup, mutiny, civil war, revolution, demonstrations, marches, strikes, workplace disorder, border conflicts, or events related to atomic energy or ionizing radiation.
- Treatment of any health damage caused by the use of alcohol, drugs, or other addictive substances, including addiction care.
- Treatment of limb injuries and major trauma injuries.
- Plastic surgery and other aesthetic procedures, laser varicose vein surgery, nasal septum surgery, gastric reduction surgery, and removal of skin lesions performed for cosmetic reasons.
- Procedures related to pregnancy or childbirth, including health damage occurring within one year after childbirth (except outpatient examinations for pregnancy confirmation), as well as treatment related to ectopic pregnancy.
- Examinations or procedures resulting from driving without a valid driver's license or other required official permit.
- Examinations or procedures that were not organized through the Service Provider or not pre-approved by it, and/or not performed at the Service Provider; the Service Provider does not reimburse such costs.
- The outpatient service packages listed under the Platinum Card may only be used in the case of health complaints or suspected illness. Preventive or screening services requested by the patient are not provided unless the beneficiary's package explicitly includes screening examinations.
- The Service Provider does not organize treatments provided by alternative medicine, wellness services, special education or speech therapy services, spa therapies, weight-loss treatments, or services provided by natural healing factors, spa institutions, or climate therapy facilities.
- Services related to prescribing contact lenses, prescription glasses, or sunglasses are not reimbursed.
- The Service Provider does not finance fertility examinations or treatments, including artificial insemination, termination of pregnancy, and surgical procedures or treatments related to any form of contraception, including infertility examinations for both men and women.

- The Service Provider generally does not organize termination of pregnancy services, except where necessary to protect the mother's health or save her life, or in cases where the pregnancy resulted from a criminal act.
- Services related to contraception.
- Transplantation procedures.
- Sterilization surgeries and their consequences.
- Gender reassignment surgeries.
- Hearing aids.
- Procurement of vaccinations or vaccines is not covered.
- Geriatric treatment or care in nursing homes.
- Treatments carried out by persons without medical qualifications or operating licenses, as well as medical treatments required as a consequence of such treatments.
- Life-saving treatments or hospital care required to eliminate life-threatening conditions, except where the condition requiring resuscitation occurs within the Service Provider's institution. In such cases, during outpatient care the Service Provider and ambulance services will attempt to eliminate the life-threatening condition and transfer the Client to state emergency care, but hospital costs are not covered under this Agreement. The Agreement also does not cover costs of intensive care treatment, and the Service Provider does not organize such care.
- Expert medical activities performed within healthcare services.
- Healthcare services required due to disasters.
- Services performed for epidemiological purposes. The Service Provider may provide home visits and outpatient services, but hospital care resulting from such illness is excluded.
- Occupational health services.
- Dental procedures or specialist dental care, except for one annual condition assessment.
- Laser removal of nail fungus.
- Injection treatment for varicose veins (sclerotherapy).
- Organization of examinations or treatments related to the diagnosis, monitoring, or follow-up of known cancer diseases, including treatments ordered by an oncology team after surgery.
- Care of HIV patients and Hepatitis C patients, including diagnosis and treatment of diseases related to sexually transmitted infections (STD).
- In the case of day surgery, examinations or treatments where the medical recommendation or referral was not issued by a physician of the Service Provider's outpatient clinic (referrals issued by a general practitioner are not accepted, even if the GP also performs specialist duties).
- Excluded specialized day-surgery procedures, including: sterilisation procedures (various laparoscopic techniques), laparoscopic surgery for ectopic pregnancy, embryo aspiration, several forms of pregnancy termination procedures, procedures related to infertility, artificial fertilization, cosmetic plastic surgeries, nasal septum procedures, and varicose vein surgery.
- Mandatory maternal and child health services required by law, including compulsory vaccinations and screenings.
- The following diagnostic tests, due to questionable reliability: stool genomics test, food intolerance test, hair diagnostics, capsule endoscopy, CT laser mammography, stereotactic biopsy.

- Health damage events related to the following sports activities: scuba diving, offshore sailing, white-water rafting, hydrospeed, canyoning, surfing, mountaineering, rock climbing, high-altitude expeditions, caving, bungee jumping, private/sport aviation (e.g., BASE jumping, aerobatics, parachuting, paragliding, gliding, ultralight aviation, hot-air ballooning), motor sports (e.g., auto-crash, go-kart, motocross, motorboat sports, motorcycle sports, rally racing), quad riding, skiing, sledding, skating, and other winter sports.
- Inpatient examination or treatment of psychiatric diseases.
- Treatment, vaccination, or care related to rare tropical diseases.