

Terms and Conditions governing Flat Fee Payments for Specialist Consultations:

1. The consultation charge for appointments with an SMG Specialist, made on HealthPass by OCBC (hereinafter referred to as “**HealthPass**”), shall be a flat fee of S\$80 (the “**Flat Fee**”). The Flat Fee is only applicable for a user’s first-time consultation with an SMG specialist. The consultation can be either a teleconsultation or in-clinic consultation.
2. The Flat Fee is only applicable to consultation fees, excluding GST. For the avoidance of doubt, medication (including the delivery of the same) and any other products or services offered or provided by the specialist (if applicable) shall be payable by the user and made through HealthPass.
3. Prescriptions of medication, issuance of medical certificate and issuance of referral letters are at the sole discretion of the attending physician.
4. Not valid in conjunction with other discounts, membership privileges, promotions or vouchers.
5. By purchasing, using or obtaining any products, services or consultations made available through HealthPass (a) you acknowledge and understand that HealthPass is developed, operated and maintained jointly by various third party providers; and (b) you agree that you have read and agree to the [Terms of Use](#) of HealthPass ("Terms of Use") governing your usage of HealthPass, which provide amongst other matters, that all products, services and consultations made available through HealthPass are not provided by OCBC but by Third Party Providers (as defined under the Terms of Use) under an independent contract entered between you and the Third Party Provider, for which OCBC has no responsibility.
6. Third Party Provider(s)' terms and conditions will apply. Please contact the Third Party Provider directly for full details.
7. OCBC reserves the right to amend the terms and conditions herein without prior notice.
8. OCBC shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of any product / service. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for a defect or malfunction in any product or the deficiency in any service provided, and / or any loss, injury, damage or harm suffered or incurred by or in connection with the use of any product / service by any person.
9. OCBC’s decision on all matters relating to these terms and conditions will be final and binding on all participants.