



CLIENT ENROLMENT FORM

CLIENT ENROLMENT FORM

 *Dear Parents*

Congratulations!

Your decision to enrol in our Umbilical Cord Blood banking programme is an important one and we request that you take a moment to carefully review the attached documents. Once you have read and understood them, kindly complete and sign the same before returning them to us. If you have any questions, please ask for clarifications from our executive or mail us at support@cordlifeindia.com.

- 1. CLIENT APPLICATION FORM:** This document requests your personal identification, residential address and contact data.
- 2. HEALTH HISTORY QUESTIONNAIRE:** This confidential medical questionnaire asks for your health history and is necessary to help us determine your suitability as an applicant for the Cord Blood banking programme. If you are unsure about any question asked in the form, please consult your family physician.
- 3. INFORMATION SHEET:** This list outlines the facts that you should know at the time of signing up for the programme.
- 4. CONSENT AND RELEASE FROM LIABILITY FORM:** This document lists the possible risks, discomforts, benefits, alternatives to Stem Cell therapy and consent to collect and test the Maternal Blood sample and Umbilical Cord Blood, release from liability arising out of such tests.
- 5. AGREEMENT:** This is an agreement between the expectant parents and Cordlife Sciences India Private Limited in which the parents confirm their understanding of the concept, terms and conditions.
- 6. SCHEDULE OF FEES:** Cordlife is able to offer you a cost-effective option to bank your Baby's Umbilical Cord Blood Stem Cells. This form outlines our plan types, fee structure and payment options.

At this time we would like to thank you for your interest in Cordlife. You, like many other expectant parents, are choosing to store your Baby's Umbilical Cord Blood Stem Cells. Banking these Stem Cells guarantee an immediately available 100% match for your Baby, should it be needed for future transplant. These unique Stem Cells also improve the odds of having a proper match for any other immediate family members, if needed.

With best wishes

Team Cordlife 

RISKS AND DISCOMFORTS

Collection of Umbilical Cord Blood takes approximately 5 to 8 minutes and does not affect the birth process, but there are risks to have samples of your (Mother's) blood drawn which may include but not limited to bruising, redness, discomfort or inflammation around the needle insertion site.

If you are found to be reactive for a notifiable disease (including but not limited to HIV/AIDS) as per the tests conducted on Maternal Blood samples, the same may have to be notified to relevant Indian Health Authority or as required by the laws in India.

The freezing and storage process used to preserve cells harvested from Umbilical Cord Blood is similar to the process that is currently used for storing other human cells and although this freezing technique has been used for many years to successfully preserve bone marrow and other blood cells, it has been used to preserve and store Cord Blood Stem Cells only since about 1987. Laboratory studies and transplants utilising cryopreserved Stem Cells suggest that this process can be used successfully with Cord Blood Cells.

BENEFITS

The Stem Cells from the Umbilical Cord Blood are a guaranteed match for autologous transplants where the donor and the recipient are the same individual and there is a higher chance of being a match for other immediate family members. There is little or no risk of Graft vs Host disease for autologous transplants, a situation where the transplanted tissue attacks the patient's own tissue. Umbilical Cord Blood Stem Cells are more primitive Stem Cells and possess a higher proliferation and expansion potential.

ALTERNATIVES

Other sources of Haematopoietic like Stem Cells which exist presently include bone marrow and peripheral blood, and Stem Cells harvested from these other sources have been used successfully to treat the same diseases. While bone marrow is currently the most common source of Stem Cells, collecting Stem Cells from bone marrow is costly, requires an invasive procedure and carries the risk of infection and surgical complications. Should a Stem Cell donor be needed later, finding a suitable match can be expensive, may take a long time or may not be successful.

As of now, Stem Cell therapy is not the treatment of choice for all diseases. In the future, other ways of treating these diseases may be found, so the Umbilical Cord Blood Stem Cells stored for an individual may not be necessary for use at all.

MAKING YOUR COLLECTED UMBILICAL CORD BLOOD SAFE

There will be a screening process in the Health History Declaration to determine eligibility. We will ask questions about health, travel, medications to see if you might be at risk of Hepatitis, HIV etc. Your complete honesty in answering all questions is very important. All information you provide shall be kept confidential.

Questions pertaining to 'sexual contact' will be asked and Cordlife apologises for any inconvenience caused. This is important because sexual contact may cause contagious microbial agents like HIV to get into the bloodstream and be spread through transfusions to someone else. AIDS is caused by HIV which is spread mainly through having sexual relations with an infected person or by sharing needles or syringes used for injecting drugs. Blood screening tests may not be available for some contagious diseases that are found in certain countries so the travel history is important as primary screening for such diseases.

The use of Stem Cells collected from or present in Umbilical Cord Blood is still not considered as mainstream treatment although pioneering treatments are available. It is not possible to determine whether your Baby will develop a disease in the future which can be treated by these cells.

CLIENT APPLICATION FORM

1. Client Details:

Expectant Mother's Name: Shaik Arshiya Yasmine

Date of Birth: 25/04/1998 Mobile: 8919126541

Email: arsharshiyabz@gmail.com

ID Proof: Aadhaar Card 936333548692 ID UIN: 936333548692



Expectant Father's Name: Shaik Abdul Latheef

Date of Birth: 31/03/1993 Mobile: 7095056455

Email: latheef.s93@gmail.com

ID Proof: Aadhaar Card 479072561728 ID UIN: 479072561728



2. Address for Communication:

Address: 28-3-27, Sri Ramnagar Colony, Mypadu Gate, Nawabpet

arsharshiyabz@gmail.com City: Nellore

State: Andhra Pradesh Pin Code: 524002

3. Birth Details: (To inform Cordlife of any changes prior to delivery)

Expected Date of Delivery: 21/05/2024

Birth Type (Please select the appropriate box): Single Birth

How many children do you already have? 0

4. Caregiver:

Gynaecologist/Obstetrician details (To inform Cordlife of any changes prior to delivery)

Name of the doctor: Cherukupalli Madhulatha

Mobile: 8143754459

CLIENT APPLICATION FORM

5. Place of Delivery:

Hospital/Nursing Home (To inform Cordlife of any changes prior to delivery)

Hospital Name: Bhaskar Reddy Hospital

Address:

City: Nellore

State: Andhra Pradesh Pin Code: 524002

6. Emergency Contact Information: (Any individual, who do not reside with Client)

Name: Shaik Habeeba Jasmine

Mobile: 8688618714

Email: jasmine.shaik1995@gmail.com

Referred by existing Cordlife Client

Mother's Full Name: Shaik Habeeba Jasmine

Cordlife UIN:

We, the Client, have read and declared that the information provided is correct as at the date of signing. To validate this Agreement, we understand and have also agreed to pay the fee in full, in accordance to the Schedule(s) of Fees upon submitting of the Agreement.

Shaik Arshiya Yasmine
Shaik Arshiya Yasmine (May 22, 2024 20:24 GMT+5.5)

Signature of Legal Mother/Signature of Father (On Mother's Behalf)

For Official Use:

CRM No: IND0000000026050

To be filled in once signed Agreement is entered in the CRM

HEALTH HISTORY QUESTIONNAIRE

The birth and/biological mother (as applicable) is to answer this Health History Questionnaire after going through the educational materials provided.

To every question, please tick [✓] appropriately the answer (YES/NO) in the corresponding circle. If yes, then please state the details in the space allocated at the end of this questionnaire.

Have you read and understood the educational materials regarding Stem Cell banking?

YES **NO**

☒

MEDICAL HISTORY

1. Have you been transfused with blood or blood components in the last 12 months? ☐ YES ☒ NO
2. In the past 5 years, have you taken intravenous drugs, steroids or anything NOT prescribed by a physician or a history of indulging in homosexuality or receiving money, drugs or other payment for sex? ☐ YES ☒ NO
3. In the past 5 years, have you had sexual contact with anyone who has a history of intravenous drug usage or usage of needles to take anything not prescribed by a doctor or a history of indulging in homosexuality or receiving money, drugs or other payment for sex? ☐ YES ☒ NO
4. Have you or your partner ever had a transplant or any medical procedure that involved being exposed to live cells, tissues graft or organs from a source other than oneself (animal source or unrelated donor, etc.)? ☐ YES ☒ NO
5. In the past 12 months, have you been in juvenile detention or prison for more than 72 hours? ☐ YES ☒ NO
6. Have you ever been diagnosed with any neurological disease? ☐ YES ☒ NO

COMMUNICABLE DISEASE HEALTH HISTORY

7. Are you currently taking antibiotics or any other medication for an infection? ☐ YES ☒ NO
8. Are you taking or have you ever taken Growth Hormone from pituitary gland, Insulin from cows (bovine or beef insulin), Hepatitis B immune globulin, unlicensed vaccine? ☐ YES ☒ NO
9. Have you ever had any positive test for the HIV/Hepatitis/ HTLV/ or had Adult T-cell leukemia or unexplained paraparesis or had sexual contact with a person who has any sexually transmitted infections in the past 12 months? ☐ YES ☒ NO
10. In the past 12 months, have you come into direct contact with someone else's blood or had accidental needle-stick injury or had any tattoos done or received any ear or body piercings? ☐ YES ☒ NO
11. Are you living or in the past 12 months, have you visited in an area which is endemic for malaria? ☒ YES ☐ NO
Note: For all Indian resident, the answer would be "Yes" as India is an endemic zone for malaria according to WHO.
12. Have you had, or been in contact with someone having small pox vaccination or have you had any shots/ other vaccinations in the past 12 weeks? ☒ YES ☐ NO
13. In the past 12 months, have you or been diagnosed or been in contact with someone diagnosed with WNV/ Malaria/Chagas disease/ Babesiosis/ Toxoplasmosis/Zika Virus and or travelled to an area with active Zika virus transmission? ☒ YES ☐ NO
Note: For all Indian resident, the answer would be "Yes" as India is an increased risk country for Zika according to CDC.
14. Have you ever been diagnosed/or been in contact with someone diagnosed with Epidemic/Pandemic ILI- Influenza Like Illness (e.g., Swine Flu, Avian Flu, SARS, SARS-CoV-2)? ☒ YES ☐ NO

TRAVEL AND RELATED HISTORY

Please state the countries visited and the month and year of each visit in the space allocated at the end of this questionnaire.

15. Have you ever had blood transfusion in UK or Europe or spent three (3) months or more cumulatively in the UK or Europe from the beginning of 1980 through to the end of 1996 with risk of Mad Cow Disease (MCD) or Creutzfeldt-Jakob Disease (CJD) or spend time for five (5) or more years in Europe from 1980 to the present or taken insulin manufactured from cows in the United Kingdom or human growth hormones from human pituitary glands with the risk of having MCD or CJD? ☐ YES ☒ NO
16. Have you ever visited or lived in Africa or had sexual contact with anyone who has visited or lived there? ☐ YES ☒ NO

HEALTH HISTORY QUESTIONNAIRE

GENETIC/FAMILY HISTORY

YES

NO

If Yes, please mention details in the space allocated at the end of this questionnaire.

Mother [M]

Father [F]

Maternal Sibling [MS]

Paternal Sibling [PS]

Maternal Grand Parent [MGP]

Paternal Grand Parent [PGP]

Others Maternal Side [OMS]

Others Paternal Side [OPS]

Baby's Sibling [BS]

WHO

(Please use the following codes for WHO)

17. Have you, your baby's sibling, anyone in your family or the baby's biological father or his family ever had:

a. Cancer or Leukemia?

☐☒

b. Any inherited genetic disease or immune deficiency or metabolic disorder?

☐☒

c. Mad Cow Disease or Creutzfeldt-Jakob Disease?

☐☒

PERSONAL HISTORY

18. Is this pregnancy a result of a sperm, egg or embryo donation and/or surrogacy?

☐☒

19. Have you ever had a prenatal test or a pregnancy that was abnormal?

☐☒

Please mention the question number details in which an affirmative (YES) response was ticked and/or any other medical details/history that you would like to highlight.

Question No.	Details of YES answers (separate additional sheet may be used if necessary)
Answer 11	India
Answer 12	TT
Answer 13	India
Answer 14	India
Additional Remarks - Client Team	

We acknowledge that we have provided all the information truthfully and to the best of our knowledge. If any such information is found to be incorrect then Cordlife will not be liable for the same. Cordlife reserves the right to terminate the Agreement if any information provided in this Health History Questionnaire by us is false and/or we have intentionally withheld material information. In such cases, there will be no refund of fees paid. If the cryopreserved unit is stored in Cordlife's facility, it shall be transferred at our cost to a facility of our choice or will be disposed. Cordlife maintains the right to dispose the cryopreserved unit without further liability and at no extra cost to us, should Cordlife not receive any written instructions on our nominated facility within Thirty (30) business days from the date of written request to us. We understand that all information herein will be kept confidential except for transplant purposes and government institutions or its appointed agencies that may inspect records in accordance with the applicable laws or regulations. We have understood that if the baby's biological father and/or biological mother is suffering from carrier of any genetic disease or the pregnancy is a result of donated sperm or ovum or surrogacy and the baby is born with any genetic disease or in carrier state, the Umbilical Cord Blood derived Stem Cells could not be used for curing such genetic disease and/or carrier state.

Shaik Arshiya Yasmine

Shaik Arshiya Yasmine (May 22, 2024 20:24 GMT+5.5)

Signature of Legal Mother/Signature of Father (On Mother's Behalf)

Signed for and on behalf of Cordlife Sciences India Pvt. Ltd.

Signature

CONSENT AND RELEASE FROM LIABILITY FORM

We, the undersigned, collectively known as the Client and for and on behalf of our to-be-born baby, provide the following consent and release.

In the event should there be a complication in the delivery process, priority will be given to the health and safety of the Mother and Baby, and the decision to proceed with collection of the Specimen rests solely with the Caregiver. However, in such a situation Cordlife cannot be held responsible for the actions or omissions of the Caregiver.

We confirm that we have discussed our decision to have our Baby's Cord Blood collected with our Caregiver, or will be doing so. We further acknowledge that the Specimen collected has to be assessed by Cordlife before it can be processed or stored.

RISKS, DISCOMFORTS AND BENEFITS OF AND ALTERNATIVES TO STEM CELL THERAPY

We acknowledge that we have been provided and had the opportunity to read the Information Sheet concerning Stem Cell therapy and the entire Agreement, including but not limited to seeking legal advices from other qualified third parties. We had the opportunity to ask questions regarding the risks, discomforts and benefits of and alternatives to Stem Cell therapy and any other matter of concern to us regarding the Specimen collection and storage of the Stem Cells and we are now fully aware and satisfied with the replies.

We confirm that we have read and understood the material that has been provided. We understand the risks, discomforts and benefits of and alternatives to Stem Cell therapy. We understand that the use of the Stem Cells includes medical procedures and the decision of choosing the transplant physician lies with us. Cordlife cannot provide us with any guarantee or assurance regarding the success of any treatment with the stored Stem Cells.

MATERNAL BLOOD SAMPLES

I hereby give my consent to blood samples being taken from me and transported to Cordlife's laboratory and tested by Cordlife or its agents for Infectious disease parameters and that in future, confirmatory or additional tests may be carried out with the discovery of new diseases or as required by government regulations. I understand that there are risks in having my blood drawn, which may include but not limited to bruising, redness and/or inflammation around the needle puncture site.

Tests on Maternal Blood Samples, including but not limited to the following:

Human Immunodeficiency Virus (HIV) 1/2	Cytomegalovirus (CMV)
Hepatitis B (HBV)	Malaria
Hepatitis C (HCV)	Syphilis
Human T-cell Lymphotropic Virus (HTLV) I/II	

Nucleic Acid Amplification Test (NAAT) is conducted to confirm HIV 1/2, HBV and HCV.

COLLECTION AND TESTING OF SPECIMEN

We hereby consent to our Caregiver/any other person authorised by us for collecting the Specimen after the birth of our Baby in accordance with the instructions provided by Cordlife and for the Specimen to be given for transportation to Cordlife's laboratory for testing, processing and cryopreservation. We further acknowledge that prevailing standards relating to testing, processing and cryopreservation may change from time to time and that in future, there may be confirmatory tests or additional tests that may be carried out with the discovery of new diseases or as required by government regulations.

Note: Maternal blood sample has to be collected ± 7 days of Actual Date of Delivery.

Tests which will be performed on the Specimen:

Total nucleated cell count
Nucleated cell viability
CD34+ marker analysis and viability study
Sterility tests (Bacterial & Fungal)
Umbilical Cord Blood ABO Grouping and RhD typing

CONSENT AND RELEASE FROM LIABILITY FORM

We realise that though all precautions are taken to minimise the microbial presence during the collection of Umbilical Cord Blood, due to the inherent nature of the birthing process itself, such risks cannot be eliminated entirely. Based on international clinical and transplant reports, microbial positive Stem Cell samples are not ruled out for transplant applications, however, the final decision rests with the transplant physician. The amount of Cord Blood may vary on various factors but not limited to size and weight of the Baby, nature of delivery and other factors.

DISCLOSURE OF MEDICAL INFORMATION (MOTHER AND BABY)

We hereby consent to the release of the results of the infectious disease tests and/or additional confirmatory tests conducted on the Maternal Blood samples, Mother's medical records (including details of genetic history) and the results of the tests conducted on the Specimen of the newborn Baby and his/her medical records to Caregiver, Cordlife's agents, relevant government authorities and/or where disclosures are required by law.

RELEASE FROM LIABILITY

We hereby release our Caregiver, the hospital or birthing centre, Cordlife and all their officers, directors, employees, agents, affiliates, successors and assigns from any and all liability for any and all loss, harm, damage or claim of any kind in connection with the collection, transportation (from Birthing Centre/hospital to Cordlife's Laboratory), processing and testing of the Specimen and the Maternal Blood samples at Cordlife's facility or its designated facility.

We hereby give our consent to discard our Stem Cell unit, if the screening tests conducted on Maternal Blood sample render the unit unsuitable for storage, as per the prevailing regulatory provisions or medical guidelines of relevant Indian government authorities.

Shaik Arshiya Yasmine

Shaik Arshiya Yasmine (May 22, 2024 20:24 GMT+5.5)

Signature of Legal Mother/Signature of Father (On Mother's Behalf)

1. PARTIES

This Agreement is made on 19/05/2024

between

Expectant Mother's Name: Shaik Arshiya Yasmine

Expectant Father's Name: Shaik Abdul Latheef

Whose personal details and residing address are set out in the Client Application Form (Individually and collectively, the "Client")
-and-

CORDLIFE SCIENCES INDIA PRIVATE LIMITED ("Cordlife"),

A Company limited by shares, incorporated under the Companies Act, 1956 and having its registered office at P.L. Deuty Road, Bishnupur, Dist. 24 Parganas (South), West Bengal-743 503, India, having CIN-U85196WB2005PTC106719. Cordlife is a subsidiary of Cordlife Group Limited, incorporated in Singapore and limited by shares that are publicly traded on the Singapore Exchange Limited (SGX), with its registered office at 1 Yishun Industrial Street 1, A'Posh Bizhub #06-01/09, Singapore-768 160.

This Agreement outlines the rights and obligations of the parties as set forth in this document and is legally binding on the above individual/s as Client and Cordlife.

2. UNDERSTANDING THE CONTRACT

Words used repeatedly in this document are described below to help in knowing the terms:

Agreement: means the Client Agreement including the Client Application Form, Consent and Release from Liability Form, Health History Questionnaire, Appendix A, Appendix B (if applicable) and Schedule of Fees.

Associate Facility: means the laboratory of the affiliate/associate entities of the Cordlife Group, where the Specimen is either processed, tested and/or cryogenically stored.

Baby: means the newborn whose Specimen is collected (in case of multiple births, it refers to each of them individually).

Birthing Centre: means the hospital or nursing home or any other place where the Mother is due to deliver or finally delivers the Baby.

Caregiver: means the obstetrician/gynaecologist or any medical professional who has primary responsibility for supervising the delivery of the Client's Baby.

Collection Kit: means a kit box which contains all necessary items required for the collection, labelling and temporary storage of Umbilical Cord Blood and Maternal Blood.

Colony Forming Unit (CFU) Assay: CFU assay is a qualitative and quantitative method, by which the proof of "Multipotency and Proliferation capacity", the most vital property of a stem cell, is assessed. This exhibits the capacity of a single stem cell, not only to differentiate into specialised cellular lineages (cell potency) but also ensure proliferation up to an acceptable number of each of the specialised cell types.

Cordlife's Facility: means the laboratory run and operated by Cordlife and/or its subsidiaries, where the Specimen is either processed, tested and/or cryogenically stored.

Cryopreservation: The process of cooling and storing cells, tissues, or organs at very low (below -150 degree Celsius) temperature, for future use.

Fees: means the amount paid by the Client for the services selected as per the Schedule of Fees Form (including any applicable taxes, duties or levies on the contract amount any time during the tenure of the Agreement, if and when imposed by law).

Human Leukocyte Antigen (HLA): is the name of the Major Histocompatibility Complex (MHC) in humans. The super locus contains a large number of genes related to immune system function in humans.

Immediate Family Members: means and includes the Baby's biological parents and biological sibling/s (if any).

Manual Processing: is a process which involves Red Blood Cell depletion followed by plasma depletion not using automated separation technology.

Maternal Blood: means the blood sample taken directly from the body of the birth and legal mother (as applicable), observing standard phlebotomy procedures, within Seven (07) days of the birth of the Baby.

AXP®II System: is an FDA Approved, automated, functionally closed and sterile system, which consistently and efficiently harvests the stem cell rich buffy coat from Umbilical Cord Blood, without the use of Hydroxy Ethyl Starch, while retaining over 98.8% of the Mononuclear cells. The AXP®II consists of the AXP®II device, docking station, processing set, and XpressTRAK® software that are cGMP and cGTP compliant.

Specimen: means the unit of Umbilical Cord Blood collected after the birth of the Baby.

Stem Cells: means the harvested cells that are obtained and stored after the processing of Umbilical Cord Blood.

Testing: means a series of medical investigations that are done on the Maternal Blood sample and the Specimen collected following the Baby's birth.

Unique Identification Number (UIN): is the personalised code allotted to identify each Client's Specimen and/or Stem Cells.

Umbilical Cord Blood: means blood collected from the Umbilical Cord of the Baby following his/her birth.

Viability: means Stem Cells which are living and present in the unit which is capable of engraftment, this is represented as a percentage (%).

3. COMMENCEMENT AND TENURE

This Agreement shall commence when the Client signs this Agreement and remains in effect till the day the Baby attains the age of Twenty-One (21) years, unless otherwise terminated earlier in accordance with this Agreement. However, if the Client opts for Additional Storage Programme, then the storage tenure shall continue for an additional period of Fifty-Four (54) years till the Baby attains the age of Seventy-Five (75). Such additional storage shall be pursuant to conditions and tenets envisaged in Appendix B. At such expiration date, the Baby may elect to continue storing the Stem Cells under a new agreement with Cordlife.

4. OWNERSHIP OF THE STEM CELLS

The Client agrees to be the custodian of the Stem Cells until the Baby reaches Eighteen (18) years of age. When the Baby attains the age of Eighteen (18), he or she shall become the owner of the Stem Cells. However, in case of unfortunate demise of the Baby before the Baby's Twenty-First (21st) birthday, the legal rights of the Stem Cells will be bestowed upon the Baby's biological Mother. If there is a difference between the parents during the first Eighteen (18) years, then the wishes of the Mother shall prevail subject to the decision of the honourable court. Once the Baby reaches Eighteen (18), in the event of any conflict between the Client's request and the request of the major Child, Cordlife shall be bound by the request of the major Child. However, if in an unlikely and unfortunate incidence where both the parents pass away before the Child has attained majority, then the Agreement will be transferred to the legal guardian, as decided by the law, till the Baby attains majority.

5. COLLECTION & TRANSPORTATION OF THE SPECIMEN

Cordlife's responsibilities:

5.1. Cordlife shall provide to the Client a uniquely coded Collection Kit to bring to the Birthing Centre for the collection of the Specimen and Maternal Blood. The Collection Kit shall be provided in advance of the estimated due date of delivery of the Baby only after receipt of all documentation and payment instruments.

5.2. Cordlife shall assist the Client in collection and labelling of the Maternal Blood and the Specimen. Cordlife shall assist for the collection of Specimen by Caregiver or phlebotomist who has the necessary skills in collection and labelling of the Maternal Blood and the Specimen.

5.3. Upon collection of the Specimen and the Maternal Blood, and fulfillment of responsibilities listed below on the Client's part, Cordlife shall arrange for X-ray free transportation through a courier company of repute to have the Specimen transferred from the Birthing Centre to the Cordlife's facility. This shall be at no additional costs to the Client.

Client's responsibilities:

5.4. The Client undertakes to communicate to the Caregiver of their intention to have the Specimen and Maternal Blood collected with Cordlife.

5.5. Prior to the delivery of the Baby, the Client shall complete and submit the Client Application Form, Health History Questionnaire, Consent and Release from Liability Form, Appendix A, Appendix B (if applicable), Collection Kit Booklet, any declarations (if needed) and the related fees (Cheques/ACH/Credit Card etc. as applicable) as per the plan opted, and mentioned in the Schedule of Fees, failing which Cordlife reserves the right not to either collect or process the Specimen and Maternal Blood. As the collected Specimen is perishable, Cordlife reserves the right to discard the same if documentation and fees are not received within Seventy-Two (72) hours of the delivery.

5.6. The Client understands that they are responsible for handing over the Collection Kit (provided by Cordlife) to the Caregiver or the phlebotomist who shall do the collection of the Specimen and Maternal Blood.

5.7. The Client shall be responsible for notifying Cordlife of final delivery status, location, time and date of delivery of the Baby at least 2 hours before the scheduled delivery for coordinating the collection and transportation of the Specimen and Maternal Blood on Client's behalf through the phlebotomist and the courier company.

6. PROCESSING AND CRYOGENIC PRESERVATION

Cordlife's responsibilities:

6.1. Cordlife shall maintain an individual account of the Client that shall contain the information necessary for identification, account management and Client contact details.

6.2. If the Client opts for Cordplus plan, Cordlife shall process the Umbilical Cord Blood using Red Blood Cell and plasma depletion technique. However, if the Client wishes, the processing method can be upgraded by opting for automated AXP®II against applicable charges as mentioned in the Payment Schedule. AXP®II is inclusive in the Explant™ or Epicord™ plans.

6.3. The Cord Blood Unit and Maternal Blood sample will be subjected to a series of tests at Cordlife's facility as required under current standards and regulations.

6.4. Cordlife shall store the processed Umbilical Cord Blood Stem Cells in at least one 25 ml compartmentalised Cryobag.

6.5. Cordlife upon completing all procedures will provide the Client with the test reports and storage certificate. An additional report will be provided to all Clients who opt for CFU Assay and/or HLA typing at the time of storage.

6.6. Cordlife reserves the sole right not to store the Stem Cells upon processing, if the Maternal Blood sample test results are reactive repeatedly by routine screening tests for certain infectious diseases, as mandated by law.

6.7. If the Stem Cells are still found suitable for storage, in spite of inadequate cell count and/or viability, Cordlife shall consult the Client before final cryogenic storage so that the Client can make an informed decision. The Client shall communicate their decision to either store or discard the Stem Cells failing which Cordlife shall preserve the Stem Cells and this Agreement shall continue to be in full effect.

Client's responsibilities:

6.8. To provide any such information that Cordlife may reasonably require from time to time for processing and testing of the Specimen and the Maternal Blood samples.

6.9. To promptly notify Cordlife of any changes in Client's contact details including address, telephone numbers, email id, as applicable.

6.10. Upon non-receipt of consent within 72 hours of delivery, Cordlife shall have the right to discard the Specimen.

7. RETRIEVAL, USE AND/OR TRANSFER OF THE STEM CELLS

Client's responsibilities:

7.1. Request for Retrieval: If the Client requires the Stem Cells to be retrieved and transferred for transplantation any time during the tenure of the Agreement, the Client can retrieve the Stem Cells as and when required. The Client shall provide Cordlife with the name of the transplant physician and healthcare institution who is requesting the Stem Cells. Any request for release of the Stem Cells should be addressed to Cordlife Sciences India Pvt. Ltd. in writing along with all necessary reports. The request should be accompanied by a note from the transplant physician certifying the satisfactory HLA matching and his/her intent to perform the transplant. In case of treatments forming a part of clinical trials/physician led studies, the transplant physician/transplant centre should provide documents supporting approvals from the relevant Government Authority of the country.

Cordlife's responsibilities:

7.2. Free Worldwide Shipment: Cordlife shall arrange for X-ray free shipment of the stored or matching Stem Cells in special cryo-shippers at no extra cost, for treatment of the Baby or any of his/her immediate family members including grandparents, to the designated medical facility/institution anywhere in the world.

7.3. Transportation of Cord Blood Stem Cells: Cordlife shall ensure to make available the stored Cord Blood Stem Cells to the transplant centre as designated by the Client within Seven (07) business days from acceptance of the release related document, if the Cord Blood Stem Cells are needed in India, or within Ten (10) business days from acceptance of the release related document, if the Cord Blood Stem Cells are needed outside India, subject to rules and regulations of the countries involved.

7.4. Retrieval for Others: If the Stem Cells are going to be used by any person other than the members mentioned in Clause 7.2, then Cordlife shall suggest a courier company for transportation of the same, the cost of which has to be paid by the Client.

7.5. Free Retrieval: Cordlife shall not charge any fee for retrieving the Stem Cells. However, the Client must have paid the processing and the prorated storage fees in full prior to the retrieval of the Stem Cells. The stored Stem Cells if not used, remain the property of the Client.

8. TERMINATION AND ITS EFFECT

The Agreement shall be terminated under the following circumstances:

8.1. Non-collection of Specimen: The Client understands that delivery of the baby may not take place as planned. Specimen collection may be missed due to multiple circumstances not limited to situations where Cordlife is not provided with prior intimation on delivery timing/place of delivery, or not given adequate time to make arrangements or the Client forgets or fails to hand over the Kit box within a reasonable period of time to Cordlife assigned phlebotomist or the hospital staff. In such an event, Cordlife shall not be held liable for its actions or omissions and the Agreement shall stand terminated. Cordlife shall refund the amount as received from the Client after deduction of enrolment fee and other non-refundable government taxes as applicable, if any.

8.2. Unavailability/unsuitability of Specimen for processing: In the unlikely event that the Specimen is lost during transit from collection centre to laboratory, impaired or cannot be processed for any reason, Cordlife shall promptly notify the Client and this Agreement shall be deemed to be terminated. The Specimen, if collected shall be discarded with prior notice. If there is an inadequate volume of Cord Blood collected i.e. below 10 ml, Cordlife reserves the right not to process and consequently discard the Specimen. In such an incidence, the Agreement stands terminated and Cordlife shall refund the entire fee if already paid in advance.

8.3. Unsuitability of Stem Cells for cryogenic preservation: Where the processed Specimen is determined by Cordlife to be unsuitable for storage, Cordlife shall notify the Client within Sixty (60) business days and seek consent from the Client to discard the Specimen. This Agreement shall only be deemed terminated from the date of receipt of written consent from the Client. Cordlife shall discard the Specimen only upon receiving the written consent from the Client and Cordlife shall refund the entire fees if already paid in advance.

8.4. Non-disclosure of material information in Health History Questionnaire: Cordlife reserves the right to terminate the Agreement if any information provided in the Health History Questionnaire is false and/or the Client has intentionally withheld material information. In such cases, there will be no refund of fees paid. Cordlife will not be liable to honour any commitments mentioned in the Agreement.

8.5. Fulfillment of Agreement in entirety: The Agreement shall stand terminated if the entire Stem Cells are retrieved for transplantation use during the tenure of the Agreement i.e. Twenty-One (21) years or Seventy-Five (75) years, as opted by the Client and the storage fees shall be refunded on pro-rata basis if already paid in advance.

8.6. Non-payment of dues by the Client: The Agreement shall be terminated if the Client fails to pay any due fees, whether the whole or any part of the agreed payment, which shall include the equal monthly instalments, within Sixty (60) business days of the payment's due date, without prejudice to Cordlife's right to take legal steps to recover the unpaid sum. In such event, the Client's rights to the Stem Cells shall stand relinquished and Stem Cells shall be appropriated by Cordlife as its exclusive property to deal with in the manner it so decides.

8.7. Completion of tenure: The Agreement will automatically terminate on the Baby's Twenty-First (21st) birthday. However, if the Client has opted for additional storage, this Agreement shall expire on the Baby's Seventy-Fifth (75th) birthday. The Client gives Cordlife the right to deal with the Stem Cells as deemed fit, if the Stem Cells are not claimed back and the Agreement not renewed within One (01) year from the date of its expiry.

8.8. By election: Either party may elect to terminate the Agreement during the Twenty-One (21) years or Seventy-Five (75) years of storage, as applicable, by serving a Sixty (60) business days written notice. Such termination shall take effect once the dues are settled with either party. If the Agreement is terminated by Cordlife, the effect shall be as stipulated in Clause 14.3. If the Agreement is terminated by Client during the tenure of the Agreement as opted by the Client, Cordlife shall refund the Client with the storage fees on a pro-rata basis if paid earlier. However, the Client is liable to pay the entire processing and storage fee till the date of termination. The Client can choose to transfer the Stem Cells at their own cost to a desired facility of their choice. If the Stem Cells are not claimed back or transferred to another facility within Thirty (30) business days from intimation of termination by the Client, then the Client gives Cordlife the right to deal with the Stem Cells as deemed fit.

8.9. By prevailing statute: In the event of either law or governmental agency or regulatory provisions or medical guidelines requiring termination of the Agreement, then the Agreement shall terminate itself on grounds of impossibility of performance and the storage fee shall be refunded on pro-rata basis if already paid in advance.

8.10. Termination does not release the Client from paying the dues to Cordlife. The Client is liable for paying the entire processing and storage fees till the date of termination. Any EMI (Equal Monthly Instalments) facility provided to the Client for the fees and cost already covered by Cordlife, shall cease to exist on such termination, and Cordlife shall claim the entire fee from the Client, which if not paid shall be recoverable through process of law.

8.11. The processing and the prorated storage fees must be paid in full by the Client in order to avail any services.

8.12. All refunds shall be provided to the Client within Thirty (30) business days of receiving the completed documentation including written consent to discard processed Specimen as the case may be.

8.13. Government taxes, if levied, will be non-refundable and would be deducted as applicable.

9. QUALITY WARRANTY

If in the opinion of the recipient's transplant physician, whereby the Cord Blood Stem Cells upon retrieval cannot be used for the Baby or any of his/her immediate family members for a transplant, the reason being insufficient cell dose due to substantial reduction in cell viability and potency which does not meet the then prevailing viability/potency criteria benchmarked against international best practices, Cordlife shall use its best endeavours to provide a unit of suitable HLA match to the recipient at no additional cost to the Client within Fourteen (14) business days. If this is not possible, then Cordlife shall pay the Client a sum of Two million Indian Rupees (₹20,00,000) within Thirty (30) business days of declaring its inability to procure the suitably matched Umbilical Cord Blood Stem Cell unit.

10. DISASTER RELIEF

If the Baby or any of his/her immediate family members is scheduled for a Stem Cell transplant and the Stem Cells are found to have been impaired or extinguished due to mishandling, shortage of supplies, fraud, sabotage, electrical failures, fire, transportation of Stem Cells from storage facility to transplant centre, Cordlife shall use its best endeavours to provide a suitably matched Stem Cell unit from public repositories worldwide at no additional cost within Fourteen (14) business days. If this is not possible, then Cordlife shall pay a sum of Two million Indian Rupees (₹20,00,000) within Thirty (30) business days of declaring its inability to procure the suitably matched Stem Cell unit.

11. CORDLIFE TRANSPLANT PROGRAMME

After the successful storage of the Cord Blood Stem Cells, if the Baby or any of his/her immediate family members is scheduled for a Cord Blood Stem Cell transplant, then in an effort to help ease the financial burden and offset the treatment, Cordlife shall provide a sum up to Two and a half Million Indian Rupees (₹25,00,000) directly to the hospital; if such provision is difficult to execute, then to the Client as reimbursement. The Cordlife Transplant Programme is underwritten by a renowned international insurance underwriter. The aforesaid amount will be provided only after necessary verification and documentation within Ten (10) business days in case of reimbursement. For further clarification on financial assistance, the Client may refer to Appendix A.

12. ADDITIONAL SERVICES

12.1. Free HLA typing and CFU Assay: If the Baby or any of his/her immediate family members, including grandparents, require Cord Blood Stem Cells to treat a condition diagnosed after the enrolment date, Cordlife shall perform HLA typing on the Stem Cells and the recipient's peripheral blood and Colony Forming Unit (CFU) assay on the Cord Blood Stem Cells. Both the tests shall be performed as directed by the Client's healthcare provider at no additional cost to the Client at the time of release.

12.2. Free Expansion of Umbilical Cord Blood Stem Cells: If the Baby or any of his/her immediate family members, including grandparents, require additional quantity of Cord Blood Stem Cells to treat a condition diagnosed after the enrolment date, Cordlife shall expand the same, if at that time the expansion technology of Cordlife is developed, approved and commercialised. This benefit shall be provided to the Client free of cost once during the tenure of this Agreement.

12.3. Free Provision of Supplementary Matching Cord Blood Unit: If the Baby's immediate family members require Cord Blood Stem Cells to treat a condition diagnosed after the enrolment date, but the same do not match the HLA requirement, Cordlife will use its best endeavours to provide a suitably matched unit from public repositories worldwide at no additional cost within Thirty (30) business days. In such an event, the Stem Cells stored with Cordlife are unused, and they remain the property of the Client to be retrieved later when required.

12.4. Free Provision of Additional Matching Cord Blood Unit: If the Baby or any of his/her immediate family members require an additional matching unit along with the stored Cord Blood Stem Cells to treat a condition diagnosed after the enrolment date, Cordlife will use its best endeavours to provide a suitably matched unit from public repositories worldwide at no additional cost within Thirty (30) business days.

12.5. Bonus Cord Blood Unit in case of genetic defect: If the Baby or any of his/her immediate family members, including grandparents, require Cord Blood Stem Cells to treat a condition diagnosed after the enrolment date, but is unable to use the same due to evidence of non-utility arising from hereditary or genetic disorders, then Cordlife shall use its best endeavours to provide suitably matched cord blood unit from public repositories worldwide at no additional cost within Fourteen (14) business days. The Client understands that on receipt of a suitably matched Cord Blood unit, Cordlife will discard the stored Stem Cell unit and be released from all liabilities.

13. GENERAL TERMS & CONDITIONS

13.1. To encourage effective and judicious use of the stored Stem Cells, the benefits mentioned in Clauses 9, 10, 11 and 12 are not extended to transplants for physician-led studies unless forming a part of an approved transplant and clinical trial.

13.2. All the benefits mentioned in Clauses 9, 10, 11 and 12 will be applicable after Cordlife declares successful storage of the Cord Blood Stem Cells.

13.3. The Client understands that with respect to Clauses 9 and 10, Cordlife shall be released from all liabilities for the retrieved Stem Cells, upon Cordlife either finding a suitable match or making the payment.

13.4. The Client is entitled to claim provision of suitably matched Stem Cells whenever required. The Baby's stored Stem Cells remain the property of the Client till the entire stored Stem Cells are retrieved.

13.5. Any additional expenses (except for the specific services explicitly mentioned in the Agreement) on account of testing of the Stem Cells or any third-party expenses, including but not limited to manipulation and isolation of the Stem Cells at the time of issue/transfer are to be borne by the Client.

14. GENERAL, OTHER WARRANTIES & EXEMPTIONS, RIGHTS OF THIRD PARTIES

14.1. Cordlife shall intimate about the renewal option to the Client to continue storage of the Stem Cells. The intimation shall be made to its last updated communication address at least Six (06) months in advance before the expiry of the Agreement.

14.2. Cordlife agrees to treat all information provided by the Client under this Agreement as confidential and in accordance with the relevant laws of India. Cordlife shall not disclose the Client's personal information to anyone except to the extent necessary to facilitate the collection and cryogenic preservation of the Stem Cells or if required by law to do so. In the event of laws requiring the disclosure of Client information to any third parties, the Client is deemed to have given full consent.

14.3. In an unlikely event that Cordlife is not able to operate in India for any reason whatsoever, Cordlife may assign its rights or part with its rights under this Agreement to another company of the Cordlife Group or another service provider. The Agreement under such circumstances shall remain in full force and effect. Cordlife at its own cost shall arrange for the transfer of Stem Cells and pay for storing the Stem Cells for the remaining period of this Agreement to the extent Client has already paid for storage in advance. Cordlife in such event shall refund the Client with the storage fees on a pro-rata basis should the Client choose to transfer the Stem Cells to a desired facility not nominated by Cordlife and the Agreement shall stand terminated accordingly. The Client has to bear the cost of transfer of Stem Cells to a facility nominated by a Client. The Agreement shall remain in full force if Cordlife is acquired by or merged with another company.

14.4. For the purpose of safety, the Client understands that Cordlife can relocate the Stem Cells to another facility. Cordlife shall intimate the Client within Thirty (30) business days of such relocation in case of an unplanned shift to ensure the safety of the Stem Cells during any calamity or constraint faced which are beyond Cordlife's control. In case of any planned relocation the same shall be intimated to the Client before the relocation.

14.5. If the Stem Cells are required outside India, Cordlife shall transport the Stem Cells to the transplant centre as specified in Clause 7.3. Cordlife shall assist the Client in procuring any regulatory clearances/permissions required for the transportation of the Stem Cells.

14.6. Except for Clauses 9, 10, 11, 12.3, 12.4 and 12.5, in all other cases, the Client acknowledges that Cordlife's liability to the Client for any event (or series of connected events) arising out of or in connection with this Agreement shall not exceed the total amount of fees paid to Cordlife.

14.7. The Client acknowledges that Cordlife should be excused for actions or omissions by the associate parties and third parties who are not the agents of Cordlife or its associate facilities including but not limited to the phlebotomists, the courier companies or any other individuals or agencies not in the direct control of Cordlife.

14.8. The above-mentioned clause is applicable till the Specimen has been tested, processed and declared fit for storage by Cordlife and the relevant reports are provided to the Client.

14.9. A person who is not a party to this Agreement has no rights under the relevant Indian laws to enforce any term of the Agreement and the Client hereby indemnifies and agrees to hold harmless, Cordlife, its directors, representatives, officers, employees, consultants, agents, shareholders, and affiliates from any and all claims, liabilities, demands and causes of action asserted against Cordlife by such person/s.

14.10. In the event that only a portion of the Stem Cells is retrieved, the Agreement would survive and continue until the entire Stem Cells are retrieved.

15. FORCE MAJEURE

Cordlife shall not be in default of this Agreement wholly or partly by reason of its delay in the performance of, or failure to perform, any of its obligations hereunder if such delay or failure is caused by prolonged statewide strikes affecting supplies or materials, labour or power, acts of God includes but not limited to earthquakes, hurricane, floods, fatal storms, lightning rendering acute harm to Cordlife facilities, acts of the public enemy, war, acts of terrorism, riots or other events that arise from circumstances beyond the reasonable control of that party. During the pendency of such intervening event, Cordlife shall take all reasonable steps to fulfil its obligations under this Agreement by other means and, in any event, shall upon termination of such intervening event, promptly resume its obligations under this Agreement.

16. GOVERNING LAW & JURISDICTION

For any disputes or claims relating and arising from this Agreement, the jurisdiction shall be deemed to have been created mutually since the Clients are legally liable to pay the dues to Cordlife at P. L. Deuty Road, Bishnupur, Dist. 24 Parganas (South), West Bengal-743 503, India, Police Station Bishnupur, within the jurisdiction of the Courts of Kolkata.

17. MISCELLANEOUS

17.1. If any provision of this Agreement is deemed unenforceable, the remaining provisions hereof shall nevertheless be fully enforceable in accordance with their terms. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. This Agreement has been prepared in the English language and the English language shall be applied in its interpretation.

17.2. Cordlife does not perform any medical services or functions other than those expressly indicated in the Agreement. Cordlife expressly disclaims any responsibility to provide or deem to provide any such services.

18. ENTIRE AGREEMENT

The Client Application Form, Health History Questionnaire, Consent and Release from Liability Form, Appendix A, Appendix B (if applicable) and Schedule of Fees shall form part of this Agreement and be construed as one document and supersede all prior arrangements whether oral or written. In case of any special services to be provided the same is to be confirmed via written instrument issued as amendments to the Agreement signed by any members of Cordlife's Board of Directors.

19. ASSIGNMENT

This Agreement is personal to the Client only and is not assignable. This Agreement may only be assigned by Cordlife by agreement and written confirmation to the Client.

We, the Client, have read and understood the Agreement. We agree to the collection, processing and cryogenic preservation of the to-be-born Baby's Stem Cells in accordance with the terms and conditions of this Agreement.

Shaik Arshiya Yasmine

Shaik Arshiya Yasmine (May 22, 2024 20:24 GMT+5.5)

Signature of Legal Mother/Signature of Father (On Mother's Behalf)

Signed for and on behalf of Cordlife Sciences India Pvt. Ltd.

Signature

Dr. Prosanto Kumar Chowdhury

Director

DIN-09012582

UNDERSTANDING ON CORDLIFE TRANSPLANT PROGRAMME

Description:

The Cordlife Transplant Programme is intended to offer coverage of the medical costs for Hospital and Related Services in relation to Cord Blood transplantation.

If the Baby or any of his/her immediate family member suffers from a condition treatable with Cord Blood Stem Cells, the Client will be paid up to Two and a half Million Indian Rupees (₹25,00,000) as per the Client Agreement.

About AIA*

AIA Group Limited known as AIA is the largest independent public listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific, wholly owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97% subsidiary in Sri Lanka, a 26% joint venture in India, and representative offices in Myanmar and Cambodia.

How it helps you:

The science and applications of Stem Cells continue to advance every year. According to the U.S. National Library of Medicine and other related papers, the lifetime probability of using Stem Cells for a transplant is as high as 1 in 217. As more conditions are being studied, the applicability of Stem Cells is expected to grow.

1. Cover Period

- 1.1. The Cordlife Transplant Programme will cover Clients upon completion of all of the following:
 - 1.1.1. Client signing the Client Agreement with Cordlife.
 - 1.1.2. Client making full payment to Cordlife as per the plan opted.
 - 1.1.3. Cordlife confirming eligibility for storage of Stem Cells after necessary tests have been performed on both the Maternal Blood and Cord Blood.
 - 1.1.4. The coverage initiates from the day Cordlife provides the Client with confirmation on the successful storage of the Stem Cells.

2. Cessation of Cover

- 2.1. This coverage will cease and entitlement to any benefits under the Cordlife Transplant Programme will end in the event of:
 - 2.1.1. Termination of the Client Agreement subject to terms and conditions as referenced in the Client Agreement.
 - 2.1.2. Dishonour of payment instruments subsequently not paid by the Client to Cordlife as mentioned in the Client Agreement.
- 2.2. Covers payout up to Two and a half Million Indian Rupees (₹25,00,000) for Cord Blood transplantation till the entire amount is exhausted.

3. Voidance of Cover

- 3.1. This coverage shall stand void if the Client:
 - 3.1.1. Makes or furnishes any statement or information which is found to be false or misleading.
 - 3.1.2. Does not fulfil any of the requirements stipulated by Cordlife including Clauses 1 and 2 above.

4. Terms & Conditions

- 4.1. Cordlife will pay up to Two and a half Million Indian Rupees (₹25,00,000) under the Cordlife Transplant Programme till the entire amount is exhausted.
 - 4.1.1. The Cord Blood transplantation is undertaken on the Patient who can be the Baby or any of his/her immediate family members.
 - 4.1.2. The Patient is necessarily hospitalised for a minimum of consecutively Twenty-Four (24) hours.
 - 4.1.3. The Cord Blood transplantation may be undertaken by using either the Baby's Cord Blood stored with Cordlife and/or Cord Blood Stem Cells obtained from other sources not limited to public banks worldwide.
 - 4.1.4. The treatment must be done in a Hospital recognised by relevant national health authorities.
 - 4.1.5. All necessary approval by any government body or applicable legislation or laws for such Cord Blood transplant have been obtained.
- 4.2. If the Client has more than one Client Agreement, only one of the Agreements can be exercised for the same Patient in the same transplant.

**The insurance provider may change during the tenure of the agreement at the discretion of Cordlife.*

5. Inclusions

- 5.1. Hospital charges, procedural charges of the treating physicians, diagnostic tests, medicines, drugs necessary for the transplant.
- 5.2. Travelling from their respective area of stay to the city of transplant (Patient and one attendant).
- 5.3. Attendant's accommodation and food bills during the duration of stay of the Patient in the hospital.
- 5.4. Additional Cord Blood purchase if needed from any public repository and transportation to the transplant centre.

6. Required Documents

- 6.1. Cordlife will require the submission of the documents at the time of making the claim:
 - 6.1.1. Request Form completed and confirmed by the attending physician licensed by the competent Medical Authorities in the country where the treatment is undertaken and who is rendering such treatment is practising within the scope of his/her licensing and training. The proposed transplant is approved by relevant Government authority.
 - 6.1.2. Supporting documents (including medical certificates and evidence of illness, completion of Cordlife's claim form, original hospital detailed final bills), obtained at the Client's own expenses as Cordlife may reasonably require.
 - 6.1.3. Original bills of stay and food of the attendant, details of purchase of Cord Blood from public repository.

7. Examinations

- 7.1. Cordlife shall have the right and opportunity through its Medical team to examine the Patient whenever and as often as it may reasonably require within the duration of any claim.

8. Exclusions

- 8.1. The Cordlife Transplant Programme does not cover:
 - 8.1.1. Transplants not using Stem Cells from Cord Blood
 - 8.1.2. Physician-led studies

S. No.	Name of disorders	Category
1.	Acute Biphenotypic Leukaemia	Cancers
2.	Acute Lymphoblastic Leukaemia	Cancers
3.	Acute Myelogenous Leukaemia	Cancers
4.	Acute Undifferentiated Leukaemia	Cancers
5.	Chronic Myelogenous Leukaemia	Cancers
6.	Chronic Lymphocytic Leukaemia	Cancers
7.	Juvenile Myelomonocytic Leukaemia	Cancers
8.	Juvenile Chronic Myelogenous Leukaemia	Cancers
9.	Acute Myelofibrosis	Cancers
10.	Agnogenic Myeloid Metaplasia	Cancers
11.	Essential Thrombocythaemia	Cancers
12.	Polycythemia Vera	Cancers
13.	Refractory Anaemia	Cancers
14.	Refractory Anaemia with Excess Blasts	Cancers
15.	Refractory Anaemia with Excess Blasts in Transformation	Cancers
16.	Refractory Anaemia with Ringed Sideroblasts (Sideroblastic Anaemia)	Cancers
17.	Chronic Myelomonocytic Leukaemia	Cancers
18.	Multiple Myeloma	Cancers
19.	Plasma Cell Leukaemia	Cancers
20.	Waldenstrom Macroglobulinaemia	Cancers
21.	Histiocytic Neoplasms	Cancers
22.	Hodgkin Lymphoma	Solid tumours
23.	Langerhans Cell Histiocytosis	Solid tumours
24.	Neuroblastoma	Solid tumours
25.	Non-Hodgkin Lymphoma (Burkitt Lymphoma)	Solid tumours
26.	Retinoblastoma	Solid tumours
27.	Medulloblastoma	Solid tumours
28.	Wilms Tumor	Solid tumours
29.	Aplastic Anaemia	Non-malignant blood disorders
30.	Congenital Dyserythropoietic Anaemia	Non-malignant blood disorders
31.	Fanconi Anaemia	Non-malignant blood disorders
32.	Paroxysmal Nocturnal Hemoglobinuria	Non-malignant blood disorders
33.	Diamond Blackfan Syndrome	Non-malignant blood disorders
34.	Dyskeratosis Congenita	Non-malignant blood disorders
35.	Pearson Syndrome	Non-malignant blood disorders
36.	Shwachman Diamond Syndrome	Non-malignant blood disorders
37.	Pure Red Cell Aplasia	Non-malignant blood disorders
38.	Sickle Cell Anaemia	Non-malignant blood disorders
39.	Beta Thalassaemia Major/Cooley's Anaemia	Non-malignant blood disorders
40.	Congenital Amegakaryocytosis Thrombocytopenia	Non-malignant blood disorders
41.	Glanzmann Thrombasthenia	Non-malignant blood disorders
42.	Bare Lymphocyte Syndrome	Immune disorders
43.	Omenn Syndrome	Immune disorders
44.	Reticular Dysgenesis	Immune disorders
45.	Neutrophil Actin Deficiency	Immune disorders
46.	SCID with Adenosine Deaminase Deficiency (ADA SCID)	Immune disorders
47.	SCID which is X linked	Immune disorders
48.	SCID with absence of T & B Cells	Immune disorders
49.	SCID with absence of T Cells, Normal B Cells	Immune disorders
50.	Kostmann Syndrome (Infantile Genetic Agranulocytosis)	Immune disorders
51.	Myelokathexis	Immune disorders
52.	Chediak Higashi Syndrome	Immune disorders
53.	Chronic Granulomatous Disease	Immune disorders
54.	Cartilage Hair Hypoplasia	Immune disorders
55.	Gunther Disease (Congenital Erythropoietic Protoporphyrria)	Immune disorders
56.	Systemic Mastocytosis	Immune disorders
57.	Common Variable Immunodeficiency	Immune disorders
58.	DiGeorge Syndrome	Immune disorders
59.	Evans Syndrome	Immune disorders
60.	Hemophagocytic Lymphohistiocytosis	Immune disorders
61.	IKK Gamma Deficiency (NEMO Deficiency)	Immune disorders
62.	IPEX Syndrome	Immune disorders

S. No.	Name of disorders	Category
63.	Leukocyte Adhesion Deficiency	Immune disorders
64.	Wiskott Aldrich Syndrome	Immune disorders
65.	X linked Lymphoproliferative Disease (Duncan's Syndrome)	Immune disorders
66.	X linked Hyper IgM Syndrome	Immune disorders
67.	Ataxia-Telangiectasia	Immune disorders
68.	Adrenoleukodystrophy	Metabolic disorders
69.	Krabbe Disease (Globoid Cell Leukodystrophy)	Metabolic disorders
70.	Metachromatic leukodystrophy	Metabolic disorders
71.	Pelizaeus-Merzbacher Disease	Metabolic disorders
72.	Alpha Mannosidosis	Metabolic disorders
73.	Gaucher Disease	Metabolic disorders
74.	Niemann Pick Disease	Metabolic disorders
75.	Sandhoff Disease	Metabolic disorders
76.	Wolman Disease	Metabolic disorders
77.	Hunter Syndrome	Metabolic disorders
78.	Hurler Syndrome	Metabolic disorders
79.	Maroteaux Lamy Syndrome	Metabolic disorders
80.	Mucopolidosis II (I-cell Disease)	Metabolic disorders
81.	Morquio Syndrome	Metabolic disorders
82.	Sanfilippo Syndrome	Metabolic disorders
83.	Scheie Syndrome	Metabolic disorders
84.	Sly Syndrome (beta glucuronidase deficiency)	Metabolic disorders
85.	Lesch-Nyhan Syndrome	Metabolic disorders
86.	Osteopetrosis	Metabolic disorders
87.	Hermansky-Pudlak Syndrome	Metabolic disorders
88.	Alzheimer Disease	Other disorders
89.	Amyotrophic Lateral Sclerosis	Other disorders
90.	Autism	Other disorders
91.	Brain Tumor	Other disorders
92.	Cardiomyopathy	Other disorders
93.	Cartilage repair	Other disorders
94.	Cerebral palsy	Other disorders
95.	Cleft Palate Repair (Alveolar)	Other disorders
96.	Compartment Syndrome (Battlefield Trauma)	Other disorders
97.	Critical Limb Ischemia	Other disorders
98.	Crohn disease	Other disorders
99.	Diabetes Type 1	Other disorders
100.	Epidermolysis Bullosa	Other disorders
101.	Ewing Sarcoma	Other disorders
102.	Graft versus Host Disease (GvHD)	Other disorders
103.	Hearing Loss (acquired sensorineural)	Other disorders
104.	HIV	Other disorders
105.	Huntington Disease	Other disorders
106.	Hypoplastic Left Heart Syndrome	Other disorders
107.	Hypoxic Ischemic Encephalopathy (HIE)	Other disorders
108.	Ischemic Heart Disease	Other disorders
109.	Ischemic Stroke	Other disorders
110.	Kidney plus stem cell transplant	Other disorders
111.	Liver cirrhosis	Other disorders
112.	Lupus	Other disorders
113.	Multiple Sclerosis	Other disorders
114.	Myocardial Infarction	Other disorders
115.	Open cardiac surgery for congenital heart diseases	Other disorders
116.	Ovarian Cancer (Link to clinical trials)	Other disorders
117.	Parkinson Disease	Other disorders
118.	Rhabdomyosarcoma	Other disorders
119.	Rheumatoid Arthritis	Other disorders
120.	Scleroderma	Other disorders
121.	Spinal cord injury	Other disorders
122.	Testicular Tumor	Other disorders
123.	Tissue Engineered Vascular Grafts for cardiac defects	Other disorders
124.	Traumatic Brain Injury	Other disorders

*'Other disorders' also include other disorders not listed here but is part of an approved clinical trial using Cord Blood Stem Cells.

ADDITIONAL STORAGE PROGRAMME

The Additional Storage Programme provides an option to the Client to extend the storage period of the cryopreserved Umbilical Cord Blood Stem Cells for an additional Fifty-Four (54) years after completion of Twenty-One (21) years of storage facility.

Lifetime in generic dictionary is defined as the duration of a person's life. As the life of a person is not predictable, Cordlife is relying on the life expectancy data (GHO data) released by World Health Organization (WHO) in 2015. Life expectancy as defined by WHO is "Average number of years that a newborn is expected to live if current mortality rates continue to apply". As per the data released by WHO, the average life expectancy at birth of a human being is 71.4 years on the basis of global population and 68.5 years on the basis of the population of India. With rising healthcare standards in India, life expectancy of an individual is expected to increase in coming years and may go up to Seventy-Five (75) years.

TERMS AND CONDITIONS

1. The Client has the option of storing Umbilical Cord Blood Stem Cells for an additional period of Fifty-Four (54) years. The Additional Storage Period will start only after the completion of the primary Agreement i.e. on the Twenty-First (21st) birthday of the Baby.
2. In case of unfortunate demise of the Baby during the tenure of the extended period, the legal rights of the Stem Cells will be bestowed upon his/her spouse or biological children or legal heirs.
3. After the expiry of the initial Twenty-One (21) years, the Baby will have the option of choosing any additional service Cordlife offers as per the respective charges levied then.

The Client understands that as of now the shelf life of Cord Blood has not been fully established. Successful bone marrow transplants have been reported with products stored for more than Ten (10) years, though the final expiration date for such products has not been established. Published studies indicate that Cord Blood Stem Cells cryopreserved for 21 to 23.5 years have manifested biological qualities equal to those at the time they were frozen.

Shaik Arshiya Yasmine

Shaik Arshiya Yasmine (May 22, 2024 20:24 GMT+5.5)

Signature of Legal Mother/Signature of Father (On Mother's Behalf)

Signed for and on behalf of Cordlife Sciences India Pvt. Ltd.

Signature

Dr. Prosanto Kumar Chowdhury

Director

DIN-09012582

AGREEMENT

UMBILICAL CORD BANKING

1. PARTIES

19/05/2024

This Agreement is made on

between

Expectant Mother's Name: Shaik Arshiya Yasmine

Expectant Father's Name: Shaik Abdul Latheef

Whose personal details and residing address are set out in the Client Application Form (Individually and collectively, the "Client")
-and-

CORDLIFE SCIENCES INDIA PRIVATE LIMITED ("Cordlife"),

A Company limited by shares, incorporated under the Companies Act, 1956 and having its registered office at P.L. Deuty Road, Bishnupur, Dist. 24 Parganas (South), West Bengal-743 503, India, having CIN-U85196WB2005PTC106719. Cordlife is a subsidiary of Cordlife Group Limited, incorporated in Singapore and limited by shares that are publicly traded on the Singapore Exchange Limited (SGX), with its registered office at 1 Yishun Industrial Street 1, A'Posh Bizhub #06-01/09, Singapore-768 160.

This Agreement outlines the rights and obligations of the parties as set forth in this document and is legally binding on the above individual/s as Client and Cordlife.

2. UNDERSTANDING THE CONTRACT

Words used repeatedly in this document are described below to help in knowing the terms:

Agreement: means the Client Agreement including the Client Application Form, Consent and Release from Liability Form, Health History Questionnaire and Schedule of Fees.

Associate Facility: means the laboratory of the affiliate/associate entities of the Cordlife Group, where the Umbilical Cord is either processed, tested and/or cryogenically stored.

Baby: means the newborn whose Umbilical Cord is collected (in case of multiple births, it refers to each of them individually).

Birth Centre: means the hospital or nursing home or any other place where the Mother is due to deliver or finally delivers the Baby.

Caregiver: means the obstetrician/gynaecologist or any medical professional who has primary responsibility for supervising the delivery of the Client's Baby.

CellOptima™: is a proprietary technique and verification process where the Umbilical Cord Lining is processed to validate the presence of various cell type/s. The technique also validates the capability of the Stem Cells derived from Umbilical Cord Lining to expand in future.

Collection Kit: means a kit box which contains all necessary items required for the collection, labelling and temporary storage of Umbilical Cord and Maternal Blood.

Cordlife's Facility: means the laboratory run and operated by Cordlife and/or its subsidiaries, where the Umbilical Cord is either processed, tested and/or cryogenically stored.

Explant™ Differentiation Culture: means a series of steps employed for enabling the future isolation and expansion of Mesenchymal and Epithelial Stem Cells for Explant™ Expansion Culture. The process includes the division of the Umbilical Cord Lining into multiple portions followed by a series of advanced steps required for cryogenic preservation, including but not limited to cell enumeration, phenotypic characterisation and microbiological sterility tests. Mesenchymal and Epithelial Stem Cells are identified by the markers CD90, CD105 and CD73 and differentiation of cell-type markers of Albumin, Mucin-1 and Alpha-fetoprotein respectively.

Explant™ Expansion Culture: means a series of steps employed to isolate, expand with multiple passaging up to at least 50 million or 500 million Epithelial and Mesenchymal Stem Cells and test the cell supernatant for mycoplasma and endotoxin level followed

by cryogenic preservation of the Stem Cells based on the plan selected by the Client.

Immediate Family Members: means and includes the Baby's biological parents and biological sibling/s (if any).

Maternal Blood: means the blood sample taken directly from the body of the birth and legal mother (as applicable), observing standard phlebotomy procedures, within Seven (07) days of the birth of the Baby.

Stem Cells: means the harvested cells that are obtained and stored after the processing of Umbilical Cord or Umbilical Cord Lining.

Unique Identification Number (UIN): is the personalised code allotted to identify each Client's Umbilical Cord or Umbilical Cord Lining.

Umbilical Cord: means the portion of the navel string that contains Stem Cells. When collected at birth, the Umbilical Cord will include Umbilical Cord Lining as they form together as part of the navel string.

Umbilical Cord Lining: means the protective membrane of the umbilical cord.

3. COMMENCEMENT AND TENURE

This Agreement shall commence when the Client signs this Agreement and remains in effect till the day the Baby attains the age of Twenty-One (21) years, unless otherwise terminated earlier in accordance with this Agreement. At such expiration date, the Baby may elect to continue storing the Umbilical Cord Stem Cells under a new agreement with Cordlife.

4. OWNERSHIP OF THE STEM CELLS

The Client agrees to be the custodian of the Umbilical Cord or Umbilical Cord Lining until the Baby reaches Eighteen (18) years of age. When the Baby attains the age of Eighteen (18), he or she shall become the owner. However, in case of unfortunate demise of the Baby before the Baby's Twenty-First (21st) birthday, the legal rights will be bestowed upon the Baby's biological Mother. If there is a difference between the parents during the first Eighteen (18) years, then the wishes of the Mother shall prevail. Once the Baby reaches Eighteen (18), in the event of any conflict between the Client's request and the request of the major Child, Cordlife shall be bound by the request of the major Child. However, if in an unlikely and unfortunate incidence where both the parents pass away before the Child has attained majority, then the Agreement will be transferred to the legal guardian, as decided by the law, till the Baby attains majority.

5. COLLECTION & TRANSPORTATION OF THE UMBILICAL CORD

Cordlife's responsibilities:

5.1. Cordlife shall provide to the Client a uniquely coded Collection Kit to bring to the Birthing Centre for the collection of the Umbilical Cord and Maternal Blood. The Collection Kit shall be provided in advance of the estimated due date of delivery of the Baby only after receipt of all documentation and payment instruments.

5.2. Cordlife shall assist the Client in collection and labelling of the Maternal Blood and the Umbilical Cord. Cordlife shall assist for the collection of Umbilical Cord by Caregiver or phlebotomist who has the necessary skills in collection and labelling of the Maternal Blood and the Umbilical Cord.

5.3. Upon collection of the Umbilical Cord and the Maternal Blood, and fulfillment of responsibilities listed below on the Client's part, Cordlife shall arrange for X-ray free transportation through a courier company of repute to have the Umbilical Cord transferred from the Birthing Centre to the Cordlife's facility. This shall be at no additional costs to the Client.

Client's responsibilities:

5.4. The Client undertakes to communicate to the Caregiver of their intention to have the Umbilical Cord and Maternal Blood collected with Cordlife.

5.5. Prior to the delivery of the Baby, the Client shall complete and submit the Client Application Form, Health History Questionnaire, Consent and Release from Liability Form, Collection Kit Booklet, any declarations (if needed) and the related fees (Cheques/ACH/Credit Card etc. as applicable) as per the plan opted, and mentioned in the Schedule of Fees, failing which Cordlife reserves the right not to either collect or process the Umbilical Cord and Maternal Blood. As the collected Umbilical Cord is perishable, Cordlife reserves the right to discard the same if documentation and fees are not received within Seventy-Two (72) hours of the delivery.

5.6. The Client understands that they are responsible for handing over the Collection Kit (provided by Cordlife) to the Caregiver or the phlebotomist who shall do the collection of the Umbilical Cord and Maternal Blood.

5.7. The Client shall be responsible for notifying Cordlife of final delivery status, location, time and date of delivery of the Baby at least 2 hours before the scheduled delivery for coordinating the collection and transportation of the Umbilical Cord and Maternal Blood on Client's behalf through the phlebotomist and the courier company.

6. PROCESSING AND CRYOGENIC PRESERVATION

Cordlife's responsibilities:

6.1. Cordlife shall maintain an individual account of the Client that shall contain the information necessary for identification, account management and Client contact.

6.2. The Umbilical Cord collected shall be subjected to processing and testing at Cordlife's facility and/or at any facility of Cordlife's associate/s.

6.3. At enrolment date, if the Client selects the plan of Explant™, EpiCord™ 50M or EpiCord™ 500M, the Umbilical Cord Portions will be subjected to Explant™ Differentiation Culture using CellOptima™ process.

6.4. For Epicord™ plans, Explant™ Expansion Culture is carried out which includes a series of additional steps to isolate and expand with multiple passaging up to at least 50 million or 500 million Mesenchymal and Epithelial Stem Cells to be cryogenically preserved based on the plan selected by the Client and with all due fees received by Cordlife.

6.5. For Epicord™ plans, Cordlife will split the processed Umbilical Cord Lining into parts and store at least one part at its India facility while reserving the right to store other parts at another Cordlife or its associate's facility in India or overseas, herein referred to as dual storage service.

6.6. Cordlife will provide the Client with the test reports upon completing all procedures. For Explant™ and Epicord™ plans, Cordlife will additionally provide a report registered with the Global Cord Registry, Cordlife's associate facility, as well as a secure login and password for accessing the registered report.

6.7. Cordlife reserves the sole right not to store the Umbilical Cord Stem Cells upon processing, if the Maternal Blood test results are reactive repeatedly by routine screening tests for certain infectious diseases. This is because the Stem Cells are not considered to be beneficial in future to the Client in the opinion of Cordlife.

Client's responsibilities:

6.8. To provide any such information that Cordlife may reasonably require from time to time for processing and testing of the Stem Cells.

6.9. If the length of the Umbilical Cord collected is insufficient, the Client shall make the final decision on whether or not to proceed with the processing.

7. EXPANSION OF STEM CELLS (EpSC & MSC)

Cordlife's responsibilities:

If the Baby or any of his or her immediate family members, including grandparents, require expanded Umbilical Cord Stem Cells for an approved treatment or clinical trial that has been approved by local government authorities in the country where the treatment is to be performed, Cordlife will provide complimentary expanded cells for the following plans. This benefit shall be extended to the Client once.

1. Cordplus plan, up to 500 million (5×10^8) Mesenchymal Stem Cells.
2. Explant™ and Epicord™ plans, up to 100 million (1×10^8) Epithelial Stem Cells and 1 Billion (1×10^9) Mesenchymal Stem Cells.

8. RETRIEVAL, USE AND/OR TRANSFER OF THE STEM CELLS

Client's responsibilities:

8.1. Request for Retrieval: The Client can retrieve the Umbilical Cord, Umbilical Cord Lining, Stem Cells for treatment any time during the tenure of the Agreement. The Client shall provide Cordlife with the information of the transplant physician and healthcare institution making the request. Any request for release should be addressed to Cordlife Sciences India Pvt. Ltd. in writing along with all necessary reports. The request should be accompanied by a note from the transplant physician certifying the satisfactory HLA matching and his/her intent to perform the transplant. In case of treatments forming a part of clinical trials

or physician-led studies, the transplant physician or transplant centre should provide documents supporting approvals from the relevant Government Authority of the country.

Cordlife's responsibilities:

8.2. Free Worldwide Shipment: Cordlife shall arrange for free X-ray-free shipping of the cryopreserved Umbilical Cord Stem Cells in special cryo-shippers to the designated medical facility/institution anywhere in the world for treatment of the Baby or any of his/her immediate family members, including grandparents.

8.3. Transportation of Cord Tissue Stem Cells: If Umbilical Cord Stem Cells are needed in India, Cordlife shall make available the expanded Umbilical Cord Stem Cells to the transplant centre as designated by the Client within Forty-Five (45) business days, or within Fifty-Five (55) business days if the Umbilical Cord Stem Cells are needed outside India, subject to rules and regulations of the countries involved. Ready-to-use expanded Stem Cells, as per the plan opted, shall be made available within Seven (07) and Ten (10) business days to any transplant centre within India or outside India respectively.

8.4. Retrieval for Others: If the Umbilical Cord Stem Cells are going to be used by any person other than the members mentioned in Clause 8.2, then Cordlife shall suggest a courier company for transportation of the same, the cost of which has to be paid by the Client.

8.5. Free Retrieval: Cordlife shall not charge any fee for retrieving the Umbilical Cord Stem Cells. However, the Client must have paid the processing and the prorated storage fees in full prior to the retrieval of the Stem Cells. The stored Stem Cells if not used, remain the property of the Client.

9. TERMINATION AND ITS EFFECT

The Agreement shall be terminated under the following circumstances:

9.1. Non-collection of Specimen: The Client understands that delivery of the baby may not take place as planned. Specimen collection may be missed due to multiple circumstances not limited to situations where Cordlife is not provided with prior intimation on delivery timing/place of delivery, or not given adequate time to make arrangements or the Client forgets or fails to hand over the Kit box within a reasonable period of time to Cordlife assigned phlebotomist or the hospital staff. In such an event, Cordlife shall not be held liable for its actions or omissions and the Agreement shall stand terminated. Cordlife shall refund the amount as received from the Client after deduction of enrolment fee and other non-refundable government taxes as applicable, if any.

9.2. Unavailability/unsuitability of Umbilical Cord for processing: In the unlikely event that the Umbilical Cord is lost during transit of Umbilical Cord from collection center to laboratory, impaired or cannot be processed for any reason, Cordlife shall promptly notify the Client and this Agreement shall be deemed terminated. The Umbilical Cord, if collected shall be discarded with prior notice. If there is an insufficient length of Umbilical Cord portion i.e. below 8 cm, Cordlife reserves the right not to process and consequently discard the Umbilical Cord. In such an incidence, the Agreement stands terminated and Cordlife shall refund the entire fees if already paid in advance.

9.3. Unsuitability of Umbilical Cord Stem Cells for cryogenic preservation: Where the processed Umbilical Cord is determined by Cordlife to be unsuitable for storage, Cordlife shall notify the Client within Sixty (60) business days and seek consent from the Client to discard the Umbilical Cord. This Agreement shall only be deemed terminated from the date of receipt of written consent from the Client. Cordlife shall discard the Umbilical Cord only upon receiving the written consent from the Client and the entire fees shall be refunded if already paid in advance.

9.4. Non-disclosure of material information in Health History Questionnaire: Cordlife reserves the right to terminate the Agreement if any information provided in the Health History Questionnaire is false and/or the Client has intentionally withheld material information. In such cases there will be no refund of fees paid. Cordlife will not be liable to honour any commitments mentioned in the Agreement.

9.5. Fulfillment of Agreement in entirety: The Agreement shall stand terminated if the entire Stem Cells are retrieved for transplantation use during the tenure of the Agreement i.e. Twenty-One (21) years and the storage fees shall be refunded on a pro-rata basis if already paid in advance.

9.6. Non-payment of dues by the Client: The Agreement shall be terminated if the Client fails to pay any due fee, whether the whole or any part of the agreed payment, which shall include the equal monthly instalments, within Sixty (60) business days of the payment's due date, without prejudice to Cordlife's right to take legal steps to recover the unpaid sum. In such event, the Client's rights to the Stem Cells shall stand relinquished and Stem Cells shall be appropriated by Cordlife as its exclusive property to deal with in the manner it so decides.

9.7. Completion of tenure: The Agreement shall be terminated by itself on Twenty-First (21st) birthday of the Baby. The Client gives Cordlife the right to deal with the Stem Cells as deemed fit, if the Stem Cells are not claimed back and the Agreement not renewed within One (01) year from the date of its expiry.

9.8. By election: Either party may elect to terminate the Agreement during the Twenty-One (21) years of storage, by serving a Sixty (60) business days written notice. Such termination shall take effect once the dues are settled with either party. If the Agreement is terminated by Cordlife, the effect shall be as stipulated in Clause 14.1. If the Agreement is terminated by Client during the Twenty-One (21) years of storage, Cordlife shall refund the Client with the storage fee on a pro-rata basis if paid earlier. However, the Client is liable to pay the entire processing and storage fees till the date of termination. The Client can choose to transfer the Umbilical Cord and/or Cord derived Stem Cells at their own cost to a desired facility of their choice. If the Stem Cells are not claimed back or transferred to another facility within Thirty (30) business days from intimation of termination by the Client, then the Client gives Cordlife the right to deal with the Stem Cells as deemed fit.

9.9. By prevailing statute: In the event of either law or governmental agency or regulatory provisions or medical guidelines requiring termination of the Agreement, then the Agreement shall terminate itself on grounds of impossibility of performance and the storage fees shall be refunded on pro-rata basis if already paid in advance.

9.10. For Clients who have availed Explant™, Epicord™ 50 or Epicord™ 500 plan: In the unlikely event that the Umbilical Cord portions are deemed to be unsuitable for storage or for future expansion, the Agreement shall stand terminated and Cordlife shall refund the entire fees if already paid as mentioned in the Schedule of Fees.

9.11. The processing and the prorated storage fees must be paid in full by the Client in order to avail any services.

9.12. Termination does not release the Client from paying the dues to Cordlife. The Client is liable for paying the entire processing and storage fees till the date of termination. Any EMI (Equal Monthly Instalments) facility provided to the Client for the fees and cost already covered by Cordlife, shall cease to exist on such termination, and Cordlife shall claim the entire fee from the Client, which if not paid shall be recoverable through process of law.

9.13. All refunds shall be provided to the Client within Thirty (30) business days of receiving the completed documentation including written consent to discard processed Umbilical Cord as the case may be.

9.14. Government taxes, if levied, will be non-refundable and would be deducted as applicable.

10. QUALITY WARRANTY - UMBILICAL CORD

If in the opinion of the recipient's transplant physician, whereby the Umbilical Cord Stem Cells, upon retrieval cannot be used for the Baby or any of his/her immediate family members for a transplant, the reason being insufficient cell dose due to substantial reduction in cell viability and potency which does not meet the then prevailing viability/potency criteria benchmarked against international best practices, Cordlife shall use its best endeavours to provide a suitably matched Stem Cell unit to the recipient from public repositories worldwide at no additional cost to the Client within Fourteen (14) business days. If this is not possible, then Cordlife shall pay the Client a sum of Two million Indian Rupees (₹20,00,000) within Thirty (30) business days of declaring its inability to procure the suitably matched Stem Cell unit.

11. DISASTER RELIEF - UMBILICAL CORD

If the Baby or any of his/her immediate family members are scheduled for a Umbilical Cord Tissue Stem Cell transplant and stem cells are found to have been impaired due to transportation, processing, storage and/or any circumstances beyond the control of Cordlife, shall use its best endeavors to provide a suitable Donor cell unit or expanded MSC's from public repositories worldwide at no additional cost to the Client. If this is not possible, then Cordlife shall pay the Client a sum of Two million Indian Rupees (₹20,00,000) within Thirty (30) business days of declaring its inability to procure the same.

12. CORD TISSUE TREATMENT ASSISTANCE

After the enrolment date, if the Baby or immediate family members are scheduled for treatment using Umbilical Cord Stem Cells, then in an effort to help ease the financial burden and offset the treatment, Cordlife shall use its best endeavours to provide an amount up to Two Million Indian Rupees (₹20,00,000) to the hospital; if such provision is difficult to execute, then to the Client as reimbursement. The re-imbursalment amount will be provided only after necessary verification and documentation within Ten (10) business days.

13. GENERAL TERMS & CONDITIONS

13.1. As per the current national guidelines, Cord Tissue Stem Cells can be retrieved for approved transplant and clinical trials. This is also applicable for benefits mentioned in Clauses 7, 10, 11 and 12.

13.2. All benefits mentioned in Clauses 7, 10, 11 and 12 will be applicable after Cordlife declares successful storage of the Umbilical Cord Stem Cells.

13.3. The Client shall be entitled to the benefits and services mentioned in the Clauses 7, 10, 11 and 12 till the Baby attains Twenty-One (21) years of age.

13.4. Any additional expenses (except for the specific services explicitly mentioned in the Agreement) on account of testing of the Stem Cells or any third-party expenses, including manipulation but not limited to expansion and differentiation of the Umbilical Cord Stem Cells at the time of issue/transfer are to be borne by the Client.

14. GENERAL, OTHER WARRANTIES & EXEMPTIONS, RIGHTS OF THIRD PARTIES

14.1. In an unlikely event that Cordlife is not able to operate in India for any reason whatsoever, Cordlife may assign its rights or part with its rights under this Agreement to another company of the Cordlife Group or another service provider. The Agreement under such circumstances shall remain in full force and effect. Cordlife at its own cost shall arrange for the transfer of Umbilical Cord Stem Cells and pay for storing the Stem Cells for the remaining period of this Agreement to the extent Client has already paid for storage in advance. Cordlife in such event shall refund the Client with the storage fees on a pro-rata basis should the Client choose to transfer the Umbilical Cord Stem Cells to a desired facility not nominated by Cordlife and the Agreement shall stand terminated accordingly. The Client has to bear the costs of transfer of Umbilical Cord Stem Cells to a facility nominated by the Client. The Agreement shall remain in full force if Cordlife is acquired by or merged with another company.

14.2. For the purpose of safety, the Client understands that Cordlife can relocate the Stem Cells or a part of the same to another facility. Cordlife shall intimate the Client within Thirty (30) business days of such relocation in case of an unplanned shift to ensure the safety of the Stem Cells during any calamity or constraint faced which are beyond Cordlife's control. In case of any planned relocation the same shall be intimated to the Client before the relocation.

14.3. If the Stem Cells are required outside India, Cordlife shall transport the Stem Cells to the transplant centre as specified in Clause 8.3. Cordlife shall assist the Client in procuring any regulatory clearances/permissions required for the transportation of the Stem Cells.

14.4. Except for Clauses 10, 11 and 12 in all other cases, the Client acknowledges that Cordlife's liability to the Client for any event (or series of connected events) arising out of or in connection with this Agreement shall not exceed the total amount of fees paid to Cordlife.

14.5. The Client acknowledges that Cordlife should be excused for actions or omissions by the associate parties and third parties who are not the agents of Cordlife or its associate facilities including but not limited to the phlebotomists, the courier companies or any other individuals or agencies not in the direct control of Cordlife.

14.6. The above-mentioned clause is applicable till the Umbilical Cord has been tested, processed and declared fit for storage by Cordlife and the relevant reports are provided to the Client.

14.7. A person who is not a party to this Agreement has no rights under the relevant Indian laws to enforce any term of the Agreement and the Client hereby indemnifies and agrees to hold harmless, Cordlife, its directors, representatives, officers, employees, consultants, agents, shareholders, and affiliates from any and all claims, liabilities, demands and causes of action asserted against Cordlife by such person/s.

14.8. In the event that only a portion of the Stem Cells is retrieved, the Agreement would survive and continue until the entire Stem Cells are retrieved.

15. FORCE MAJEURE

Cordlife shall not be in default of this Agreement wholly or partly by reason of its delay in the performance of, or failure to perform, any of its obligations hereunder if such delay or failure is caused by prolonged statewide strikes affecting supplies or materials, labor or power, acts of God includes but not limited to earthquakes, hurricane, floods, fatal storms, lightning rendering acute harm to Cordlife facilities, acts of the public enemy, war, acts of terrorism, riots or other events that arise from

circumstances beyond the reasonable control of that party. During the pendency of such intervening event, Cordlife shall take all reasonable steps to fulfill its obligations under this agreement by other means and, in any event, shall upon termination of such intervening event, promptly resume its obligations under this Agreement.

16. GOVERNING LAW & JURISDICTION

For any disputes or claims relating and arising from this Agreement, the jurisdiction shall be deemed to have been created mutually since the Clients are legally liable to pay the dues to Cordlife at P. L. Deuty Road, Bishnupur, Dist. 24 Parganas (South), West Bengal-743 503, India, Police Station Bishnupur, within the jurisdiction of the Courts of Kolkata.

17. MISCELLANEOUS

17.1. If any provision of this Agreement is deemed unenforceable, the remaining provisions hereof shall nevertheless be fully enforceable in accordance with their terms. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. This Agreement has been prepared in the English language and the English language shall be applied in its interpretation.

17.2. Cordlife does not perform any medical services or functions other than those expressly indicated in the Agreement. Cordlife expressly disclaims any responsibility to provide or deem to provide any such services.

17.3. At any point of time the Client can opt to upgrade the services. The Client has to pay the difference amount as applicable at the time of request for upgradation. The Client needs to give a notice of Sixty (60) business days to Cordlife for performing the same.

18. ENTIRE AGREEMENT

The Client Application Form, Health History Questionnaire, Consent and Release from Liability Form, and Schedule of Fees shall form part of this Agreement and be construed as one document and supersede all prior arrangements whether oral or written. In case of any special services to be provided the same is to be confirmed via written instrument issued as amendments to the Agreement signed by any members of Cordlife Board of Directors.

19. ASSIGNMENT

This Agreement is personal to the Client only and is not assignable. This Agreement may only be assigned by Cordlife by agreement and written confirmation to the Client.

We, the Client, have read and understood the Agreement. We agree to the collection, processing and cryogenic preservation of the to-be-born Baby's Stem Cells in accordance with the terms and conditions of this Agreement.

Signed by the Client with details as per the Client Application Form:

Shaik Arshiya Yasmine

Shaik Arshiya Yasmine (May 22, 2024 20:24 GMT+5.5)

Signature of Legal Mother/Signature of Father (On Mother's Behalf)

Signed for and on behalf of Cordlife Sciences India Pvt. Ltd.

Signature

Dr. Prosanto Kumar Chowdhury

Director

DIN-09012582

SCHEDULE OF FEES

PLAN (WITH STORAGE 21 YEARS)	EMI	UPFRONT FEES (INCLUDING ENROLMENT AND DOCUMENTATION FEES)	PAYMENT/ EMI	PRICE ^β	TICK [✓]	PROMO	NET CONTRACT PRICE
CORDPLUS-CB+CT [™]	One-time	6,490	56,500	62,990	<input checked="" type="checkbox"/>	3990	59,000.00
	Flexi-12	6,490	4,955	65,950	<input type="checkbox"/>		
	Flexi-24	12,390	2,440	70,950	<input type="checkbox"/>		
CORDPLUS-CB [™]	One-time	6,490	45,110	51,600	<input type="checkbox"/>		
	Flexi-12	6,490	3,925	53,590	<input type="checkbox"/>		
	Flexi-24	12,390	1,785	55,230	<input type="checkbox"/>		
CORDPLUS-CT [™]	One-time	6,490	27,410	33,900	<input type="checkbox"/>		
	Flexi-12	6,490	2,475	36,190	<input type="checkbox"/>		
^α CB+EXPLANT [™]	One-time	6,490	1,33,500	1,39,990	<input type="checkbox"/>		
^α CB+EPICORD [™] 50M	One-time	6,490	2,83,500	2,89,990	<input type="checkbox"/>		
^α CB+EPICORD [™] 500M	One-time	6,490	5,47,010	5,53,500	<input type="checkbox"/>		
ADDITIONAL SERVICES							
AXP [®] II Processing*	One-time	-	15,990	15,990	<input type="checkbox"/>		
Additional Storage [^]	One-time	-	21,990	21,990	<input checked="" type="checkbox"/>	21990	0
CFU Assay	One-time	-	8,850	8,850	<input type="checkbox"/>		
HLA Typing	One-time	-	14,150	14,150	<input type="checkbox"/>		
MetaScreen	One-time	-			<input type="checkbox"/>		
Others [#]	One-time	-			<input type="checkbox"/>		

TOTAL NET CONTRACT PRICE (₹) 59,000.00

[™]CB - Cord Blood | CT - Cord Tissue.

*Only applicable for Cordplus plans.

[^]Additional Storage of Cord Blood is for 54 Years. Please refer to Clause 3 & Appendix B.

[#]Additional Charges for Specimen collection or any other services needs to be paid by the Client (if applicable).

^βPrice is inclusive of GST.

^αOn instance of the termination of the CB contract for the reasons mentioned in Clause 8, then Price of CB would be refunded if already paid.

KIT UIN No.: 0000 Client's Mobile Number (as Per CRM): 7095056455

Offer Details: FREE LIFETIME STORAGE

Additional Remarks:

Name of CRE: Kamineni Devendrababu ENQ No.: LED1000454898

CORDLIFE DOES NOT ISSUE ANY MANUAL RECEIPTS TO CLIENTS. PLEASE ASK FOR E-RECEIPT IN CASE OF ANY CASH PAYMENT.

Cordlife Sciences India Pvt. Ltd.

P.L. Deuty Road, Bishnupur, 24 Parganas (S) West Bengal - 743 503

Mode of Payment Form

Date: 19/05/2024

Payment Details

PAYMENT INSTRUMENT	TRANSACTION NUMBER/ORDER ID	AMOUNT (INR)	DATE OF TRANSACTION
Cheque*			
Post Dated Cheque*^			
ACH/E-NACH^			
Credit Card (SI)^			
E-Payment Gateway [‡]			
NEFT/RTGS/IMPS/UPI			
Cash [§]			
Financing			
TOTAL NET CONTRACT PRICE (₹)		0.00	

*Cheque payable to **CORDLIFE SCIENCES INDIA PVT. LTD.** Please DOUBLE CROSS the cheque for security purposes.

^NUMBER OF INSTALMENTS.....AMOUNT PER INSTALMENT.....

Please mention **ACCOUNT HOLDER'S NAME**, in case payment instruments do not belong to the Client (Parents).....[‡]For E-payment, please visit our secured web portal at: <https://www.cordlifeindia.com> and click on Online Payment Gateway Link.[§]**CORDLIFE** does not issue any manual receipts to Clients. Please ask for **E-RECEIPT** in case of any Cash Payment.


AGREEMENT

UMBILICAL CORD BANKING

ADDENDUM TO HHQ (QR 8.1-1-14-x)/DHHQ (QR 6.1-1-13-I)

Select whichever applicable

1. TRAVEL AND RELATED HISTORY:

In the past 6 months, have you been tested positive for West Nile Virus (WNV), or have you visited or lived in countries with current or potential WNV infection? Please state the date of positive test for WNV or state countries and dates of your visit. (Refer to list of countries below):	<input type="radio"/> Yes	<input checked="" type="radio"/> No
<p>Please scan the QR code or refer to this link for the updated country list: https://www.iamat.org/risks/west-nile-virus#</p> 	<p>COUNTRY: _____</p> <p>DATE OF VISIT: _____</p> <p>FROM: _____</p> <p>TO: _____</p> <p>TESTED POSITIVE ON: _____</p>	

2. If you have answered "Yes" to any of the following type of infections in the HHQ/DHHQ:

Do you consent to the continued storage of your baby's sample(s), notwithstanding that there may be limitations of cord blood and cord tissue usage if you are tested positive or at risk of being infected with West Nile Virus/Chikungunya, COVID-19, Herpes Simplex Virus, Chickenpox, Zika, Malaria and /or Toxoplasmosis?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
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We acknowledge that we have provided all the information truthfully and to the best of our knowledge. If any such information is found to be incorrect then Cordlife will not be liable for the same. Cordlife reserves the right to terminate the Agreement if any information provided in this Health History Questionnaire by us is false and/or we have intentionally withheld material information.

Shaik Arshiya Yasmine

Shaik Arshiya Yasmine (May 22, 2024 20:24 GMT+5.5)

Signed for and on behalf of Cordlife Sciences India Pvt. Ltd.

Signature

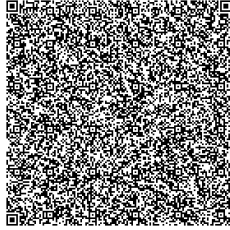


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Government of India

భారత విశిష్ట గుర్తింపు ప్రాధికార సంస్థ
Unique Identification Authority of India

రిజిస్ట్రేషన్/ Enrolment No.: 2017/60147/03168

To
షేక్ అర్షియా యాస్మిన్
Shaik Arshiya Yasmine
D/O: Shaik Zuber Ahmed,
28-1-705-8,
SRI RAM NAGAR COLONY,
KALKI BHAGAVAN TEMPLE,
MYPADU GATE, NAWABPET,
VTC: Nellore,
PO: Stonehousepet,
Sub District: Nellore,
District: Nellore,
State: Andhra Pradesh,
PIN Code: 524002,
Mobile: 9848793565



మీ ఆధార్ సంఖ్య / Your Aadhaar No. :

9363 3354 8692

VID : 9119 1810 6865 3061

నా ఆధార్, నా గుర్తింపు



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Government of India



Aadhaar no. issued: 23/12/2012



షేక్ అర్షియా యాస్మిన్
Shaik Arshiya Yasmine
పుట్టిన తేదీ/DOB: 25/04/1998
స్త్రీ/ FEMALE

ఆధార్ అనేది గుర్తింపు రుజువు మాత్రమే, పౌరసత్వం లేదా పుట్టిన తేదీ కి కాదు. ఇది ధృవీకరణతో మాత్రమే ఉపయోగించాలి (ఆన్‌లైన్ ప్రమాణీకరణ లేదా QR కోడ్ / ఆఫ్‌లైన్ XML యొక్క స్కానింగ్).

Aadhaar is proof of identity, not of citizenship or date of birth. It should be used with verification (online authentication, or scanning of QR code / offline XML).

9363 3354 8692

నా ఆధార్, నా గుర్తింపు



Government of India



సమాచారము / INFORMATION

- ఆధార్ అనేది గుర్తింపు రుజువు, పౌరసత్వం లేదా పుట్టిన తేదీ కి కాదు. పుట్టిన తేదీ అనేది ఆధార్ నంబర్ హోల్డర్ సమర్పించిన నిబంధనలలో పేర్కొన్న పుట్టిన తేదీ పత్రం యొక్క రుజువు ఆధారం ద్వారా ఇచ్చే సమాచారంపై ఆధారపడి ఉంటుంది.
- ఈ ఆధార్ లేఖను UIDAI నియమించిన ప్రమాణీకరణ ఏజెన్సీ ద్వారా ఆన్‌లైన్ ప్రమాణీకరణ ద్వారా లేదా యాప్ స్టోర్‌లలో అందుబాటులో ఉన్న mAadhaar లేదా ఆధార్ QR స్కానర్ యాప్‌ని ఉపయోగించి లేదా www.uidai.gov.inలో అందుబాటులో ఉన్న సురక్షిత QR కోడ్ రీడర్ యాప్‌ని ఉపయోగించి QR కోడ్ స్కానింగ్ ద్వారా ధృవీకరించాలి.
- ఆధార్ ప్రత్యేకమైనది మరియు సురక్షితమైనది.
- ఆధార్ నమోదు చేసిన తేదీ నుండి పుట్టి 10 సంవత్సరాల తర్వాత గుర్తింపు మరియు చిరునామాకు సంబంధించిన పత్రాలతో ఆధార్ ను నవీకరించాలి.
- వివిధ ప్రభుత్వ మరియు ప్రభుత్వేతర ప్రయోజనాలు/సేవలను పొందడంలో ఆధార్ మీకు సహాయపడుతుంది.
- మీ మొబైల్ నంబర్ మరియు ఈ-మెయిల్ ఐడీని ఆధార్ లో అప్‌డేట్ చేసుకోండి.
- ఆధార్ సేవలను పొందేందుకు mAdhaar యాప్‌ను డౌన్‌లోడ్ చేసుకోండి.
- ఆధార్/బయోమెట్రిక్‌లను ఉపయోగించనప్పుడు భద్రతను నిర్ధారించడానికి లాక్/అన్‌లాక్ ఆధార్/బయోమెట్రిక్స్ ఫీచర్‌ని ఉపయోగించండి.
- ఆధార్‌ను కోర్ సంస్థలు తప్పనిసరిగా సమ్మతి పొందవలసి ఉంటుంది
- Aadhaar is proof of identity, not of citizenship or date of birth (DOB). DOB is based on information supported by proof of DOB document specified in regulations, submitted by Aadhaar number holder.
- This Aadhaar letter should be verified through either online authentication by UIDAI-appointed authentication agency or QR code scanning using mAdhaar or Aadhaar QR Scanner app available in app stores or using secure QR code reader app available on www.uidai.gov.in.
- Aadhaar is unique and secure.
- Documents to support identity and address should be updated in Aadhaar after every 10 years from date of enrolment for Aadhaar.
- Aadhaar helps you avail of various Government and Non-Government benefits/services.
- Keep your mobile number and email id updated in Aadhaar.
- Download mAdhaar app to avail of Aadhaar services.
- Use the feature of Lock/Unlock Aadhaar/biometrics to ensure security when not using Aadhaar/biometrics.
- Entities seeking Aadhaar are obligated to seek consent.

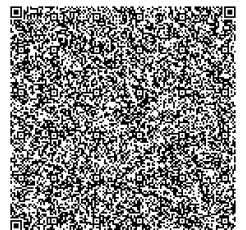


భారత విశిష్ట గుర్తింపు ప్రాధికార సంస్థ
Unique Identification Authority of India



చిరునామా:
D/O: షేక్ జుబేర్ అహ్మద్, 28-1-705-8, శ్రీ రామ్ నగర్
కాలనీ, కల్కి భగవాన్ దేవాలయం, మైపాడు గేట్, నవాబ్‌పేట,
నెల్లూరు, పోస్టాఫీస్ పేట్, నెల్లూరు,
ఆంధ్ర ప్రదేశ్ - 524002

Address:
D/O: Shaik Zuber Ahmed, 28-1-705-8, SRI
RAM NAGAR COLONY, KALKI BHAGAVAN
TEMPLE, MYPADU GATE, NAWABPET,
Nellore, PO: Stonehousepet, DIST: Nellore,
Andhra Pradesh - 524002



9363 3354 8692

VID : 9119 1810 6865 3061

1947

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भारत सरकार
Bharat Sarkar



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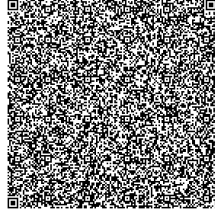
భారత ప్రభుత్వం

Unique Identification Authority of India
Government of India

రిజిస్ట్రేషన్/ Enrolment No.: 2052/31524/73715

Download Date: 11/10/2019
To
శ్రీక అబ్దుల్ లతీఫ్
Shaik Abdul Latheef
S/O: Shaik Basha
house no-16-80/1-3
noorani mosque
Chagalamarri
Chagalamarri
Kurnool Andhra Pradesh - 518553
7095056455

Generation Date: 15/07/2017



QR Code with Photograph

మీ ఆధార్ సంఖ్య / Your Aadhaar No. :

4790 7256 1728

VID : 9179 2964 5544 1455

నా ఆధార్, నా గుర్తింపు



భారత ప్రభుత్వం
Government of India



శ్రీక అబ్దుల్ లతీఫ్
Shaik Abdul Latheef
పుట్టిన తేదీ/DOB: 31/03/1993
పురుషుడు/ MALE

4790 7256 1728

VID : 9179 2964 5544 1455

నా ఆధార్, నా గుర్తింపు



सत्यमेव जयते
Government of India



సమాచారం

- ఆధార్ గుర్తింపుకు ధృవీకరణ, పౌరసత్వానికి కాదు.
- గుర్తింపుకు ధృవీకరణ ఆన్‌లైన్ అథెంటికేషన్ ద్వారా పొందవచ్చు.
- ఇది ఎలక్ట్రానిక్ పద్ధతిలో వ్రాయబడిన లేఖ.

INFORMATION

- **Aadhaar** is a proof of identity, not of citizenship.
- To establish identity, authenticate online.
- This is electronically generated letter.

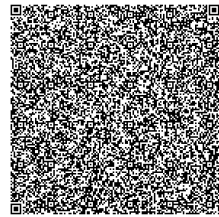
- ఆధార్ దేశమంతటా ఆమోదించబడుతుంది .
- ఆధార్ భవిష్యత్తులో ప్రభుత్వ మరియు ప్రభుత్వేతర సేవలు అందచేయడంలో సహాయ పడుతుంది .
- **Aadhaar** is valid throughout the country .
- **Aadhaar** will be helpful in availing Government and Non-Government services in future .



భారత విశిష్ట గుర్తింపు ప్రాధికార సంస్థ
Unique Identification Authority of India

విరునామా:
S/O: శ్రీక బాషా, హౌస్ న-16-80/1-3, నూరాని మాస్క్,
చగలమర్రీ, కుర్నూల్,
ఆంధ్ర ప్రదేశ్ - 518553

Address:
S/O: Shaik Basha, house no-16-80/1-3,
noorani mosque, Chagalamarri, Kurnool,
Andhra Pradesh - 518553



QR Code with Photograph

4790 7256 1728

VID : 9179 2964 5544 1455



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