

PhyCentra — A Product and Service Operated by Folay Healthcare Technologies LLC

TERMS OF SERVICE

Consumer-Facing Mobile & Web Application

Effective Date: July 30, 2026

Last Updated: July 30, 2026

Version 1.0

Platform: PhyCentra mobile and web applications.

1. Agreement to Terms

These Terms of Service ("Terms") constitute a legally binding agreement between you and Folay Healthcare Technologies LLC. PhyCentra is a product and service operated by Folay Healthcare Technologies LLC ("PhyCentra," "we," "us," or "our"). These Terms govern your access to and use of the PhyCentra mobile application for iOS and Android, the PhyCentra web application, and any related services (collectively, the "Application"). Please read these Terms carefully before creating an account or using the Application.

By creating an account, downloading the Application, or using any part of the service, you confirm that you have read, understood, and agree to be bound by these Terms and our Privacy Policy, which is incorporated herein by reference. If you do not agree to these Terms, you must not use the Application.

2. Description of Service

PhyCentra is a physician credential management and career readiness platform designed to help physicians organize licensure, certification, and professional credential information. The Application allows you to:

- Upload, store, and access professional credential documents, including your state medical license(s), DEA registration, board certification records, CME completion records, malpractice insurance and claims history documents, and related professional credentials.
- Receive reminders and alerts based on expiration dates and renewal deadlines extracted from your uploaded documents.
- View a Credential Readiness Dashboard summarizing your document statuses and upcoming deadlines.
- Generate a Credential Readiness Score reflecting the completeness and currency of the documents you have uploaded.
- Build and export shareable credential readiness packets based on documents you upload, for your own use in employment, privileging, or licensure applications.

3. Important Limitations — Please Read Carefully

PhyCentra is an informational and organizational tool only. By using the Application, you acknowledge and agree to the following:

3.1 Not an Official Record Provider

PhyCentra does not access, retrieve, or provide official records from any state medical board, the DEA, ABMS or its member boards, the National Practitioner Data Bank (NPDB), a hospital credentialing body, or any other government or credentialing authority. All information displayed in the Application is derived solely from

documents you upload. PhyCentra is not a credentials verification organization (CVO) and does not perform primary source verification.

3.2 Not Legal, Regulatory, or Credentialing Advice

Nothing in the Application constitutes legal advice, regulatory guidance, or credentialing advice, or a guarantee of compliance with any law, regulation, licensing board requirement, or institutional credentialing standard. The Credential Readiness Score, status indicators, and all alerts are informational only and are based solely on the data you have provided. You are solely responsible for verifying the accuracy of your documents and ensuring your actual compliance with all applicable licensure, certification, DEA, and institutional requirements.

3.3 No Verification of Documents

PhyCentra does not verify the authenticity, accuracy, validity, or current status of any document you upload. You represent that all documents you upload are genuine, belong to you, and that the information contained in them is accurate to the best of your knowledge.

3.4 No Real-Time Institutional Integration

The Application does not connect to state medical board systems, DEA databases, ABMS or member board systems, NPDB, hospital or payer credentialing systems, or any other government or regulated data source. Information in the Application may not reflect your current licensure, certification, or DEA status. Always verify your actual status directly with the relevant licensing board, certifying body, or the DEA.

3.5 Credential Readiness Score Disclaimer

The Credential Readiness Score is an internal metric generated from your uploaded documents. It is not a licensure status, a certification of good standing, a credentialing determination, or a risk assessment of any kind. It is not shared with any third party without your action to do so (e.g., exporting a packet), and it has no legal or regulatory significance. It is provided solely for your personal awareness and organizational convenience.

3.6 No Patient Information

PhyCentra is designed only for professional credential, licensing, certification, and career-readiness documents. PhyCentra is not intended to store patient medical records, patient-identifiable information, or protected health information. You agree not to upload patient medical records, protected health information, or patient-identifiable information to the Application. Users are responsible for removing or redacting any patient-identifiable information before uploading documents, including from malpractice claim documents, hospital forms, or other records that may contain patient identifiers. If you believe you uploaded patient information by mistake, contact us immediately.

PhyCentra may remove, delete, restrict, or refuse to process any document that appears to contain patient medical records, protected health information, or other prohibited information, with or without notice.

3.7 OCR and Automated Extraction Disclaimer

OCR and automated extraction features may be incomplete or inaccurate. You are responsible for reviewing and correcting all extracted information, including expiration dates, license numbers, document types, CME hours, DEA information, and reminder settings before relying on them.

3.8 Shared Packets, Downloads, and Share Links

If you choose to export, download, or share a credential readiness packet, including through a secure share link in the web application, you are responsible for ensuring that the recipient is correct and authorized to receive the information, and for sharing links only through secure channels. Anyone with an active share link may be able to access the shared packet. Shared credential packets automatically expire 30 days after the share link is created unless revoked earlier by you. Revoking or expiring a share link prevents future access through that link, but PhyCentra cannot control, retrieve, or delete copies of documents once they have been viewed, downloaded, saved, forwarded, or otherwise retained by a recipient.

3.9 Reminders and Notifications Not Guaranteed

PhyCentra does not guarantee that reminders, alerts, or notifications will be delivered, timely, accurate, or sufficient to prevent expiration, lapse, missed deadlines, or noncompliance. You remain solely responsible for tracking and meeting all licensure, certification, registration, and renewal deadlines.

3.10 Release Status

The Application is an evolving platform. Features may be incomplete, experimental, or limited, and may be added, modified, suspended, or discontinued at any time without notice as we continue to improve the service.

3.11 Free Access

PhyCentra is currently offered free of charge. We do not currently charge users to create an account or use the core features of the Application. We may introduce paid features, subscription plans, premium services, or other fees in the future. If we do so, we will provide notice and any applicable payment terms before charging you. Continued use of paid features, if introduced, may require acceptance of additional terms.

4. Eligibility

You must be at least 18 years of age and either a licensed physician, a physician in training (resident or fellow), or a medical school graduate preparing for licensure, to use the Application. By creating an account, you represent that you meet this requirement. If you are using the Application on behalf of a business or organization, you represent that you have the authority to bind that entity to these Terms.

5. Account Registration and Security

To use the Application, you must create an account by providing accurate and complete information including your name, email address, and phone number. You are responsible for:

- Maintaining the confidentiality of your account access credentials.
- All activity that occurs under your account.
- Notifying us immediately at admin@folayhealth.com if you become aware of any unauthorized access to your account.

PhyCentra currently uses passwordless authentication through one-time passcodes (OTP) delivered to your registered email address. We do not store passwords. You are responsible for maintaining access to your registered email address.

6. User Conduct and Acceptable Use

You agree to use the Application only for lawful purposes and in accordance with these Terms. You agree not to:

- Upload documents belonging to another person without their express authorization.
- Upload fraudulent, falsified, or altered professional credential documents.
- Upload patient medical records, protected health information, or patient-identifiable information.
- Use the Application for any commercial purpose, including reselling access to its features.
- Attempt to gain unauthorized access to any part of the Application or its underlying systems.
- Reverse engineer, decompile, or otherwise attempt to extract the source code of the Application.
- Use the Application in any manner that could disable, damage, overburden, or impair the service.
- Upload any content that is unlawful, harmful, defamatory, or that infringes any third-party intellectual property rights.

7. Document Uploads and Your Content

You retain ownership of all documents and information you upload to the Application. By uploading content, you grant PhyCentra a limited, non-exclusive license to process, store, and display your content solely for the purpose of providing the service to you. We do not use your uploaded documents, OCR outputs, credential information, or personal data to train third-party artificial intelligence models.

You represent and warrant that: (a) you have the right to upload all documents and content you submit; (b) your content does not violate any applicable law or third-party rights; and (c) the information in your uploaded documents is, to the best of your knowledge, accurate.

Your uploaded documents may contain sensitive personal and professional information, including license numbers, DEA registration numbers, and identifying information. See our Privacy Policy for details on how this information is stored, secured, and used.

8. Third-Party Services

The Application uses certain third-party services to deliver its features, including Supabase for authentication, database, file storage, and backend processing; Amazon Web Services, including Amazon Textract, for optical character recognition (OCR); and Resend for transactional email delivery, including one-time passcodes (OTP) and service-related communications. The service providers we currently use are identified in our Privacy Policy. Your use of the Application is subject to the terms and privacy policies of these third-party providers to the extent applicable. PhyCentra is not responsible for the availability, performance, security practices, or processing activities of third-party service providers except as required by applicable law or our agreements with those providers.

If you download or use the Application through the Apple App Store or Google Play, your use may also be subject to the applicable terms and policies of Apple Inc. or Google LLC, respectively. Those parties are not parties to these Terms and are not responsible for the Application or its content.

9. Intellectual Property

The Application, including its design, features, software, and all content created by PhyCentra, is owned by Folya Healthcare Technologies LLC and is protected by applicable copyright, trademark, trade secret, and other

intellectual property laws. Nothing in these Terms grants you any right, title, or interest in the Application or PhyCentra's intellectual property other than the limited license to use the Application as described herein.

The PhyCentra name, logo, and related branding are the property of Folay Healthcare Technologies LLC. Registered trademarks will be identified as applicable. You may not use any PhyCentra mark without our prior written consent.

10. Disclaimer of Warranties

THE APPLICATION IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, OR NON-INFRINGEMENT. PHYCENTRA AND FOLAY HEALTHCARE TECHNOLOGIES LLC DO NOT WARRANT THAT THE APPLICATION WILL BE UNINTERRUPTED, ERROR-FREE, OR FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS.

PHYCENTRA AND FOLAY HEALTHCARE TECHNOLOGIES LLC MAKE NO WARRANTY REGARDING THE ACCURACY, COMPLETENESS, OR RELIABILITY OF ANY READINESS INFORMATION, ALERTS, REMINDERS, OR SCORES GENERATED BY THE APPLICATION. YOU RELY ON SUCH INFORMATION ENTIRELY AT YOUR OWN RISK.

11. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, PHYCENTRA, FOLAY HEALTHCARE TECHNOLOGIES LLC, AND THEIR OFFICERS, DIRECTORS, EMPLOYEES, CONTRACTORS, AND AGENTS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO YOUR USE OF OR INABILITY TO USE THE APPLICATION, INCLUDING BUT NOT LIMITED TO LOSS OF DATA, MISSED DEADLINES, LICENSE OR CERTIFICATION LAPSES, DENIED PRIVILEGES, OR ADVERSE PROFESSIONAL OR LEGAL CONSEQUENCES RESULTING FROM RELIANCE ON INFORMATION PROVIDED BY THE APPLICATION.

IN NO EVENT SHALL THE TOTAL LIABILITY OF PHYCENTRA AND FOLAY HEALTHCARE TECHNOLOGIES LLC, COLLECTIVELY, TO YOU FOR ALL CLAIMS ARISING OUT OF OR RELATED TO THESE TERMS OR THE APPLICATION EXCEED THE GREATER OF (A) THE TOTAL AMOUNT PAID BY YOU TO PHYCENTRA IN THE TWELVE MONTHS PRECEDING THE CLAIM OR (B) ONE HUNDRED DOLLARS (\$100).

12. Indemnification

You agree to indemnify, defend, and hold harmless Folay Healthcare Technologies LLC, PhyCentra, and their officers, directors, employees, contractors, agents, affiliates, and representatives from and against any claims, liabilities, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or related to: (a) your use of the Application; (b) your violation of these Terms; (c) your violation of any applicable law; or (d) any content you upload to the Application.

13. Account Termination and Deletion

You may delete your account at any time through the Application Settings. When you delete your account, we will delete or de-identify your personal information and uploaded documents from active systems within a reasonable period, subject to backup retention, security, fraud prevention, legal obligations, and audit requirements described in our Privacy Policy.

PhyCentra reserves the right to suspend or terminate your account at any time, with or without notice, if we determine that you have violated these Terms or that your use of the Application poses a risk to other users or to PhyCentra.

14. Changes to the Application and Terms

We reserve the right to modify, suspend, or discontinue any aspect of the Application at any time. We also reserve the right to update these Terms at any time. When we make material changes, we will notify you through the Application or by email to your registered address at least 14 days before the changes take effect. Your continued use of the Application after the effective date constitutes your acceptance of the updated Terms.

15. Governing Law and Dispute Resolution

These Terms are governed by and construed in accordance with the laws of the State of Delaware, without regard to its conflict of law principles. Any dispute arising out of or related to these Terms or the Application that cannot be resolved informally shall be submitted to binding arbitration in accordance with the rules of the American Arbitration Association, except that either party may seek injunctive or other equitable relief in a court of competent jurisdiction to prevent irreparable harm.

16. Severability

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions will remain in full force and effect.

17. Entire Agreement

These Terms, together with our Privacy Policy and any additional terms incorporated by reference, constitute the entire agreement between you and Folay Healthcare Technologies LLC regarding your use of the Application.

18. Contact Us

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

Folay Healthcare Technologies LLC

admin@folayhealth.com

<https://www.folayhealth.com>