

General Terms and Conditions of Use for Patients – MOROCCO

Last updated: April 2026 | Version 1.0

These General Terms and Conditions are governed by the laws of the Kingdom of Morocco, in particular Framework Law No. 06-22 on the national health system, promulgated by Dahir No. 1-22-77 of December 9, 2022, Law No. 08-12 on the National Medical Association, promulgated by Dahir No. 1-15-26 of February 19, 2015, Law No. 131-13 (Practice of Medicine), Law No. 09-08 (Protection of Personal Data), Law No. 53-05 (Electronic Data Exchange), Law No. 31-08 (Consumer Protection), Law No. 17-97 (Protection of Industrial Property) promulgated by Dahir No. 1-00-19 of February 15, 2000, by Law No. 2-00 promulgated by Dahir No. 1-00-20 of February 15, 2000, and by Law No. 34-05 (amending and supplementing Law No. 2-00) promulgated by Dahir No. 1-06-192 of February 14, 2006, the Code of Medical Ethics (Decree No. 2-21-225 of June 17, 2021), the Code of Obligations and Contracts (DOC), the Penal Code, the General Tax Code (CGI), Decree No. 2-18-378 of July 25, 2018 (Practice of Telemedicine), Decree No. 2-20-675 of January 22, 2021 (partial amendment to Decree No. 2-18-378), and all applicable Moroccan laws and regulations.

1. Acceptance of the Terms

By accessing or using the CallDoc teleconsultation platform ("Platform"), you confirm that you have read, understood, and agreed to be bound by these General Terms of Use ("Terms"). If you do not accept these Terms, you must not use the Platform. These Terms constitute a legal agreement between you ("Patient") and CallDoc Morocco ("CallDoc," "we").

2. Eligibility Requirements

To use the Platform, you must:

- Be at least 18 years old. If you are under 18, a parent or legal guardian must register and provide consent on your behalf;
- Be located within the Kingdom of Morocco at the time of the teleconsultation, or be a Moroccan resident accessing the service from abroad;
- Provide accurate, complete, and up-to-date registration information;
- Not be seeking care for a medical emergency (see Section 5).
- You must have a smartphone and sufficient, stable internet connectivity

3. Nature of the Service

Call Doc connects patients with physicians registered with the National Council of the Moroccan Medical Association (CNOM) for remote medical consultations via audio, video, and/or messaging. The Platform is intended exclusively for non-emergency medical care.

Call Doc does not provide:

- Emergency medical services;
- In-person hospital care;
- Prescriptions for narcotics or controlled or semi-controlled drugs;
- Guarantees regarding the accuracy of the diagnosis or the results of treatment.

Legal basis: Law No. 131-13 and Decree No. 2-18-378. – Teleconsultations must be conducted by physicians registered with the CNOM and cannot replace a physical examination when one is clinically necessary.

4. Physicians Registered with the CNOM

All physicians on the Platform are registered with the National Council of the Order of Physicians of Morocco (CNOM) and practice telemedicine in compliance with the legal and regulatory obligations applicable in Morocco.

Call Doc conducts document-based verification of providers' qualifications prior to their enrollment and performs periodic checks. Providers are bound by the Moroccan Code of Medical Ethics. Call Doc acts as a technical intermediary and cannot be held liable for medical acts performed by partner physicians in the practice of their profession.

5. Medical Emergencies

The Platform is NOT intended for medical emergencies. If you or someone near you is in immediate danger, stop using the Platform immediately and:

Call the SAMU / medical emergency: 141 / National Police: 19 / Royal Gendarmerie: 177

- Go to the emergency room at the nearest hospital.

Symptoms of a medical emergency include, but are not limited to: no pulse or uncontrolled bleeding, chest pain, severe breathing difficulties, loss of consciousness, stroke symptoms, severe abdominal pain, or seizures. Call Doc assumes no liability for any consequences resulting from the use of the Platform in an emergency situation.

6. Patient Responsibilities

You agree to:

- Provide your treating physician with accurate and complete medical history, symptoms, and relevant information;
- Provide your actual address during registration and during the consultation;
- Follow the treatment plan, guidelines, and follow-up instructions provided by your doctor;
- Not to record, photograph, or share the content of your telemedicine consultation without the prior written consent of Call Doc and your doctor;
- Maintain the security and confidentiality of your account credentials;
- Immediately notify Call Doc of any unauthorized access to your account.

7. Personal Data & Privacy

Call Doc collects and processes your personal data for the purpose of connecting patients with healthcare professionals. This processing was the subject of an authorization request filed with the CNDP under number: A1239/2026

By using the Platform, you consent to the collection, processing, and storage of your data.

Your rights under Law No. 09-08 include:

- The right to access your personal data;
- Right to correct inaccurate data;
- Right to object to processing;

To exercise your rights, contact: privacy@calldoc.ma

Medical records are retained for a minimum of 5 years after the account becomes inactive, in accordance with Moroccan requirements for maintaining medical records. Data will not be shared with third parties without your explicit consent, unless required by Moroccan law or a court order.

8. Recording of Consultations

Teleconsultation sessions may be recorded by CallDoc for quality assurance, clinical documentation, and patient safety purposes, with the patient's prior consent. These recordings are stored securely and processed in accordance with Law No. 09-08.

Patients are strictly prohibited from recording, reproducing, or transmitting all or part of the telemedicine session. Unauthorized recording constitutes a criminal offense under the Moroccan Penal Code (Art. 447-1 et seq.), Law No. 53-05, and Law No. 09-08.

9. Prescriptions & Medications

Prescriptions issued via the Platform are governed by Moroccan pharmaceutical regulations and the prescribing physician's professional obligations under the Code of Medical Ethics. CallDoc physicians will under no circumstances prescribe narcotics, controlled substances, or semi-controlled substances via the Platform.

Before issuing any prescription, the physician may, if necessary, consult data from the Moroccan Agency for Medicines and Health Products (AMMPS).

10. Fees & Payment

Consultation fees are displayed on the Platform before any booking is made. By confirming a consultation, you agree to pay the applicable fees.

- It is your responsibility to verify coverage with your insurer (CNSS, CNOPS, or private AMO plan) before your consultation;
- You must have a smartphone and a sufficient, stable internet connection during the service;
- Call Doc is not responsible for reimbursement decisions made by your insurer;
- Fees are non-refundable once the consultation has begun, except in the event of a documented technical failure attributable to Call Doc;
- Call Doc reserves the right to refuse non-urgent services in the event of an outstanding balance or a delinquent account.

11. Limitation of Liability

Call Doc acts as a technical intermediary between patients and doctors. To the fullest extent permitted by Moroccan law, Call Doc shall not be held liable for:

- Any indirect, incidental, or consequential damages arising from your use of the Platform;
- Technical interruptions, data transmission errors, or system failures beyond Call Doc's reasonable control;
- For the accuracy or completeness of the medical information provided by the Patient;
- For consequences resulting from the Patient's refusal to seek emergency care or to follow the prescribed treatment.

No provision of these Terms limits Call Doc's liability in cases of gross negligence, willful misconduct, or any liability that cannot be excluded under Moroccan law.

12. Intellectual Property

All content on the Platform, including text, graphics, logos, software, and medical content, is the property of Call Doc or its licensors and is protected by Moroccan intellectual property law, in particular Law No. 17-97 on the protection of industrial property, promulgated by Dahir No. 1-00-19 of February 15, 2000, by Law No. 2-00, promulgated by Dahir No. 1-00-20 of February 15, 2000, and by Law No. 34-05 (amending and supplementing Law No. 2-00), promulgated by Dahir No. 1-06-192 of February 14, 2006.

You may not reproduce, distribute, or modify any content without the prior written consent of Call Doc.

13. Modifications

Call Doc reserves the right to update these Terms at any time. Changes will be posted on the Platform with the updated effective date. Your continued use of the Platform following such changes constitutes acceptance of the revised Terms. If you do not accept the revised Terms, you must stop using the Platform.

14. Governing Law & Dispute Resolution

These Terms are governed by and construed in accordance with the laws of the Kingdom of Morocco. Any dispute arising out of or relating to these Terms shall be subject to the exclusive jurisdiction of the competent courts of Casablanca, Morocco, unless otherwise required by mandatory Moroccan law.

Consumer rights under the Moroccan Consumer Protection Law (Law No. 31-08) are preserved and cannot be waived by contract.

15. Contact & Complaints

For any questions, concerns, or complaints regarding these Terms or the Platform:

- Email: support@calldoc.ma
- Data Protection Officer: privacy@calldoc.ma
- CNDP (Data Protection Authority): www.cndp.ma
- National Council of the Order of Physicians of Morocco (CNOM): www.cnom.ma

16. Acknowledgment & Acceptance

By using the Call Doc Platform, you confirm that you have read, understood, and accepted these Terms of Use in their entirety, and that you have been informed of and understand all legal and regulatory provisions governing your contractual relationship with Call Doc.

Full Name: _____

CIN Number / Passport Number:

This processing was the subject of an authorization request filed with my CNDP under number:

☐ Checkbox: I have read and accept the Terms of Service:

Date: _____

First and last name of the guardian (if the user is a minor):

Relationship: _____

Date of birth: _____

National ID Number / Passport Number:

☐ Checkbox Guardian's signature:

Date: _____