

HCCT Group – Software Licence and Enterprise Services Policy

HCCT Group – Business & Medical Consulting

Effective Date: January 5, 2026
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Applicable Jurisdiction: Hong Kong and International Users

1. Introduction

HCCT Group ("HCCT", "we", "us", "our", or "Company") provides software, systems, templates, toolkits, hosted applications, application programming interfaces, documentation, training, implementation, consulting, configuration, integration, customisation, and related professional services. This Software Licence and Enterprise Services Policy ("Policy") governs the purchase, download, installation, activation, access, use, support, and delivery of those offerings.

By placing an order, accepting an order form or statement of work, downloading, installing, activating, accessing, or using an Offering, you or the entity you represent ("Customer", "you", or "your") agree to this Policy. If you do not agree, you must not purchase, access, install, activate, or use an Offering.

This Policy supplements HCCT Group's Terms of Use, System Policy, Privacy Policy, and Refund Policy. In case of conflict, an applicable written order form or statement of work prevails only for its express project-specific commercial terms; this Policy prevails for software licensing and enterprise services; the Refund Policy prevails for refund eligibility and process; and the Privacy Policy prevails for personal-data handling.

2. Definitions

2.1 "Offering" means a Software Product or an Enterprise Service.

2.2 "Software Product" means any HCCT desktop application, web application, hosted system, software-as-a-service product, API, activation service, source-code package, template, toolkit, documentation, update, or other software-related product.

2.3 "Enterprise Service" means any implementation, configuration, consulting, training, support, customisation, integration, data-migration, or development service supplied by HCCT.

2.4 "Order" means the applicable order form, quotation, invoice, checkout confirmation, purchase confirmation, or statement of work accepted by the Customer and HCCT.

2.5 "Customer Materials" means data, documents, content, branding, credentials, instructions, software, or other materials supplied by or on behalf of the Customer.

3. Software Licence and Access Rights

3.1 Subject to full and timely payment of all applicable fees and continued compliance with this Policy and the applicable Order, HCCT grants the Customer a limited, revocable, non-exclusive, non-transferable, non-sublicensable licence to install, access, and use the Software Product solely for the Customer's internal business or professional purposes, during the licence period and within the authorised scope stated in the Order or product page.

3.2 Unless an Order expressly states otherwise, a single-user licence permits one named natural person to use the Software Product on up to two devices personally controlled by that user. A team or business licence permits use only by the maximum number of authorised users stated in the Order. The Customer must not permit concurrent or shared use beyond the purchased licence scope.

3.3 A perpetual licence means a licence without a stated end date for the purchased major version only. It does not include hosting, activation infrastructure, support, updates, upgrades, third-party components, cloud services, or continued compatibility unless an Order expressly includes them. A subscription licence ends at the end of the paid subscription period unless renewed.

3.4 A Software Product may require a licence key, device activation, account login, periodic verification, or an internet connection. The Customer must provide accurate activation information and must not bypass, disable, interfere with, or attempt to circumvent any licence-management, access-control, security, anti-copying, or activation measure.

3.5 HCCT may suspend, limit, refuse, or deactivate access or activation where reasonably necessary to prevent unauthorised use, protect security, comply with law, investigate a suspected breach, address overdue payment, or enforce this Policy. HCCT will use reasonable efforts to restore authorised access when the underlying issue has been resolved.

3.6 Licence transfer to another person, entity, affiliate, purchaser, or successor is prohibited without HCCT's prior written consent. The Customer may request deactivation and reactivation for a replacement device through HCCT's support process.

4. Licence Restrictions

4.1 Except where mandatory law or HCCT's prior written consent permits otherwise, the Customer must not, and must not permit any person to:

- Copy, reproduce, sell, rent, lease, lend, distribute, transfer, publish, sublicense, or commercially exploit an Offering.
- Share a licence key, account, credentials, installer, source code, documentation, files, or access rights outside the authorised scope.
- Reverse engineer, decompile, disassemble, decode, modify, translate, adapt, create derivative works from, or attempt to derive the source code, algorithms, structure, methods, or trade secrets of a Software Product.
- Remove, obscure, alter, or bypass copyright notices, trademarks, proprietary legends, watermarks, licence controls, or security features.
- Use an Offering to provide services to third parties, operate a service bureau, host for others, resell access, or create a competing product.

- Use an Offering in breach of applicable law, regulation, professional obligation, export-control restriction, sanctions requirement, or third-party right.
- Upload malicious code or use an Offering to interfere with its integrity, availability, security, or performance.

5. Intellectual Property and Customer Materials

5.1 HCCT and its licensors retain all right, title, and interest in and to all Offerings, including software, code, templates, methodologies, workflows, documentation, training materials, models, prompts, designs, branding, updates, derivative works, feedback, and related intellectual-property rights. No ownership interest transfers to the Customer.

5.2 The Customer retains ownership of Customer Materials. The Customer grants HCCT a limited, non-exclusive, worldwide, royalty-free licence to host, copy, process, transmit, modify, and use Customer Materials solely as necessary to provide, secure, support, and improve the Offerings, comply with law, and perform the applicable Order.

5.3 The Customer represents and warrants that it has all necessary rights, permissions, notices, lawful bases, and consents for HCCT to process Customer Materials as permitted under this Policy and the applicable Order.

5.4 Unless an Order expressly states that specified deliverables are assigned to the Customer, HCCT retains ownership of all intellectual property created, developed, configured, adapted, or used in providing Enterprise Services, including reusable tools, code, methods, templates, know-how, documentation, and pre-existing materials.

5.5 Upon full payment of applicable fees, the Customer receives a limited, non-exclusive, non-transferable, non-sublicensable right to use final project deliverables specifically identified in the applicable Order for internal business purposes. No source code, editable native file, exclusive right, intellectual-property assignment, or transfer is included unless the Order expressly states so and identifies the related fee.

5.6 If the Customer provides feedback, suggestions, ideas, correction requests, enhancement proposals, or similar input, HCCT may use that feedback without restriction or compensation, provided HCCT does not identify the Customer as the source without consent.

6. Enterprise Services

6.1 HCCT will provide Enterprise Services only to the scope, deliverables, timetable, assumptions, exclusions, acceptance criteria, and fees stated in the applicable Order. Work discussed in a meeting, email, proposal, or demonstration is not included unless expressly included in an accepted Order.

6.2 The Customer must provide accurate requirements, Customer Materials, technical access, decisions, approvals, personnel, and cooperation reasonably required for HCCT to perform the Enterprise Services. The Customer must maintain its own backups unless an Order expressly states otherwise.

6.3 The Customer is responsible for delays, defects, additional cost, or loss caused by incomplete, inaccurate, delayed, inaccessible, unlawful, or unapproved Customer inputs, systems, instructions, dependencies, or decisions.

6.4 Any change to scope, requirements, deliverables, assumptions, timetable, integration, acceptance criteria, or Customer responsibilities must be agreed in writing by authorised representatives of both parties. HCCT may pause affected work until the parties agree the resulting change in fees, schedule, and scope.

6.5 Where an Order specifies acceptance criteria, the Customer must test and either accept or reject the deliverable in writing within ten (10) business days after delivery. A rejection must identify each material non-conformity against the stated acceptance criteria with sufficient detail.

6.6 A deliverable is deemed accepted if the Customer confirms acceptance, uses it in production or for its intended business purpose, or does not issue a timely and detailed written rejection. For a valid rejection, HCCT's sole obligation is to use commercially reasonable efforts to correct the identified material non-conformity.

6.7 HCCT will perform Enterprise Services with reasonable care and skill. HCCT does not guarantee a particular business result, revenue outcome, regulatory approval, certification, audit result, clinical outcome, investment outcome, uninterrupted availability, error-free operation, universal compatibility, or fitness for a particular purpose.

7. Fees, Payment, Taxes, and Refunds

7.1 The Customer must pay fees in the currency, amount, and payment schedule stated in the applicable Order, invoice, or checkout page. Unless otherwise stated, invoices are due within fourteen (14) calendar days after the invoice date.

7.2 HCCT may suspend work, support, activations, access, or licence rights for overdue amounts after reasonable notice. The Customer must pay reasonable costs of recovering overdue amounts, including collection costs and legal fees where permitted by law.

7.3 Fees exclude applicable taxes, duties, levies, bank charges, and similar charges unless expressly stated otherwise. The Customer is responsible for these amounts, except taxes imposed on HCCT's net income.

7.4 Refund rights for digital products are governed by the HCCT Refund Policy unless a different written arrangement is stated in the applicable Order. Fees for completed Enterprise Services, reserved implementation capacity, accepted deliverables, and third-party costs are non-refundable except where required by law or expressly agreed in writing.

8. Support, Maintenance, and Product Changes

8.1 Unless an Order expressly includes a support plan or service-level commitment, HCCT may provide reasonable email support at its discretion but has no obligation to provide a specified response time, ongoing maintenance, updates, upgrades, bug fixes, training, data recovery, implementation services, or compatibility changes.

8.2 HCCT may update, modify, replace, suspend, discontinue, or remove features, integrations, content, infrastructure, or technical components where reasonably necessary for security, legal compliance, product improvement, third-party dependency changes, or operational reasons.

8.3 HCCT will use reasonable efforts to avoid materially reducing the core functionality of a paid subscription during its current paid term. HCCT does not guarantee perpetual availability of a

particular feature, integration, version, third-party platform, browser, operating system, library, API, or hosting provider.

9. Data Protection, Security, and Confidentiality

9.1 Personal data is handled in accordance with HCCT's Privacy Policy. If HCCT processes personal data on behalf of an enterprise Customer, the Customer remains responsible for determining the lawful basis and providing required notices to data subjects. The parties will cooperate in good faith to enter into a data-processing addendum if reasonably required by applicable law or the nature of processing.

9.2 Unless HCCT expressly agrees in a written Order, the Customer must not submit patient-identifiable health information, special-category personal data, sensitive personal information, payment-card data, government-issued identity data, legally privileged information, clinical-trial confidential information, data subject to export controls or data-localisation restrictions, or data requiring a regulated hosting environment or equivalent arrangement.

9.3 The Customer is solely responsible for de-identifying or anonymising data before upload unless HCCT expressly agrees otherwise in writing.

9.4 Each party may receive confidential information from the other. The receiving party must protect it using at least reasonable care and use it only to perform or receive the Offerings. Confidential information does not include information that is publicly available without breach, lawfully known before disclosure, independently developed without use of the other party's confidential information, or lawfully received from a third party without confidentiality duty.

9.5 HCCT will maintain reasonable administrative, technical, and organisational safeguards appropriate to the nature of the Offering. However, no system is completely secure. The Customer remains responsible for independent backups, access controls, endpoint security, user training, and recovery procedures for its own systems and data.

10. Compliance, Medical, Financial, and Regulatory Use

10.1 The Customer is solely responsible for determining whether an Offering is suitable for its intended use and for complying with all laws, regulations, professional standards, internal policies, industry requirements, and third-party obligations applicable to the Customer.

10.2 No Offering constitutes legal advice, medical advice, clinical advice, diagnosis, treatment recommendation, financial advice, investment advice, tax advice, assurance, audit opinion, regulatory approval, certification, or professional verification. The Customer must obtain independent professional advice and validation before relying on any Offering for clinical, legal, financial, investment, regulatory, public-reporting, assurance, or high-risk decision-making.

10.3 Offerings containing medical, disease, treatment, healthcare, quality, GMP, GCP, GTP, or clinical content are for general educational, professional-development, workflow-support, and internal planning purposes only. They are not medical devices unless HCCT expressly states otherwise in writing, are not intended for patient-specific diagnosis or treatment, and must not be used as the sole basis for a clinical decision.

10.4 Any financial, economic, valuation, investment, or market-related content is general educational information only. HCCT does not provide a recommendation, solicitation, dealing service, portfolio-management service, or regulated financial service, and does not represent that it is licensed by the Hong Kong Securities and Futures Commission unless expressly stated in writing.

10.5 The Customer must comply with applicable export-control, sanctions, anti-money-laundering, anti-corruption, and anti-bribery laws. The Customer must not use, export, re-export, transfer, or make available an Offering in violation of these laws or to a prohibited person, jurisdiction, or end use.

11. Warranties, Disclaimers, and Indemnity

11.1 Each party represents that it has authority to enter into this Policy. The Customer represents and warrants that its use of the Offerings and Customer Materials will comply with applicable law and will not infringe, misappropriate, or violate third-party rights.

11.2 To the maximum extent permitted by law, HCCT disclaims all warranties, representations, conditions, and guarantees, whether express, implied, statutory, or otherwise, including merchantability, satisfactory quality, fitness for a particular purpose, non-infringement, accuracy, completeness, availability, reliability, and error-free or uninterrupted operation.

11.3 The Customer must indemnify, defend, and hold harmless HCCT, its affiliates, personnel, and licensors from and against claims, losses, liabilities, damages, penalties, costs, and reasonable legal fees arising out of or relating to Customer Materials; the Customer's or its users' breach of this Policy, an Order, or applicable law; unauthorised use, distribution, modification, or access to an Offering; the Customer's clinical, financial, regulatory, commercial, or operational use of an Offering or its outputs; or a claim that Customer Materials infringe, misappropriate, or violate a third party's rights.

12. Limitation of Liability

12.1 To the maximum extent permitted by law, HCCT will not be liable for indirect, incidental, special, consequential, exemplary, or punitive losses, or for loss of profit, revenue, opportunity, goodwill, reputation, data, business interruption, anticipated savings, or regulatory penalty, even if advised of the possibility of such loss.

12.2 To the maximum extent permitted by law, HCCT's total aggregate liability arising out of or relating to an Offering, this Policy, or an applicable Order, whether in contract, tort (including negligence), statute, misrepresentation, restitution, or otherwise, will not exceed the total fees actually paid by the Customer to HCCT for the specific Offering giving rise to the claim during the twelve (12) months immediately before the event first giving rise to liability.

12.3 For a one-time perpetual licence, the liability cap is the fee actually paid for that specific licence. For an Enterprise Service, the cap is the fees actually paid under the applicable Order giving rise to the claim.

12.4 Nothing in this Policy excludes or limits liability that cannot lawfully be excluded or limited, including liability for fraud or fraudulent misrepresentation and, where applicable, death or personal injury caused by negligence.

13. Suspension, Termination, and Effect

13.1 HCCT may suspend access, licence rights, support, or Enterprise Services immediately where reasonably necessary to protect security, prevent unauthorised use, comply with law, address a material breach, investigate fraud, or respond to a credible risk of harm.

13.2 Either party may terminate an applicable Order for material breach if the breach is not cured within thirty (30) days after written notice. HCCT may terminate immediately for unauthorised copying, redistribution, reverse engineering, payment fraud, infringement, unlawful use, or a breach that cannot reasonably be cured.

13.3 On termination or expiry, the Customer's licence and access rights end immediately unless the applicable Order expressly provides otherwise. The Customer must stop using the affected Offering and, on request, certify deletion or destruction of HCCT confidential information and unauthorised copies. Accrued payment obligations remain due.

13.4 Provisions that by their nature should survive termination will survive, including intellectual property, confidentiality, disclaimers, indemnities, limitation of liability, dispute resolution, and payment obligations.

14. Force Majeure

Neither party is liable for delay or failure to perform caused by events beyond its reasonable control, including natural disaster, epidemic, war, terrorism, civil disturbance, government action, labour dispute, power or internet failure, cyberattack, hosting-provider failure, or third-party service disruption. The affected party must use reasonable efforts to mitigate the effect and resume performance.

15. Governing Law and Dispute Resolution

15.1 This Policy and each applicable Order are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region, without regard to conflict-of-laws principles.

15.2 Before commencing arbitration, either party must give written notice of the dispute and the parties must attempt in good faith to resolve it through senior-management negotiation for at least thirty (30) days, unless urgent injunctive or protective relief is reasonably required.

15.3 Any dispute, controversy, or claim arising out of or relating to this Policy, an Order, an Offering, or their existence, validity, interpretation, performance, breach, termination, or non-contractual consequences shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Administered Arbitration Rules in force when the notice of arbitration is submitted.

15.4 The seat of arbitration is Hong Kong. The tribunal will consist of one arbitrator. The language of arbitration will be English unless the parties agree otherwise in writing. Nothing prevents either party from seeking urgent interim, injunctive, or conservatory relief from a court of competent jurisdiction.

15.5 To the maximum extent permitted by applicable law, claims must be brought only in an individual capacity and not as a claimant, plaintiff, representative, or class member in any purported class, collective, consolidated, or representative proceeding.

16. General

16.1 Notices under this Policy must be in writing and sent by email to the email address in the applicable Order, checkout record, or account details. Notices to HCCT must be sent to hcctbusiness@gmail.com. A notice is deemed received on the next business day after transmission, provided the sender does not receive a delivery-failure notification.

16.2 The Customer may not assign, transfer, or delegate this Policy or an Order without HCCT's prior written consent. HCCT may assign this Policy or an Order to an affiliate or in connection with a merger, acquisition, corporate reorganisation, or sale of substantially all related assets.

16.3 The parties are independent contractors. This Policy does not create a partnership, joint venture, employment, agency, fiduciary, or franchise relationship.

16.4 This Policy and the applicable Order constitute the entire agreement regarding the relevant Offering and supersede prior discussions, representations, proposals, and understandings on that subject. HCCT may update this Policy for future purchases or renewals by publishing the revised version and updating the Last Updated date.

16.5 If a provision is held invalid, illegal, or unenforceable, it will be modified to the minimum extent necessary to make it enforceable, or severed if modification is not possible. The remaining provisions will remain in effect. A failure to enforce a right is not a waiver of that right.

16.6 The parties agree that electronic records, electronic signatures, online acceptance, checkbox acceptance, activation, download, installation, access, and use may evidence agreement to this Policy and an applicable Order to the extent permitted by applicable law.

17. Contact Us

If you have questions, concerns, or requests regarding this Policy, please contact:

HCCT Group – Legal & Compliance Team

Email:	hcctbusiness@gmail.com
Website:	https://hcctbusiness.com
Phone:	(852) 9487 1424

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