

GENERAL TERMS & CONDITIONS FOR INDIAN CuraVista Global™ AYURVEDIC PRODUCTS

1. INTRODUCTION

Revitalizantesfera, Lda., hereinafter referred as **CuraVista Global™**, distributes Ayurvedic wellness products—specifically GRENUTEC Psoriasis Relief Oil & Soap and Kasiemobi full latex mattresses, pillows, and blankets—manufactured in India and sold to customers in Portugal and Germany via e-commerce and B2B channels. As cross-border commerce intensifies, the legal landscape governing such transactions becomes increasingly complex. This comprehensive General Terms and Conditions (GTC) document is designed to ensure compliance with EU consumer protection laws, product safety standards, customs and import regulations, and other relevant directives. It provides clarity on the rights and obligations of all parties, including disclaimers, responsibilities, and limitations of liability, and is formatted in professional legal language suitable for international wellness product distribution.

2. SCOPE OF APPLICATION

2.1. Applicability

- These General Terms and Conditions (“GTC”) apply to all sales and deliveries of **CuraVista Global’s™** Ayurvedic Indian product lines, including GRENUTEC Psoriasis Relief Oil & Soap and Kasiemobi full latex mattresses, pillows, and blankets (“Products”), whether conducted online via e-commerce platforms or offline through direct B2B transactions.
- The GTC govern all contracts concluded between **CuraVista Global™** (“Seller”) and its customers (“Buyer”), including both consumers and business entities, in Portugal and Germany.
- These GTC are binding upon acceptance by the Buyer, either through explicit agreement or by placing an order via the Seller’s website or other sales channels.

2.2. Territorial Scope

- The GTC apply to all deliveries to addresses within Portugal and Germany.
- For cross-border sales, the GTC incorporate mandatory provisions of EU law and the national laws of Portugal and Germany, as applicable.

2.3. B2B and B2C Distinctions

- Where the Buyer is a business entity (B2B), certain consumer protection provisions may not apply; however, mandatory EU and national regulations governing product safety, liability, and warranty remain in force.
- For consumers (B2C), all rights under EU consumer protection directives are preserved.

Analytical Commentary

The scope of application ensures that both online and offline sales are covered, reflecting the harmonized approach required by EU law for distance and off-premises contracts. The explicit inclusion of B2B and B2C distinctions is crucial, as certain consumer rights (e.g., right of withdrawal) may not apply to business purchasers, but product safety and liability rules remain universally applicable.

3. PRODUCT DESCRIPTIONS AND DISCLAIMERS

3.1. Product Information

- Detailed descriptions of each Product, including ingredients, materials, dimensions, and intended use, are provided on the Seller’s website and in accompanying documentation.
- For GRENUTEC Psoriasis Relief Oil & Soap:
 - These products are classified as cosmetic products under Regulation (EC) No 1223/2009.
 - They are intended for external use only and are not medicinal products, medical devices, or therapeutic agents.
- For Kasiemobi full latex mattresses, pillows, and blankets:
 - These products are classified as consumer goods and comply with relevant EU safety and labeling standards.

3.2. Disclaimers

- The Seller expressly disclaims any representation that the Products constitute medical advice, diagnosis, or treatment.

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RevitalizanteSfera, Lda. – Health & Wellness Tourism – Ayurvedic Products – Specialized Tourism - Hospitality
Tr. 1º de Dezembro 23-19, 4445-303 Ermesinde, Portugal | +351 224 968 932 | Port.-Tax-Number: 519 142 160
www.curavistaglobal.com | www.curavistaglobal.eu | cvglobal@curavistaglobal.com

- Cosmetic products are not intended to cure, mitigate, or prevent any disease. Buyers are advised to consult qualified healthcare professionals for medical concerns.
- Claims regarding the efficacy of cosmetic products are substantiated in accordance with EU Regulation 1223/2009 and Commission Regulation (EU) No 655/2013 on cosmetic claims.
- Mattresses, pillows, and blankets are not medical devices and are intended solely for comfort and general wellness.

3.3. Allergens and Safety

- Cosmetic products may contain allergens as defined by EU regulations. All known allergens are listed on the product label in accordance with Regulation (EC) No 1223/2009 and its amendments.
- Buyers are responsible for reviewing ingredient lists and warnings prior to use.

Analytical Commentary

EU law requires that cosmetic claims be truthful, substantiated, and not misleading. Disclaimers are essential to avoid reclassification as medicinal products, which would trigger additional regulatory burdens. The explicit allergen labeling reflects recent amendments to EU cosmetic regulations, enhancing consumer protection.

4. ORDERING PROCESS AND ACCEPTANCE

4.1. Order Placement

- Orders may be placed via the Seller's website, authorized e-commerce platforms, or through direct B2C/B2B channels.
- The Buyer must provide accurate and complete information, including delivery address, contact details, and payment information.

4.2. Order Confirmation

- Upon receipt of an order, the Seller will issue an electronic order confirmation to the Buyer, summarizing the Products ordered, total price, applicable taxes, delivery terms, and estimated delivery date.
- The contract is deemed concluded upon the Seller's acceptance of the order and issuance of the confirmation.

4.3. Right to Refuse Orders

- The Seller reserves the right to refuse or cancel orders in cases of suspected fraud, incomplete information, or inability to deliver to the specified address.

Analytical Commentary

EU consumer law requires clear information and confirmation prior to contract conclusion. The process described ensures compliance with the Consumer Rights Directive and national laws, providing transparency and legal certainty for both parties.

5. PRICING, TAXES, AND CURRENCY

5.1. Pricing

- All prices are stated in euros (€) and include applicable value-added tax (VAT) at the rate in force in the destination country.
- Prices are subject to change without prior notice, except for confirmed orders.

5.2. Taxes

- VAT is charged in accordance with EU and national regulations. For cross-border e-commerce, the Seller utilizes the Import One-Stop Shop (IOSS) for VAT collection and reporting, where applicable.
- Additional taxes, duties, or fees imposed by local authorities are the responsibility of the Buyer unless otherwise stated.

5.3. Currency

- All transactions are conducted in euros (€). Buyers using foreign payment cards may be subject to currency conversion fees, which are disclosed at the time of purchase.

Analytical Commentary

The VAT One-Stop Shop (IOSS) simplifies cross-border VAT compliance for e-commerce sellers, ensuring that VAT is collected and remitted appropriately.

Transparent pricing and disclosure of currency conversion fees are mandated by EU law to prevent unfair commercial practices.

6. PAYMENT TERMS AND METHODS

6.1. Payment Methods

- Accepted payment methods include credit/debit cards, bank transfers, digital wallets, and other electronic payment systems supported in Portugal and Germany.
- Payment must be made in full at the time of order placement, unless otherwise agreed in writing for B2B transactions.

6.2. Security and Authentication

- Online payments are processed using secure, encrypted protocols (SSL/TLS).
- Multi-factor authentication is required for transactions exceeding €30, in compliance with EU payment security regulations.

6.3. Card Surcharges

- No additional surcharges are applied for payment by credit or debit card, in accordance with EU regulations.

6.4. B2B Payment Terms

- For B2B customers, payment terms may be negotiated individually and specified in the purchase agreement. Late payment penalties and interest may apply as per applicable law.

Analytical Commentary

EU law prohibits card surcharges and mandates strong customer authentication for electronic payments, enhancing consumer protection and transaction security. B2B payment terms are subject to negotiation but must comply with national laws on late payments and commercial transactions.

7. SHIPPING, DELIVERY TIMELINES, AND INTERNATIONAL LOGISTICS

7.1. Shipping Methods

- Products are shipped from India, or any storage facility belonging to the manufacturer, to Portugal and Germany via reputable international carriers, with tracking provided.
- Delivery options include standard and express for B2B/B2C, and bulk shipment for B2B customers.

7.2. Delivery Timelines

- Estimated delivery times are provided at the time of order and confirmed in the order confirmation.
- Standard delivery is typically within 7–21 business days, subject to customs clearance and carrier schedules.
- The Seller is not liable for delays caused by customs inspections, force majeure, or carrier disruptions.

7.3. Risk and Title

- Risk of loss or damage passes to the Buyer upon delivery, except where the Buyer has commissioned the carrier independently.

7.4. Tracking and Communication

- Buyers receive tracking information and updates throughout the shipping process.
- Customer service is available to address delivery inquiries and issues.

Analytical Commentary

Cross-border e-commerce delivery times are influenced by logistics, customs, and local distribution networks. EU law requires delivery within 30 days unless otherwise agreed and provides remedies for delayed or undelivered orders.

8. CUSTOMS, DUTIES, AND IMPORT REGULATIONS (EU FOCUS)

8.1. Customs Clearance

- All shipments are subject to customs inspection and clearance in the destination country.
- The Seller provides all required documentation, including commercial invoices, packing lists, certificates of origin, and conformity certificates.

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8.2. Duties and Taxes

- Import duties and VAT are calculated based on the customs value, product classification (HS code), and applicable rates in Portugal and Germany.
- For shipments valued under €150, simplified customs procedures may apply; however, VAT is charged on all imports.

8.3. Buyer Responsibilities

- The Buyer is responsible for paying any import duties, taxes, or fees not included in the purchase price.
- Failure to pay customs charges may result in delayed delivery, return, or confiscation of the goods.

8.4. Compliance

- The Seller ensures compliance with the Union Customs Code, CE marking requirements, and relevant product safety standards for mattresses and cosmetics.

Analytical Commentary

EU customs regulations require accurate documentation and compliance with product-specific standards, including CE marking for mattresses and REACH for cosmetics. The IOSS system streamlines VAT collection for low-value consignments, but all imports are subject to VAT and, where applicable, duties.

9. RETURNS, EXCHANGES, AND REFUND POLICY

9.1. Right of Withdrawal (B2C)

- Consumers have the right to withdraw from the contract within 14 calendar days of receiving the goods, without providing a reason ("cooling-off period").
- The Seller provides a model withdrawal form and clear instructions for exercising this right.

9.2. Return Process

- The Buyer must notify the Seller of the intention to return the Product within the withdrawal period.
- Products must be returned in original condition, with all packaging and documentation, within 14 days of notification.
- The Buyer is responsible for return shipping costs unless the Seller failed to inform the Buyer of this obligation.

9.3. Refunds

- The Seller will refund all payments received, including standard delivery charges, within 14 days of receiving the returned Product or proof of return.
- Refunds are processed using the same payment method as the original transaction.

9.4. Exceptions

- The right of withdrawal does not apply to:
 - Goods made to the consumer's specifications or clearly personalized (e.g., custom mattresses).
 - Sealed goods not suitable for return due to health protection or hygiene reasons, if unsealed after delivery (e.g., opened cosmetic products).

9.5. Exchanges

- Exchanges are permitted within the withdrawal period, subject to availability and compliance with return conditions.

9.6. B2B Returns

- For B2B customers, returns and exchanges are subject to individual contract terms and may be limited or excluded.

Analytical Commentary

The EU Consumer Rights Directive mandates a 14-day right of withdrawal for distance and off-premises contracts, with specific exceptions for personalized and hygiene-sensitive goods.

The refund process and return conditions must be transparent and fair, with clear communication to the consumer.

10. PRODUCT WARRANTY AND LIMITATIONS

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10.1. Legal Guarantee (B2C)

- All Products are covered by a minimum 2-year legal guarantee under EU law, commencing from the date of delivery.
- In Portugal, the legal guarantee for movable goods (including mattresses) is extended to 3 years.

10.2. Warranty Coverage

- The warranty covers defects in materials or workmanship that render the Product unfit for its intended purpose.
- Remedies include repair, replacement, price reduction, or contract termination, at the Seller's discretion and in accordance with applicable law.

10.3. Exclusions

- The warranty does not cover:
 - Damage caused by misuse, improper handling, or failure to follow instructions.
 - Normal wear-and-tear.
 - Allergic reactions or adverse effects not attributable to a defect in the Product.

10.4. Commercial Warranty

- Additional commercial warranties may be offered by the Seller or manufacturer, specifying extended coverage, conditions, and duration.
- Commercial warranties do not affect the Buyer's statutory rights under the legal guarantee.

10.5. B2B Warranty

- For B2B customers, warranty terms are subject to individual contract provisions and may differ from consumer guarantees.

Analytical Commentary

EU law provides a robust framework for product guarantees, with a minimum 2-year period and extended coverage in certain Member States (e.g., Portugal: 3 years). Commercial warranties may supplement, but do not replace statutory rights. Warranty exclusions must be clearly stated and justified.

11. LIABILITY DISCLAIMERS

11.1. Product Liability

- The Seller is liable for defects in Products that cause death, personal injury, or material damage exceeding €500, in accordance with EU product liability law.
- Liability is determined by the lack of safety that consumers are entitled to expect, not by fitness for use.

11.2. Allergic Reactions and Improper Use

- The Seller is not liable for allergic reactions or adverse effects resulting from known allergens disclosed on the product label, or from improper use contrary to instructions.
- Buyers are responsible for reviewing ingredient lists and warnings prior to use.

11.3. Limitation of Liability

- The Seller's liability is limited to direct damages arising from defects in the Product. Indirect, consequential, or punitive damages are excluded to the extent permitted by law.
- Liability for loss or damage during shipping is limited to cases where the Seller is responsible for the carrier.

11.4. B2B Liability

- For B2B customers, liability is limited as per individual contract terms, subject to mandatory legal provisions.

Analytical Commentary

EU product liability law imposes strict liability for defective products, with exceptions for misuse, unforeseeable defects, and compliance with mandatory technical standards.

Disclaimers for allergic reactions and improper use are valid if warnings and ingredient lists are provided in accordance with regulations.

12. INTELLECTUAL PROPERTY RIGHTS

12.1. Branding and Packaging

- All trademarks, trade names, logos, and designs associated with **CuraVista Global™**, GRENUTEC, and Kasiemobi are the exclusive property of the Seller or its licensors.
- Unauthorized use, reproduction, or modification of branding, packaging, or content is strictly prohibited.

12.2. Copyright and Content

- All product descriptions, images, website content, and documentation are protected by copyright and may not be copied, distributed, or used for commercial purposes without prior written consent.

12.3. Packaging Design and PPWR Compliance

- Packaging design complies with the EU Packaging and Packaging Waste Regulation (PPWR), including minimization, recyclability, and labeling requirements.
- Distinctive packaging is protected by trademark or design rights, where applicable.

12.4. Enforcement

- The Seller reserves the right to take legal action against infringement of intellectual property rights in any jurisdiction.

Analytical Commentary

Intellectual property protection is essential for brand integrity and market differentiation. The PPWR introduces harmonized packaging and labeling requirements, impacting design and information disclosure. Trademark and design registration in the EU and Germany is recommended for robust protection.

13. GOVERNING LAW AND JURISDICTION

13.1. Applicable Law

- These GTC are governed by the laws of Portugal and, where applicable, the laws of the European Union.
- For sales to Germany, mandatory provisions of German law apply in addition to EU law.

13.2. Jurisdiction

- Any disputes arising from or related to these GTC shall be subject to the exclusive jurisdiction of the competent courts in Lisbon, Portugal, or, for sales to Germany, the courts of Berlin, Germany, as appropriate.
- The choice of law and jurisdiction does not affect the Buyer's statutory rights under EU consumer protection law.

13.3. Conflict of Laws

- In the event of a conflict between these GTC and mandatory provisions of EU or national law, the latter shall prevail.

Analytical Commentary

EU private international law (Rome I and Brussels I Regulations) allows parties to choose governing law and jurisdiction, subject to mandatory consumer protection provisions. The GTC must not restrict statutory rights or remedies available to consumers under EU law.

14. CONSUMER RIGHTS UNDER EU DIRECTIVES

14.1. Information and Transparency

- Buyers are entitled to clear, comprehensive information regarding Products, pricing, delivery, and contractual terms prior to purchase.

14.2. Right of Withdrawal

- Consumers have a 14-day right of withdrawal for distance and off-premises contracts, with specified exceptions.

14.3. Legal Guarantee

- A minimum 2-year legal guarantee applies to all consumer goods, with extended coverage in Portugal (3 years).

14.4. Redress and Dispute Resolution

- Consumers have access to out-of-court dispute resolution mechanisms, including mediation and arbitration, as provided by national authorities and the European Consumer Centres Network.

14.5. Data Protection

- Personal data is processed in accordance with the General Data Protection Regulation (GDPR), with rights to access, correction, erasure, and portability.

Analytical Commentary

EU consumer protection law provides robust rights and remedies, including information, withdrawal, guarantee, and dispute resolution. The discontinuation of the EU ODR platform in July 2025 requires businesses to update references and rely on alternative ADR mechanisms.

15. COMPLIANCE WITH COSMETICS REGULATION (REGULATION (EC) NO 1223/2009)

15.1. Product Classification

- GRENUTEC Psoriasis Relief Oil & Soap are classified as cosmetic products and comply with Regulation (EC) No 1223/2009.

15.2. Responsible Person

- A Responsible Person established in the EU is designated for all cosmetic products, ensuring compliance with safety, labeling, and notification requirements.

15.3. Safety Assessment

- Cosmetic products undergo safety assessment and are accompanied by a Cosmetic Product Safety Report (CPSR) and Product Information File (PIF).

15.4. Notification

- Products are notified to the EU Cosmetic Products Notification Portal (CPNP) prior to market placement.

15.5. Labeling and Claims

- All claims are substantiated and comply with Commission Regulation (EU) No 655/2013. Allergen labeling is provided as per current amendments.

Analytical Commentary

Compliance with the Cosmetics Regulation is mandatory for all cosmetic products placed on the EU market. The Responsible Person plays a central role in ensuring safety, documentation, and regulatory adherence.

16. REACH AND CHEMICAL SAFETY FOR OILS AND SOAPS

16.1. Ingredient Registration

- All chemical ingredients used in cosmetic products are registered and evaluated under the REACH Regulation (EC) No 1907/2006.

16.2. Safety Data

- Toxicological data and safety assessments are maintained for all ingredients, with alternative testing methods used to minimize animal testing.

16.3. Environmental Compliance

- Products are formulated to minimize environmental impact, with biodegradability and safety assessed in accordance with REACH and CLP regulations.

Analytical Commentary

REACH imposes strict obligations on manufacturers and importers to ensure chemical safety, environmental protection, and transparency in ingredient disclosure.

17. CE MARKING AND MATTRESS SAFETY STANDARDS

17.1. CE Marking

- Kasiemobi full latex mattresses, pillows, and blankets comply with applicable EU safety standards and bear the CE mark where required.

17.2. Fire Safety

- Mattresses are tested for ignitability in accordance with EN 597-1 and EN 597-2 standards (smouldering cigarette and match flame tests).

17.3. Labeling

- Safety information, usage instructions, and manufacturer details are provided in accordance with EU and national regulations.

Analytical Commentary

CE marking and compliance with fire safety standards are essential for mattresses and bedding products sold in the EU. EN 597-1/2 testing ensures consumer safety and regulatory adherence.

18. DATA PROTECTION AND GDPR COMPLIANCE

18.1. Data Collection

- Personal data is collected and processed solely for the purpose of fulfilling orders, providing customer service, and complying with legal obligations.

18.2. Consent and Rights

- Buyers have the right to access, correct, erase, and port their personal data, and to withdraw consent at any time.

18.3. Security

- Data is stored securely and protected against unauthorized access, disclosure, or loss.

18.4. EU Representative

- For non-EU entities processing EU personal data, an EU representative is appointed in accordance with GDPR Article 27.

Analytical Commentary

GDPR compliance is mandatory for all businesses processing personal data of EU residents, with strict requirements for consent, transparency, and security.

19. ADVERTISING, HEALTH CLAIMS, AND LABELLING FOR AYURVEDIC PRODUCTS

19.1. Advertising Standards

- All advertising and promotional materials comply with EU regulations on cosmetic claims, nutrition and health claims, and unfair commercial practices.

19.2. Health Claims

- Health claims are only made if authorized and substantiated by scientific evidence. Traditional use is not sufficient for authorization of health claims on botanicals.

19.3. Labelling

- Labels include all required information, including product name, ingredients, usage instructions, warnings, and manufacturer details, in the official language(s) of the destination country.

Analytical Commentary

EU law strictly regulates health and nutrition claims, requiring scientific substantiation and clear labeling. Misleading or unauthorized claims are prohibited, and language requirements must be met for all product information.

20. PACKAGING, SUSTAINABILITY, AND PPWR COMPLIANCE

20.1. Packaging Minimization

- Packaging is designed to minimize weight and volume, in compliance with the EU Packaging and Packaging Waste Regulation (PPWR).

20.2. Recyclability and Labeling

- Packaging is recyclable and labeled with harmonized pictograms indicating material composition, reusability, and sorting instructions, as required by PPWR.

20.3. Digital Product Passport

- A digital product passport (DPP) is provided via QR code, containing detailed information on packaging materials, recycled content, and sustainability features.

20.4. Extended Producer Responsibility

- The Seller participates in extended producer responsibility (EPR) schemes in Portugal and Germany, ensuring proper collection, recycling, and reporting of packaging waste.

Analytical Commentary

PPWR introduces harmonized packaging, labeling, and sustainability requirements, with strict enforcement and penalties for non-compliance. The transition from directive to regulation creates a unified standard across the EU.

21. DISPUTE RESOLUTION AND ALTERNATIVE DISPUTE RESOLUTION (ADR)

21.1. ADR Mechanisms

- In the event of a dispute, parties are encouraged to seek resolution through mediation, arbitration, or other ADR mechanisms provided by national authorities and the European Consumer Centres Network.

21.2. ODR Platform

- The EU Online Dispute Resolution (ODR) platform is discontinued as of July 2025. References to the ODR platform are removed from these GTC, and alternative ADR options are provided.

21.3. Court Proceedings

- If ADR fails, disputes may be brought before the competent courts as specified in the Governing Law and Jurisdiction section.

Analytical Commentary

The closure of the EU ODR platform necessitates updates to dispute resolution procedures. ADR remains a preferred method for resolving cross-border consumer disputes, with national authorities providing support and guidance.

22. INSURANCE AND RISK MANAGEMENT FOR CROSS-BORDER SALES

22.1. Product Liability Insurance

- The Seller maintains product liability insurance with reputable providers in the EU, covering claims for personal injury, property damage, and legal costs arising from defective products.

22.2. Coverage

- Insurance coverage includes recall costs, installation and expansion costs, immaterial damage, and export coverage for sales to Portugal and Germany.

22.3. B2B Risk Management

- For B2B transactions, additional insurance and risk management measures may be negotiated individually.

Analytical Commentary

Product liability insurance is not mandatory but is strongly recommended for cross-border sales to mitigate financial risks and ensure compliance with retailer and marketplace requirements.

23. B2B SALES TERMS AND DIFFERENCES FROM B2C

23.1. Contractual Terms

- B2B contracts may include customized terms regarding payment, delivery, warranty, liability, and dispute resolution, subject to mandatory legal provisions.

23.2. Unfair Terms

- Clauses creating manifest imbalance in B2B contracts are prohibited and may be declared null and void. Judges may restore contractual balance in accordance with common law.

23.3. Exclusions

- Certain consumer rights, such as the right of withdrawal, do not apply to B2B transactions.

Analytical Commentary

B2B contracts are subject to specific regulations prohibiting unfair terms and practices. The distinction between B2B and B2C is critical for determining applicable rights and remedies.

24. LABEL LANGUAGE REQUIREMENTS FOR PORTUGAL AND GERMANY

24.1. Language of Labels and Documentation

- All product labels, instructions, safety information, and documentation are provided in Portuguese for sales in Portugal and in German for sales in Germany.
- Additional languages may be included as required by local regulations or customer preference.

24.2. Compliance

- Failure to provide information in the required language may result in fines, sales bans, or product recalls.

Analytical Commentary

EU law mandates that product information be provided in the official language(s) of the Member State where the product is sold. Compliance with language requirements is essential for market access and consumer safety.

25. IMPORTER AND RESPONSIBLE PERSON OBLIGATIONS IN THE EU

25.1. Importer Responsibilities

- Importers are responsible for ensuring that Products comply with all EU regulations, including safety, labeling, documentation, and language requirements.

25.2. Responsible Person (Cosmetics)

- For cosmetic products, a Responsible Person established in the EU is designated to ensure compliance with Regulation (EC) No 1223/2009, including safety assessment, notification, and documentation.

25.3. Authorized Representative (Non-EU Entities)

- Non-EU manufacturers must appoint an authorized representative or Responsible Person in the EU to fulfill regulatory obligations and serve as a point of contact for authorities and consumers.

Analytical Commentary

The designation of importers, Responsible Persons, and authorized representatives is central to regulatory compliance and liability management in the EU. These roles ensure that products meet all legal requirements and that consumers have access to remedies and information.

26. FINAL PROVISIONS

26.1. Severability

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

26.2. Amendments

- The Seller reserves the right to amend these GTC at any time, with notice provided to Buyers via the Seller's website or other communication channels.

26.3. Entire Agreement

- These GTC constitute the entire agreement between the Seller and Buyer regarding the sale and delivery of Products, superseding all prior agreements and understandings.

Conclusion

CuraVista Global's™ General Terms and Conditions for Ayurvedic Indian product lines are meticulously crafted to ensure compliance with EU and national laws governing cross-border wellness product distribution. By integrating robust consumer protection, product safety, customs, packaging, data protection, and intellectual property provisions, these GTC provide a transparent, fair, and legally sound framework for both consumers and business customers in Portugal and Germany. Continuous monitoring of regulatory developments and proactive risk management are essential to maintaining compliance and safeguarding the interests of all parties.