## **TERMS AND CONDITIONS**

The use of this WebAPP (shall hereinafter mean to include the 'Mobile Application') and the Policy on WebAPP Use shall be governed by Indian Law. The Policy on WebAPP Use and your activity under this Policy are an 'electronic record' in accordance with the (Indian) Information Technology Act, 2000.

#### 1. GENERAL

All persons (the "Users" or individually a "User" or "You" or "Your") visiting the RupeeRedee platform (the "APP" which shall hereinafter mean to include the 'Web APP' and the 'Mobile Application') are required to read and acquaint themselves with this document prior to using the APP. Access to and use of the APP by a User is deemed to represent the User's consent to the terms and conditions of using the APP and any amendments thereto (such terms and conditions hereinafter referred as "Policy on APP Use"). In case a User disagrees with these terms & conditions (as may be amended from time to time), he/she shall leave the APP and refrain from visiting it in the future.

The APP is owned and operated by MoneyMitra IT Solutions Private Limited, a company registered under the Indian Companies Act 2013, having its registered office at "Vatika Triangle, 7th Floor, Mehrauli Gurgaon Road, Block B, Sushant Lok Phase I, Gurgaon, Haryana – 122002" (the "Operator", "We", "Us", "RupeeRedee" or "Company"), which is authorized to exercise the ownership and intellectual property rights to the APP. The purpose of the APP is to facilitate and expedite the loan process for (NBFC/Lender), in accordance with the terms and conditions of the agreement between the Operator and the NBFC.

This Policy on APP Use regulates the rights and obligations of the Operator and the Users regarding the use of the APP. The user is requested to read these Terms of Use carefully. This is a legally binding agreement between the User and the Operator, establishing the terms and conditions under which this APP may be used. In the event of any conflict between the terms and conditions of specific products and services and this disclaimer, the conditions specific to such products and services shall prevail. Users are requested to read these terms before registering, accessing, browsing, downloading or using anything from the APP.

#### 2. SERVICES OVERVIEW

The APP is an online platform which allows Users to apply for a loan, which would be further subjected to terms and conditions of the Loan Agreement between the applicant and Lender. The APP aims to ease and expedite the process of applying for a short-term personal loan facility provided by the Lender.

The APP collects and processes personal and professional data of the User.

Subject to execution of the Loan Agreement with the Lender, the User is required to submit following documents in order to avail the loan facility:

- 1. AADHAAR Document
- 2. PAN
- 3. Credit Bureau report accessed by the lender through credit Bureaus
- 4. Bank Statement verification (Automated / Manual upload of PDFformat)
- 5. Digital mandate set for Repayment on Loan Account
- 6. E-sign AADHAAR via OTP

Once the APP receives the data submitted by the User, the APP uses Third Party services to authenticate the User's bank statements, KYC documents and any such information provided by the User to processes the data and checks it against the Lender's lending criteria. Once the User's application is processed and is approved by the Lender and it fulfills the Lender's lending criteria the loan is disbursed directly to the User's bank account through electronic transfer within the stipulated time (in general within 4 hours).

By providing, PAN & other information, User authorizes MoneyMitra; its associated NBFC partner(s) and other partners of MoneyMitra, to run a Credit Bureau check for his / her profile.

Rupeeredee app may collect information like device location, device information (including storage, model, installed apps, Wifi, mobile network) with your consent from your mobile device to perform credit risk assessment and provide customized offerings.

#### 3. REGISTRATION

Registration on the Mobile Application is not mandatory. The User can use his email id to register with the Mobile Application. The email id provided during registration can be of any Email service provider including but not limited to Gmail, and Yahoo mail.

For the purpose of creating the User Account through the APP:

- 1. You shall be an Indian citizen resident in India and minimum 18 years of age;
- 2. You shall not be a person either barred or otherwise legally prohibited from taking Loan or availing the services offered by us;
- You should have valid identity proof and residential address proof as described by Reserve Bank of India and as may be prescribed by us for fulfilling the Know Your Customer requirements;
- 4. You shall not impersonate any person or entity or falsely state or otherwise misrepresent age, identity or affiliation with any person or entity.
- 5. You have valid email address and valid mobile number where you want to receive OTP and other communications;(f) You have an updated Aadhaar Document
- 6. You have a bank account in India (bank name, IFSC, branch and account number) having enabled internet banking facility for the purpose of transfer/receipt of funds.
- 7. You should be either salaried employee or self-employed or pensioner.
- 8. You have read and understood the Privacy Policy, other terms of the APP.
- 9. Your desktop/mobile device should have:
  - 1. Supported Resolutions: 1366 x 768+. Best viewed on 1366 x 768
  - 2. A working internet connection having HTML supported Web Browsers: Chrome 55+, Firefox 49+, Edge 38+ or Mobile Browsers: Latest version of Chrome, Firefox, Safari Browser
  - 3. Latest version of Adobe Reader: https://get.adobe.com/reader/
  - 4. A web camera

While creating the User Account you will be asked to provide certain information which shall include your personal details (like name, address, date of birth, father's name, mother's name, your photograph etc.), contact details (like your residential address, email address, telephone/ mobile number etc.), business, credit and financial information, log information like your search queries, IP address, crashes, date and time, actual location, browser web storage, application data caches, Cookies and similar

technologies (collectively and individually referred as, "Customer Data"). We request you to provide complete and accurate information to bolster your credibility. You confirm and warrant that the details submitted by you are true and correct and we can rely on it for providing the Loan and/or services sought by you through the APP.

Pursuant to you creating the User Account and submitting the Customer Data, we will be holding and processing Customer Data. You grant us the authority to use the same for the purposes as described in "Privacy Policy of RupeeRedee" as amended from time to time. You are notified that the details will be used for reporting to Credit Information Companies under the Credit Information Companies (Regulation) Act, 2005 ("CIC Act"), credit service organization for analytical purpose Central Know Your Customer data registries and other KYC repository services, data storage agencies which may be third party service providers in India (as may be decided by RupeeRedee from time to time). Your usage of the APP and the execution of the loan agreement between you and the lender shall be deemed as consent in writing to the Operator to use the foregoing information and data for the purposes aforesaid and as hereinafter mentioned in this Policy without prejudice to other terms mentioned hereof or incorporated here by way of any reference.

By creating User Account, you agree to receive communications in connection with the APP and from affiliate APPs. By providing your e-mail address and/ or telephone/ mobile number, you also authorize us, our associates, partners to contact you via email or phone call or SMS and offer you their services, products, imparting product knowledge, offer promotional offers, as well as web aggregation. Irrespective of the fact that you have registered yourself under Do Not Disturb (DND) or Do Not Call or NCPR service, you still authorize us to give you a call from us, our associates and our partners for the above-mentioned purposes.

You are solely responsible for all activities on the account and maintaining the confidentiality of the details of your account. The APP will not be responsible for any activity arising due to mishandling of Your account either by you or by any other person (owing to your negligence). You will notify us of any unauthorized access to Your account. You will not look up or try to modify any account that is not owned by You.

The Content (material, information, data, news items, etc.) on this APP is provided for general information only and should not be used as a basis for making business/commercial decisions. The user is advised to exercise due caution and/or seek independent advice before entering into any arrangement or financial obligation based on the Content contained on this APP.

The Content contained on this APP, including text, graphics, links or other terms are provided on an "as is", "as available" basis and are protected by copyright in favor of Operator. The Use of the products or services described at this APP may not be permitted in some countries and if in doubt, User should check either with the local regulator or authority or with the Operator before requesting further information on such products/ services. Products and services are available only at the discretion of Operator, subject to the individual contractual terms and conditions of products and services on which they are offered, and such products and services may be withdrawn or amended at any time without notice. The full range of products or services may not be available in all locations.

## SECURITY

The APP employs robust security measures as per the prescribed legal standards to protect the information provided by the User. Any information entered by the User when transacting on the APP is encrypted to protect the User against unintentional disclosure to third parties. The User's credit and debit card information is not received, stored by or retained by the Company / Mobile Application in any manner.

### LICENSE AND ACCESS

The Company grants you a limited sub-license to access and make personal use of the APP, but not to download (other than page caching) or modify it, or any portion of it, except with express written consent of the Company. Such limited sub-license does not include/permit any resale or commercial use of the APP or its contents; any collection and use of any product listings, descriptions, or prices; any derivative use of the APP or its contents; any downloading or copying of information for the benefit of another merchant; or any use of data mining, robots, or similar data gathering and extraction tools. Any portion of the APP may not be reproduced, duplicated, copied, sold, resold, or otherwise exploited for any commercial purpose without express written consent of the Company. You may not frame or utilize

framing techniques to enclose any trademark, logo, or other proprietary information (including images, text, page layout, or form) of the APP or of the Company and/or its affiliates without the express written consent of the Company. You may not use any meta tags or any other "hidden text" utilizing the Company's name or trademarks without the express written consent of the Company. You shall not attempt to gain unauthorized access to any portion or feature of the APP, or any other systems or networks connected to the APP or to any server, computer, network, or to any of the services offered on or through the APP, by hacking, 'password mining' or any other illegitimate means. By using the APP you agree that you shall not:

infringe ours or any third party's intellectual property rights, rights of publicity or privacy.

- a. post or transmit any message which is libelous, defamatory or which discloses private or personal matters concerning any person.
- b. post or transmit any message, data, image or program which violates any law.
- c. refuse to cooperate in an investigation or provide confirmation of your identity or any other information you provide to us.
- d. remove, circumvent, disable, damage or otherwise interfere with security-related features of our APP or features that enforce limitations on the use of APP.
- e. upload any content that constitutes negligent advice or contains any negligent statement, an incitement to commit a crime or contains instructions for the commission of a crime or the promotion of criminal activity; or any content which is in contempt of any court, or in breach of any court order; or discriminates on the basis of age, sex, religion, race, gender; harassing, invasive of another's privacy, blasphemous; in breach of any contractual obligations or depicts violence or is pornographic, pedophilic, obscene, suggestive or sexually explicit; or consists of or contains any instructions, advice or other information which may be acted upon and could, if acted upon, cause illness, injury or death, or any other loss or damage; or constitutes spam; or is grossly harmful, offensive, deceptive, fraudulent, threatening, abusive, hateful, harassing, anti-social, menacing, hateful, discriminatory or inflammatory; or causes annoyance, inconvenience or needless anxiety to any person; or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or harm minors in any way or otherwise unlawful in any manner whatever.
- f. upload any content that threatens the unity, integrity, defense, security or sovereignty of any country, or public order or causes incitement to the commission of any cognizable offense or prevents investigation of any offense or is insulting any nation.
- g. upload any content that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource.

- h. reverse engineer, decompile, disassemble or otherwise attempt to discover our source code for the APP or any part thereof or infringe any patent, trademark, copyright or other proprietary rights.
- i. use our APP in any manner that could damage, disable, overburden, or impair, including, without limitation, using the APP in an automated manner.
- j. modify, adapt, translate or create derivative works based upon APP or any part thereof.
- k. intentionally interfere with or damage operation of APP or any other user's use of APP, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms, or other malicious code or file with contaminating or destructive features.
- I. use any robot, spider, other automatic device, or manual process to monitor or copy APP without our prior written permission.
- m. interfere or disrupt AP Por networks connected therewith.
- n. take any action that imposes an unreasonable or disproportionately large load on APP.
- o. use any device, software or routine to bypass APP robot exclusion headers, or interfere or attempt to interfere, with the APP.
- p. forge headers or manipulate identifiers or other data in order to disguise the origin of any content transmitted through the APP or to manipulate your presence on APP.
- q. use the facilities and capabilities of APP to conduct any activity or solicit the performance of any illegal activity or other activity which infringes the rights of others.
- r. breach these Terms or any other policies which we have.
- s. provide false, inaccurate or misleading information to APP.
- t. use APP to collect or obtain personal information, including without limitation, personal information about other users of our APP.
- u. use APP for spamming or illegal purposes.

## COMMUNICATIONS

By using this APP, you are consenting us for contacting you, using all channels of communication and for all purposes pertaining to this Policy. We will use the contact information, provided by you at the time of using this APP which is subject to the Privacy Policy. This consent applies even if you are being charged for the call under your call plan. You are responsible for any charges that may be billed to you by your communications carriers when we contact you. The User agrees that the Company might record any call or conversation, between the User and any representative of the Company for quality training and monitoring purposes. The user agrees to receive promotional communication and newsletters from the Company and its partners.

This includes contacting you through information received from other parties. The use of this Mobile Application is also your consent to receive SMSs from us. This consent to be contacted is for purposes that include and are not limited to clarification calls and marketing and promotional calls. The user can opt out from such communication and/or newsletters either by unsubscribing on the Mobile Application itself or by contacting the customer services team and placing a request for unsubscribing by sending an email to care@rupeeredee.com

You may also be contacted by Service Providers with whom we have entered into a contract in furtherance of our rights, duties, and obligations under this document and all other policies followed by us. Such contact will be made only in pursuance of such objectives, and no other calls will be made. The sharing of the information provided by you will be governed by the Privacy Policy and we will not give out such contact information of yours to third parties not connected with the Mobile Application.

#### **PRICING**

The membership of this APP is free, and this includes the browsing of the APP and the use of the services. However, we reserve the right to amend the charges for the services rendered.

## **USER OBLIGATIONS**

When using the APP, the Users must not interfere with the APP's security, integrity and operation in general, must not use the APP for the transfer of damaging files or attempt to enter non-public sections of the APP or access restricted information featured on the APP where the Users do not meet the criteria for accessing this information. The User is further required to observe the Operator's copyrights of this APP and, furthermore, to observe the third parties' rights to material and text posted by the Operator on the APP (including, but not limited to, trademarks, logos etc.) but owned by third parties and which is under the protection of the appropriate intellectual property laws. Further, while submitting any details to the APP for the purpose of availing any services, the Users shall ensure and confirm that the same is true and correct.

You do not have the right to use any of our trade names, trademarks, service marks, logos, domain names, and other distinctive brand features. You shall not copy and use the software, text, images, graphics, video, and audio used on this APP ("Content"). You do not have the right to remove, obscure, or alter any proprietary

rights notices (including trademark and copyright notices), which may be affixed to or contained within the services. You will not copy or transmit any of the services. We neither represent nor warrant that your use of materials displayed in the APP will not infringe rights of third parties.

#### DISCLAIMERS REGARDING SERVICES AND APP

The User is fully liable for any risk for his use of this APP and the Operator does not assume any responsibility or liability for such risk. The content provided on this APP is intended only for general information and does not represent any form of advice or recommendation.

This APP may contain advice/ opinions and statements of various professionals/ experts/ analysts, etc. The operator does not represent/ endorse the accuracy, reliability of any of the opinions/ statements/ information by such person. Reliance on these statements shall be at the risk of the user of this APP. Specifically, the Contents of this APP is not intended to be relied upon by Users in making any specific decisions (including investment decisions).

The Operator does not guarantee the accuracy, correctness, completeness, timeliness or availability of this APP's contents and/or services and does not accept any responsibility (e.g. towards the Users of the APP) in this respect. It is the responsibility of the User of this APP to independently verify and evaluate the accuracy, completeness, reliability, and usefulness of any opinions, services or other information provided on this APP.

No information sent to any client through this APP or available on this APP shall constitute any representation or warranty by the Operator, or its subsidiaries or affiliates regarding the credit-worthiness, financial performance or prospects, solvency, or viability of any company or other legal entity or the business carried on by such entity. To the maximum extent permissible by applicable laws the Operator shall not be liable for any direct, indirect, incidental or consequential damages, including, without limitation, damages for loss of profits, goodwill, loss of data or other intangible losses arising in connection with the use of the APP.

You understand that application of loan through online means is depended on technical factors which inter alia includes your connectively to internet, your ability to make payment through online means which in-turn is depended on payment services from your bank or similar service providers, capability of the computer or

phone which you use for the purpose, your careful approach in reading the terms, understanding the same and following the process. By accepting these terms or using this APP or by expressing intent or by making application for availing any loan or services, you confirm that you have understood the intricacies, the related risks, and the process, you also confirm the aspects mentioned aforesaid are beyond the control of the Operator. Hence, any of your acts will be at your choice and discretion and therefore you disclaim us from claim for damages suffered by you or for loss of profit.

The Company accepts no liability for any errors or omissions, whether on behalf of itself or third parties.

You acknowledge and agree that the Company has no relationship with you other than to provide you with this service. At no time shall the Company have any right, title or interest to any bookings done by you. The Company does not have any control over the quality, failure to provide or any other aspect whatsoever of the booked service and is not responsible for damages or delays.

## REVIEWS, FEEDBACK, AND SUBMISSIONS

All reviews, comments, feedback, suggestions, ideas, and other submissions disclosed, submitted or offered on the APP or otherwise disclosed, submitted or offered in connection with theuse of the APP (collectively, the Comments) shall be and remain the property of the Operator.

The Company is and shall be under no obligation to: (i) maintain any Comments in confidence or (ii) pay compensation for any Comments; or (iii) respond to any Comments. You agree that any Comments submitted by you on the APP will not violate the Terms of Use or any right of any third party, including copyright, trademark, privacy or other personal or proprietary right(s), and will not cause injury to any person or entity. You further agree that no Comments submitted by you on the APP will be or contain libelous or otherwise unlawful, threatening, abusive or obscene material, or contain software viruses, political campaigning, commercial solicitation, chain letters, mass mail or any form of 'spam'. The Company does reserve the right (but assumes no obligation) to monitor, edit and/or remove any Comments submitted on the APP. You hereby grant the Company the right to use names that you submit in connection with any Comments. You agree not to use a false email address, impersonate any person or entity, or otherwise mislead as to the origin of any Comments you submit. You are and shall

remain, responsible for the content of any Comments you make, and you agree to indemnify the Company and its affiliates against all claims, loss, and liabilities resulting from any Comments you submit.

Further, any reliance placed on Comments available on the APP from a third party shall be at your sole risk and expense.

### COPYRIGHT AND TRADEMARK

The Company, its suppliers, and licensors expressly reserve all intellectual property rights in all text, programs, products, processes, technology, images, content and other materials which appear on the APP. Access to or use of the APP does not confer and should not be considered as conferring upon anyone any license to the Company or any third party's intellectual property rights. All rights, including copyright, in and to the APP are owned by or licensed to the Company. Any use of the APP or its contents, including copying or storing it or them in whole or part is prohibited without the permission of the Company.

You may not modify, distribute or re-post anything on the APP for any purpose. The names and logos and all related product and service names, design marks and slogans are the trademarks/service marks of the Company, its affiliates, its partners or its suppliers/service providers. All other marks are the property of their respective owners. No trademark or service mark license is granted in connection with the materials contained on the APP. Access to or use of the APP does not authorize anyone to use any name, logo or mark in any manner. References on the APP to any names, marks, products or services of third parties or hypertext links to third party APPs or information are provided solely as a convenience to you and do not in any way constitute or imply the Company's endorsement, sponsorship or recommendation of the third party, the information, its product or services.

The Company is not responsible for the content of any third party APPs and does not make any representations regarding the content or accuracy of material on such APPs. If you decide to access a link to any third party Mobile Application, you do so entirely at your own risk and expense.

#### DISCLAIMER OF WARRANTIES AND LIABILITIES

You expressly understand and agree that to the maximum extent permitted by applicable law:

The mobile application, services, and other materials are provided by this mobile application on an "as is" basis without warranty of any kind, express, implied, statutory or otherwise, including the implied warranties of title, non-infringement, merchantability or fitness for a particular purpose without limiting the foregoing, the mobile application makes no warranty that:

- . a. Your requirements will be met or that services provided will be uninterrupted, timely, secure or error-free.
  - a. Materials, information, and results obtained will be effective, accurate or reliable.
  - b. Any errors or defects in the mobile application, services or other materials will be corrected.

To the maximum extent permitted by applicable law, we will have no liability related to user content arising under intellectual property rights, libel, privacy, publicity, obscenity or other laws. the mobile application also disclaims all liability with respect to the misuse, loss, modification or unavailability of any user content.

The user understands and agrees that any material or data downloaded or otherwise obtained through the mobile application is done entirely at his/her own discretion and risk and he/she will be solely responsible for any damage to his/her computer systems or loss of data that results from the download of such material or data. We are not responsible for any typographical error leading to an invalid coupon. The mobile application accepts no liability for any errors or omissions, with respect to any information provided to you whether on behalf of itself or third parties.

We shall not be liable for any third-party product or services. the advertisement available on e-mail or mobile application with respect to the third party mobile application or the products and services is for information purpose only.

## INDEMNIFICATION AND LIMITATION OF LIABILITY

You agree to indemnify, defend and hold harmless this APP/company including but not limited to its affiliate vendors, agents and employees from and against any and all losses, liabilities, claims, damages, demands, costs and expenses (including legal fees and disbursements in connection therewith and interest chargeable thereon) asserted against or incurred by us that arise out of, result from, or may be payable by virtue of, any breach or non-performance of any representation, warranty, covenant or agreement made or obligation to be performed by you pursuant to these terms of service. Further, you agree to hold us harmless against

any claims made by any third party due to, or arising out of, or in connection with, your use of the mobile application, any claim that your material caused damage to a third party, your violation of the terms of service, or your violation of any rights of another, including any intellectual property rights.

In no event shall the mobile APP, its officers, directors, employees, partners or suppliers be liable to you, the user or any third party for any special, incidental, indirect, consequential or punitive damages whatsoever, including those resulting from loss of use, data or profits, whether or not foreseeable or whether or not we have been advised of the possibility of such damages, or based on any theory of liability, including breach of contract or warranty, negligence or other tortious action, or any other claim arising out of or in connection with your use of or access to the mobile application, services or materials. The limitations and exclusions in this section apply to the maximum extent permitted by law.

#### **TERMINATION**

This User Agreement is effective unless and until terminated by either you or the Company. You may terminate this User Agreement at any time, provided that you discontinue any further use of the APP. The Company may terminate this User Agreement at any time and may do so immediately without notice, and accordingly deny you access to the APP.

Such termination will be without any liability to the Company. The Company's right to any Comments and to be indemnified pursuant to the terms hereof, shall survive any termination of this User Agreement. Any such termination of the User Agreement shall not cancel your obligation to pay for services already booked from the APP or affect any liability that may have arisen under the User Agreement prior to the date of termination.

## HOSTING OF THIRD PARTY INFORMATION

The APP hosts information provided by third parties. We are in no manner responsible to you for the accuracy, legitimacy ,and veracity of the information hosted. We take reasonable care to ensure such accuracy, but we are not responsible for the information so furnished. You agree to not hold us liable for the falsification of any such provided information.

### COMPLIANCE WITH LAWS

The users shall comply with all the laws applicable to them respectively for using the payment facility and the APP within India or outside.

# **DISPUTES AND JURISDICTION**

The use of this APP and the Policy on APP Use shall be governed by Indian law. The Policy on APP Use and your activity under this Policy are an 'electronic record' in accordance with the (Indian) Information Technology Act, 2000. Any dispute arising in connection with the use of APP shall be settled before courts of Gurugram (India) and in accordance with Indian law.

#### SEVERABILITY

The invalidity or unenforceability of any of the provisions of this agreement shall not affect the validity or enforceability of any other provision. Any invalid or unenforceable provision shall be deemed to be severed from this agreement to the extent of its invalidity or unenforceability, and the agreement shall be construed and enforced as if the agreement did not contain that particular provision to the extent of the invalidity or unenforceability.

#### **PRIVACY**

We encourage you to read the Privacy Policy and to use the information it contains to make informed decisions regarding Your personal information. Please also note that certain information, statements, data and content (such as but not limited to photographs) which you provide on the Mobile Application are likely to reveal your gender, ethnic origin, nationality, age, and/or other personal information about you. You acknowledge and agree that your submission of such information is voluntary on your part. Further, you acknowledge, consent and agree that we may access, preserve, and disclose information you provide to Us at any stage during Your use of the APP. Disclosure of information to Third Parties is further addressed in Our Privacy Policy.

## DISCLOSURE

The user hereby agrees and authorizes Company to disclose, from time to time, any information relating to the user to:

. Any member of the Group and to third parties engaged by Company or a member of Group for purposes such as marketing of services and products; to the Credit Information Bureau (India) Ltd. and any other agency authorized in this behalf by the RBI or any other regulatory authority, which may use,

process, disclose and furnish the said information disclosure by company in any manner as deemed fit by them.

- a. To any of the Group's service providers, insurers or insurance brokers or professional advisers.
- b. Any entity as required by law or any Authority.
- c. Rating agency and/or insurance companies.

## CHANGES TO APP OR POLICY

The Operator reserves the right to modify the appearance, contents, organization, location, and accessibility of the APP and/ or the Policy at any time without prior notice. The publication of any data or information on the APP, with the exception of this Policy on APP Use, will not be considered as an act oflaw unless expressly stated otherwise.

The User is expected to keep himself/ herself updated of any changes made in this APP and the information available on it on a regular basis and Operator undertakes no responsibility about advising the User about any such changes. Though Operator will endeavor to ensure that information contained on this APP is obtained from sources which, it feels, are reliable, Operator does not warrant such information's completeness or accuracy. Use of the APP after the republication of amended Policy is deemed to represent the User's consent with the amended Policy on APP Use.

## FORCE MAJEURE

The Operator and any of its Third Party Service Providers shall not be liable for any delay or failure in performance resulting directly or indirectly from acts of nature, forces, or causes beyond their reasonable control, including, without limitation, Internet failures, computer equipment failures, telecommunication equipment failures, other equipment failures, electrical power failures, strikes, virus, other malicious computer code, hacking, labour disputes, riots, insurrections, civil disturbances, shortages of labour or materials, fires, flood, storms, explosions, acts of God, war, earthquake, governmental actions, orders of domestic or foreign courts or tribunals, non-performance of third parties, or loss of or fluctuations in heat, light, or air conditioning.

## **ENTIRE AGREEMENT**

These Terms, including any legal notices, disclaimers or any other content contained on this Website, constitute the entire agreement between Operator and

you in relation to your use of this Website and supersede all prior agreements and understandings with respect to the same.

# ASSIGNMENT

The Company shall be permitted to assign, transfer, and subcontract its rights and/or obligations under these Terms without any notification or consent required. However, you shall not be permitted to assign, transfer, or subcontract any of your rights and/or obligations under these Terms.

# **CONTACT US**

If you have any questions about this Agreement, the practices of the Mobile Application, or your experience with the Service, you can e-mail us at care@rupeeredee.com.