

## **Website Terms of Use**

Chirag Credit Private Limited ("Chirag") maintains the website [www.chiragfinance.com](http://www.chiragfinance.com) ("Website") to provide visitors with information about Chirag's profile, information, products and services ("Services") and to facilitate communication with various users availing its Services. Chirag offers the Website as a forum to disseminate information about itself, its Services, to receive user feedback through "Live" section and to source business through the internet ("Blog").

Please read these T&Cs carefully before using/accessing Website, Services offered by Chirag. The term "you" as used herein refers to all individuals and/or entities accessing the Website through individuals (whether authorized in this behalf or not) for any reason. These T&Cs shall govern the usage of the Website by you. It is your responsibility to review the T&Cs thoroughly. Chirag reserves the right to modify the T&Cs from time to time without notice and in its sole discretion at any time by updating the Website and your continued use of the Website after any modifications by Chirag shall constitute your acceptance of such modifications.

### **Your Acceptance:**

Your use of the Website is subject to the published T&Cs and the Privacy Policy at [www.chiragfinance.com/privacy-policy.php](http://www.chiragfinance.com/privacy-policy.php). Each time you use the Website, you agree to be bound by the following T&Cs and Privacy Policy. If you do not agree to all conditions, then you must immediately discontinue your use of the Website.

Chirag may revise and update these T&Cs from time to time at Chirag's sole discretion. All changes are effective immediately when Chirag publishes the changes and apply to all access to and use of the Website thereafter. Your continued use of the Website following the posting of revised T&Cs means that you accept and agree to the changes. The User is expected to keep abreast of any changes made in this Website and the information available on it on a regular basis, and Chirag undertakes no responsibility about advising the User about any such changes.

In accessing the Website you agree that (1) all information, content, materials, data, news items, products (including, but not limited to text, content, photographs, graphics, video and audio content), financial data, news, research, recommendations, and opinions or other financial information ("Content") on the Website is protected by copyright in the favour of Chirag under applicable copyright laws and is also protected otherwise under general intellectual property law, (2) all information submitted through the Website shall be deemed to be the property of Chirag, and Chirag shall be free to use any ideas, concepts, know-how or techniques provided by you at the Website, in any manner whatsoever and that you shall at no point claim any intellectual property rights on the same. You agree to be contacted by Chirag or any other entities with whom Chirag has entered into an arrangement, (3) the software and hardware underlying the Website as well as other Internet related software which are required for accessing the Website are the legal property of Chirag and its respective vendors. The permission given by Chirag to access the Website will not convey any proprietary or ownership rights in the above software/hardware. You shall not attempt to modify, translate, disassemble, reproduce, decompile, or reverse engineer the software / hardware underlying the Website or create any derivative product based on the software / hardware

and (4) not all the products and services offered on this Website are available in all geographic areas and you may not be eligible for all the products or services offered by Chirag on the Website. Chirag reserves the right to determine the availability and eligibility for any product or service.

#### **Links to Other Websites:**

The Website may contain links to third-party websites that are not owned or controlled by Chirag, including links provided by Users. Chirag has no control over, and assumes no responsibility for, the content, privacy policies, or practices of any third-party websites.

By using the Website, you expressly relieve Chirag from any and all liability arising from your use of any third-party Website and Chirag shall not be responsible or liable to anyone for such third-party site, or any content, products or services made available on such a site. Accordingly, Chirag encourages you to be aware when you leave the Website, to read the terms of use and privacy policy of other websites that you visit.

Unless Chirag expressly state otherwise, the fact that Chirag has provided a link to a website is not an endorsement, authorization, sponsorship, or affiliation with respect to such site, its owners, or its providers. The content, accuracy, opinions expressed and other links provided by other third- party sites are not verified, monitored or endorsed by Chirag in any way. Chirag does not make any warranties, and expressly disclaims all warranties express or implied, including without limitation, those of merchantability and fitness for a particular purpose, title or non-infringement with respect to any information or services or products that are available or advertised or sold through other third-party websites.

#### **Registration and Subscription:**

In consideration of your use of the Website, you agree to: (a) provide true, accurate, updated and complete information about yourself as required for registering as a user and (b) maintain and promptly update the personal information to keep it true, accurate, current and complete. If you provide any information that is untrue, inaccurate, not updated or incomplete or Chirag has reasonable grounds to suspect that such information is untrue, inaccurate, not updated or incomplete, then Chirag has the right to suspend or terminate your account and refuse any and all current or future use of the Website (or any portion thereof). Chirag is concerned about the safety and privacy of all its users and shall protect the personal information as per reasonable standards and procedures.

#### **Content posted on the Website:**

You understand and agree that Chirag may review, edit and/or delete the Content on the Website in the sole discretion and judgment of Chirag that violate this Contract, or which might be offensive, obscene, illegal, or that might violate the rights, harm, or threaten the safety of other users of the Website, or offends public and religious sentiments or against the public policy or against any laws of any country. You are solely responsible for the information and content that you download, put up, publish, display, or share on the Blog on the Website, or transmit to other users. By posting the Content on any public area of the Website, you automatically grant, and you hereby represent and warrant that you have the right to grant,

to the Website an irrevocable, perpetual, non-exclusive, free of cost, worldwide licence to use, copy, perform, display, and distribute such content and to prepare derivative works of, or incorporate into other works, such information and content, and to grant and authorize sub-licences of the foregoing.

#### **User conduct:**

You understand that all images, information, data, text, software, graphics, video, messages, or other content, whether publicly posted or privately transmitted, are the sole responsibility of the person from which such content originated. This means that you, and not Chirag, are entirely responsible for all content that you upload, post, mail, transmit or otherwise make available on/by the Website. Chirag does not control the content posted by User on the Website and, as such, does not guarantee the accuracy, integrity, or quality of such content. You understand that by using the Website, you may be exposed to content that is offensive, indecent, or objectionable. Under no circumstances will Chirag be liable in any way for any content, including, but not limited to, for any errors or omissions in any content, or for any loss or damage of any kind incurred as a result of the use of any content posted, mailed, transmitted or otherwise made available on/by the Website.

You agree not to use the Website or host, display, upload, modify, publish, transmit, update or share information that:

- Belongs to another person and to which the User does not have any right to;
- Is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libelous, threatening, abusive, harassing, vulgar, tort, invasive of another's privacy, hateful or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling or gambling, or otherwise unlawful in any manner whatsoever;
- Harm minors in any way;
- Infringes any patent, trademark, copyright or other proprietary rights;
- Threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or prevents investigation of any offence or is insulting to any nation;
- Impersonate any person or entity, including, but not limited to Chirag, its officials, directors, employees, or falsely state or otherwise misrepresent your affiliation with a person or entity;
- Forge headers or otherwise manipulate identifiers in order to disguise the origin of any content transmitted through the Website;
- Upload, post, mail, transmit or otherwise make available any content that you do not have a right to make available under any law or under contractual or fiduciary duty/relationships;
- Upload, post, mail, transmit or otherwise make available any content that infringes any patent, trademark, trade secret, copyright or other proprietary rights of any third party;

- Upload, post, mail, transmit or otherwise make available any unsolicited or unauthorized advertising, promotional materials, junk mail, spam, chain letters, pyramid schemes, or any other form of solicitation;
- Upload, post, mail, transmit or otherwise make available any material that contains software viruses, or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment;
- Interfere with or disrupt the Website or servers or networks connected to the Website, or disobey any requirements, procedures, policies or regulations of networks connected to the Website;
- Edit the content in such a manner to replace identities of persons with others wrongfully, illegally and without their consent;
- Intentionally or unintentionally violate any applicable local, state, national or international law, any rules of any national or other securities exchange, and any regulations having the force of law;
- Collect or store personal data about other users;
- Upload, post, mail, transmit or otherwise make available any images or other content of persons without their knowledge or consent;
- Not to reproduce, duplicate, copy, sell, trade, resell or exploit for any commercial purposes, any portion of the Website, use of the Website or access to the Website;
- Violates any law for the time being in force.

#### **Accessing the Website:**

Chirag reserves the right to withdraw or amend this Website, and any service or material Chirag provides on the Website, at its sole discretion without any notice. Chirag will not be liable if, for any reason, all or any part of the Website is unavailable at any time or for any period. From time to time, Chirag may restrict access to some parts of the Website, or the entire website, to Users, including registered users.

- Chirag will not be liable in any way for the interruption or cessation in the providing of the Content, or other aspect of the Website. Chirag is not responsible for, and makes no warranties regarding, the access, speed, or availability of the Internet in general or the Website in particular.
- The Website is controlled and offered by Chirag from its facilities in India. Chirag makes no representations that the Website is appropriate or available for use in other countries. Those who access or use the Website from other jurisdictions do so at their own volition and are responsible for compliance with Indian law.

You are responsible for:

- Making all arrangements necessary for you to have access to the Website.
- Ensuring that all persons who access the Website through your internet connection or device are aware of these T&Cs and comply with them.

- To access the Website or some of the resources it offers, you may be asked to provide certain registration details or other information. It is a condition of your use of the Website that all the information you provide on the Website is correct, current, and complete. You agree that all information you provide to register with this Website or otherwise, including but not limited to through the use of any interactive features on the Website, is governed by Chirag's Privacy Policy and you consent to all actions Chirag takes with respect to your information consistent with the Privacy Policy.
- We have the right to disable any username, password or other identifier, whether chosen by you or provided by us, at any time in our sole discretion for any or no reason, including if, in our opinion, you have violated any provision of these T&Cs.

**Legal Disclaimer:**

The Website may provide the Content that has been compiled by Chirag or are otherwise available on public domain. The Website may also provide certain presentation decks for use by the Users which may also be downloaded by the Users only for personal information and for non-commercial use subject to the condition that the Users agree to maintain all copyright and other proprietary notices contained in the Content. While Chirag endeavours to keep the Content substantially error-free, Chirag specifically disclaims any and all warranties, express or implied, including but not limited to any warranties of condition, quality, accuracy, reliability, merchantability or fitness for a particular purpose. The Blog is provided only as a tool to enhance Chirag's reach to the Users. Any information posted on Blog is not necessarily endorsed by Chirag and Chirag disclaims any and all warranties arising out of such Information dissemination through Blog.

All data and Information is provided "as is" and "as available" basis and the Information is intended solely as general information purposes only and is neither professional advice for any particular product offered by Chirag nor a substitute for other professional advice and services from other providers familiar with your financial situation. Decisions based on Information contained within the Website are your sole responsibility. Chirag encourages that you seek advice of your advisors or other qualified services provider regarding any product you may choose. The Information is provided with the understanding that neither Chirag nor its Users are engaged in rendering professional services or advice. Your use of the Website is subject to this disclaimer: Chirag assumes no responsibility for any consequences relating directly or indirectly to any action or inaction you take based on the Information or other material on this Website and Chirag hereby expressly disclaims all warranties, express or implied, including but not limited to any warranties of condition, quality, durability, performance, accuracy, reliability, merchantability or fitness for a particular purpose.

**User Information:**

While assessing the Website, you provide User information on your own accord. "User Information" as used in the T&Cs means, collectively, the information, such as text, data,

reports, analyses, information and other content that Users post, submit, provide, or otherwise make available to the Website, including without limitation discussion groups, message boards, and personal information. User Information specifically includes personal information such as name, likeness, email address, hometown, and country, as well as any other information provided by the User through the format prescribed on the Website and/or programmatically available to the Website. Chirag will maintain the secrecy of the User Information under the applicable laws.

Chirag's policy with respect to the collection and use of your personal information and registration data is set forth in Chirag's Privacy Policy.

### **Use of the Website:**

Chirag hereby grants you permission to use the Website as set forth in these T&Cs provided that you will comply with the T&Cs and with any Information Providers' T&Cs linked to the Website.

You agree not to use, copy, modify, reformat, create derivative works, publicly display, download, store, reproduce, transmit, provide links to, republish, upload, post, reprocess or distribute any content on the Website, including without limitation, the Content or use any Content for any commercial purposes without obtaining prior written consent from Chirag and/or the appropriate third party.

You may download material displayed on the Website for non-commercial, personal use only. If you download material, you agree to maintain all copyright and other proprietary notices contained on the materials. Any material downloaded or otherwise obtained by the use of the Website is done at your own discretion and risk and that you will be solely responsible and Chirag shall not be liable for any damage to your computer system, loss of data that results from the download of any such material and any loss or damage of any kind including a loss of property or otherwise.

To access certain the features of the Website, you may have to register on the Website. You may never use another's registration without permission. When registering, you must provide accurate and complete information. You are solely responsible for the activity that occurs under your registration. You are solely responsible for the security and/breach of your password.

Chirag may permanently or temporarily terminate, suspend, or otherwise refuse to permit User's access to the Website without notice and liability, if in Chirag's sole determination, User violates any of the T&Cs, including the following prohibited acts, which you agree not to perform; (i) use the Website for any illegal purpose or to submit, transmit or facilitate the distribution of information or content that is unlawful, illegal, harmful, abusive, racially or ethnically offensive, vulgar, obscene, sexually explicit, defamatory, infringing, invasive of personal privacy or publicity rights, harassing, libelous, threatening, or in a reasonable person's view, objectionable; (ii) attempt to interfere with, compromise the system integrity or security or decipher any transmissions to or from the servers running the Website; (iii) take any action that imposes an unreasonable or disproportionately large load on our infrastructure; (iv) upload invalid data, viruses, worms, or other software to the Website ; (v)

impersonate another person or otherwise misrepresent User's affiliation with a person or entity, conduct fraud, hide or attempt to hide User's identity; (vi) submit, upload, post, email, transmit or otherwise make available any Information or Content that User does not have

right to make available; (vii) interfere or attempt to interfere with the proper working of the Website; (viii) bypass the measures we may use to prevent or restrict access to the Website; or (ix) reverse engineer, reverse assemble or otherwise attempt to discover any source code.

With the exception of applications commonly known as web browser software, or other applications formally approved by Chirag in writing, you agree not to use any software, program, application, or any other device to access or log on to the Website or to automate the process of obtaining, downloading, transferring, or transmitting any content, information, or quotes to or from the Website. You agree not to use or launch any automated system, including without limitation, "robots," "spiders," "scrapers," or "offline readers," to access the Website. Notwithstanding the foregoing, Chirag grants the operators of public search engines permission to use spiders to copy materials from the Website for the sole purpose of creating publicly available searchable indices of the materials, but not caches or archives of such materials. You agree not to collect or harvest any personally identifiable information, including account names, from the Website, nor to use the Website for any commercial solicitation purposes.