

Terms and Conditions:

This document is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.

This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries guidelines) Rules, 2011 that require publishing the rules and regulations, privacy policy and Terms of Use for access or usage of www.extrakamai.com website.

The domain name www.extrakamai.com (hereinafter referred to as "Website") is owned by ADS Solutions, a company incorporated under partnership firm act running business in the name of extra kamai (hereinafter referred to as "EK").

If you visit the website, you accept these terms and conditions. Your use of the Website is governed by the following terms and conditions (" **Terms of Use** ") as applicable to the Website. If you transact on the Website, You shall be subject to the policies that are applicable to the Website for such transaction. By mere use of the Website, You shall be contracting with EK and these terms and conditions including the policies constitute your binding obligations, with EK.

For the purpose of these Terms of Use, wherever the context so requires "**You**" or "**User**" shall mean any natural or legal person who is a "Guest user" or who has agreed to become a buyer on the Website by providing Registration Data while registering on the Website as "Direct Seller" or "Registered User" using the computer systems. EK allows the User to surf the Website or making deposits with registering on the Website. The term "**We**", "**Us**", "**Our**" shall mean EK.

It is your responsibility to review these Terms of Use periodically for updates / changes. Your continued use of the Website following the posting of changes will mean that you accept and agree to the revisions. As long as you comply with these Terms of Use, We grant you a personal, non-exclusive, non-transferable, limited privilege to enter and use the Website.

ACCESSING, BROWSING OR OTHERWISE USING THE SITE INDICATES YOUR AGREEMENT TO ALL THE TERMS AND CONDITIONS UNDER THESE TERMS OF USE, SO PLEASE READ THE TERMS OF USE CAREFULLY BEFORE PROCEEDING.

By impliedly or expressly accepting these Terms of Use, You also accept and agree to be bound by EK Policies as amended from time to time.

ELIGIBILITY OF MEMBERSHIP

Use of the Website is available only to persons who can form legally binding contracts under Indian Contract Act, 1872. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872 including minors, un-discharged insolvents etc. are not eligible to use the Website. If you are a minor i.e. under the age of 18 years, you shall not register as a User of the EK website and shall not transact on or use the website. As a minor if you wish to use or transact on website, such use or transaction may be made by your legal guardian or parents on the Website. EK reserves the right to terminate your membership and / or refuse to provide you with access to the Website if it is brought to EK's notice or if it is discovered that you are under the age of 18 years. EK have the absolute right to allow/grant membership. EK may deny membership without citing any reason whatsoever.

OBLIGATIONS OF YOUR ACCOUNT AND REGISTRATION

If you use the Website, you shall be responsible for maintaining the confidentiality of your Display Name and Password and you shall be responsible for all activities that occur under your Display Name and Password. You agree that if You provide any information that is untrue, inaccurate, not current or incomplete or We have reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, or not in accordance with

the this Terms of Use, We shall have the right to indefinitely suspend or terminate or block access of your membership on the Website and refuse to provide You with access to the Website.

COMMUNICATIONS

When You use the Website or send emails or other data, information or communication to us, You agree and understand that You are communicating with Us through electronic records and You consent to receive communications via electronic records from Us periodically and as and when required. We may communicate with you by fax or post or email or SMS or Whatsapp or any other social media or by such other mode of communication, electronic or otherwise. You agree that all agreements, notices, disclosures and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

CHARGES

Membership/ registration on the Website is free for depositors. EK does not charge any fee for browsing on the Website.

PRIVACY

We have a view that protection of your privacy as a very important. We understand clearly that You and Your Personal Information is one of our most important assets. We store and process Your Information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information and Technology Act 2000 and Rules there under. If you object to your Information being transferred or used in this way please do not use Website.

We will share / sell / transfer / license / covey some or all of your personal information with another business entity should we (or our assets) plan to merge with or are acquired by that business entity, or re-organization, amalgamation, restructuring of business or for any other reason what so ever. Should such a transaction or situation occur, the other business entity or the new combined entity will follow the privacy policy with respect to your personal information.

WARRANTIES AND LIABILITY DISCLAIMER

The website owner makes no warranties, representations, statements or guarantees (whether express, implied in law or residual) regarding the website or electronic communication sent to you. Nothing on Website constitutes, or is meant to constitute, advice of any kind.

The website owner shall not be responsible for and disclaims all liability for any loss, liability, damage (whether direct, indirect or consequential), personal injury or expense of any nature what so ever which may be suffered by you or any third party as a result of or which may be attributable, directly or indirectly, to your access and use of the website, any information contained on the website, you or your company's personal information or material and information transmitted over our system. In particular, neither the website owner nor any third party or data or content provider shall be liable in any way to you or to any other person, firm or corporation what so ever for any loss, liability, damage (whether direct or consequential), personal injury or expense of any nature what so ever arising from any delays, inaccuracies, errors in, or omission of any information or the transmission thereof, or for any actions taken in reliance thereon or occasioned thereby or by reason of non-performance or interruption, or termination thereof.

You will be required to enter a valid phone number while depositing on the Website. By registering your phone number with us, you consent to be contacted by us via phone calls and/or SMS notifications, in case of any order or shipment or delivery related updates. We may use your personal information to initiate any promotional phone calls or SMS.

MATURITY PAYMENT

We will transfer money within 3-4 days to your given bank account once your plan is completed/ matured subject to force majeure or any other event beyond control. We will make a maximum of two attempts to transfer money to your bank account. In case it is not reachable or do not accept transfer of money in these attempts, then we reserve the right to keep the cash in a separate account as unclaimed at our discretion.

A SMS would be sent once the plan is matured and once the cash is transferred to your account. you will receive an email / SMS containing a summary of the deposit and also the estimated time to transfer money in your bank account.

Transfer of money may take longer due to strikes of bank employees, bad weather or holidays or political disruptions or any other seen or unforeseen circumstances. EK may reject the deposits based on the prevailing conditions without citing any reasons for the same.

PRICING ERRORS

We reserve the right to amend any pricing error displayed due to human error, computer malfunction or other reason. We will notify you of any error in pricing and you may elect not to deposit where the price has been corrected.

MODE OF PAYMENT

You shall pay the deposit amount for various plans on the Website either through Electronic Fund Transfer or through mobile app, account transfer.

- You understand that upon initiating a transaction, you are entering into a legally binding and enforceable contract with us to deposit the cash.
- EK may do such checks as it deems fit before approving the users commitment to pay transaction Price from the user for security or other reasons at the discretion of EK. As a result of such check if EK is not satisfied with the creditability of the user or genuineness of the Transaction / Transaction Price, it will have the right to reject the users commitment.
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EARLY WITHDRAWAL RETURN OF MONEY

- Anyone can withdraw his/her deposits at any time if don't wants to continue their plan/s.
- Here we provide the facility to withdraw your valuable money if you don't want to continue.
- No questions will be asked for early withdrawal.
- Believe us your deposits are secured with us.
- We guarantee 50% of your deposit would be transferred in your bank account in case of early withdrawal.

COMPLIANCE WITH LAWS

You shall comply with all the applicable laws (including without limitation Foreign Exchange Management Act, 1999 and the rules made and notifications issued there under and the Exchange Control Manual as may be issued by Reserve Bank of India from time to time, Customs Act, Information and Technology Act, 2000 as amended by the Information Technology (Amendment) Act 2008 and the rules made there under, Foreign Contribution Regulation Act, 1976 and the rules made there under, Income Tax Act, 1961 and the rules made there under, Export Import Policy of government of India) applicable to them respectively for using EK Website.

APPLICABLE LAW

You agree that Terms of Use shall be governed by and interpreted and construed in accordance with the laws of India. You agree to the exclusive jurisdiction to the courts of Mumbai, India.

JURISDICTIONAL ISSUES IN INDIA ONLY

Unless otherwise specified, the plans on the Website are presented solely for the purpose of deposits in India. EK make no representation that materials in the Website are appropriate or available for use in other locations/Countries other than India. Those who choose to access this site from other locations/Countries other than India do so on their own initiative and EK is not responsible for refund of deposits. for the plans ordered from other locations/ countries other than India, compliance with local laws, if and to the extent local laws are applicable. Further these terms and conditions are subject to exclusive jurisdiction of Courts of Mumbai (Maharashtra) only.

INTELLECTUAL PROPERTY RIGHTS

This site is controlled and operated by EK. All material on this site, including images, illustrations, audio clips, and video clips, are protected by copyrights, trademarks, and other intellectual property rights. Material on Website is solely for your personal, non-commercial use. You must not copy, reproduce, republish, upload, post, transmit or distribute such material in any way, including by email or other electronic means and whether directly or indirectly and you must not assist any other person to do so. Without the prior written consent of the owner, modification of the materials, use of the materials on any other website or networked computer environment or use of the materials for any purpose other than personal, non-commercial use is a violation of the copyrights, trademarks and other proprietary rights, and is prohibited. Any use for which you receive any remuneration, whether in money or otherwise,

is a commercial use for the purposes of this clause. User acknowledge that EK or its related corporations own or are licensed to use all Intellectual Property Rights in the Company, including any images, photographs or text that appears on the website. User must not make any representation to the contrary and must not use or copy EK online in any manner inconsistent with the rights of the owner or licensee of such Intellectual Property Rights. You acknowledge that any trademarks or logos that appear on the website are owned by or licensed to EK or its related corporations, and that you must not do anything to prejudice the rights of the trademark owner or licensee to such trademarks or logos.

CONTACT INFORMATION

If you have questions or concerns regarding these Terms & Conditions, please contact our support at info@extrakamai.com