TERMS OF SERVICE AGREEMENT

LAST REVISION: APRIL 01, 2017

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On registration or subscribing or commenting or filling your details, you agree to:

- 1. Make your contact details available to M/s Elite Wealth Ltd. or its clients, associates, advertisers or partners. You may be contacted for information of various products including financial products, learning and development, etc, through email, telephone and SMS. If you do not wish to be contacted, please do not submit or subscribe or register with this website.
- 2. Receive promotional mails/special offers from M/s Elite Wealth Ltd. or its clients, associates, advertisers or partners including M/s Elite Wealth Ltd or any of its partner websites
- 3. Be contacted by M/s Elite Wealth Ltd. or its clients, associates, advertisers or partners

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Collection and use of your personal information:

We collect your Personal Information, and in the case of account opening, background, financial, and demographic information on the Site in order to enhance the services we offer you. Such information may include your name, date of birth, residence and employment addresses, father's and spouses names, bank account details, scans/copies of document proofs such as PAN, passport etc. We may hold this information indefinitely as required by the law, for the purpose of offering you our services, and for other regulatory and business purposes.

We collect Personal Information from you only when you voluntarily submit for purposes including but not limited to a) sales and account opening queries b) account opening c) partnership / association enquiries, and others.

We may use the information for purposes including, but not limited to

- a) Identity verification and background checking for account opening
- b) Personalizing services offered to you
- c) Keeping you updated of our products and services relevant to you
- d) Information pertaining our services you've subscribed to
- e) For legal and regulatory purposes.

Mobile Services

- 1. The subscriber availing this service shall be deemed to have consented to be bound by all the applicable terms and conditions of this service.
- **2.** Decision of Elite Wealth Ltd. regarding all transactions under this service shall be final and binding and no correspondence shall be entertained in this regard.
- **3.** Elite Wealth Ltd. reserves the right to extend, cancel, discontinue, prematurely withdraw, change, alter or modify this service or any part thereof including charges, at its sole discretion at anytime as may be required in view of business exigencies and/or regulatory or statutory changes.

- **4.** Your mobile phone number (MSISDN) will be used during the transmission of text messages through the mobile service provider's server for SMS Service.
- **5.** The subscriber understands that he/she can avail SMS Services at his/her discretion and the said service shall be availed in such options as are made available by Elite Wealth Ltd. from time to time.
- **6.** This service is subject to guidelines/directions issued by Telecom Regulatory Authority of India or any other statutory authority as applicable from time to time.
- **7.** The SMS or its contents once sent for availing the SMS services shall be treated as final and the same cannot be withdrawn, changed or retrieved subsequently under any circumstances.
- **8.** WAP Services enable you to access our Services and to submit and/or receive Content through your wireless Device. Your access to our WAP Services may be dependent on the wireless Device you use to access the applicable WAP services.
- **9.** Subscription Services provide you with access to certain Content for a selected period of time, which will be as indicated and chosen by you prior to purchase. The frequency with which you will receive the relevant Content will be notified to you at the time you subscribe for the service.
- **10.** You will not post or transmit any content that is abusive, obscene, racial, sexually oriented or against national interest. Elite Wealth Ltd. reserves the right to suspend your account if any prohibitive or objectionable content is found and may further initiate appropriate legal proceedings against you.
- 11. The Service is an additional service offered by Elite Wealth Ltd.. The functions of the Service are dependent on the Operator owning the network to facilitate this service (Operator), for which Elite Wealth Ltd. does not undertake any responsibility for failure of this network transmission or failure of message transmission for any reasons whatsoever. From time to time, Elite Wealth Ltd. may include additional features and services.
- **12.** Elite Wealth Ltd. reserves the right to modify/delete the account contents at its own discretion without prior notice if the contents of profile are deemed unfit for broadcast.
- 13. The subscriber must maintain such minimum balance in his/her prepaid account as is specified by Elite Wealth Ltd. for availing the particular option offered under these services. All incidental costs/taxes/levies, if any, related to the VAS shall be entirely borne by the customer.
- **14.** The users specifically note and agree that the content and service or part thereof may be varied, added, withdrawn, withheld or suspended by Elite Wealth Ltd. at its sole discretion without prior notice to the users.
- **15.** Elite Wealth Ltd. shall not be liable for any costs, loss or damage (whether direct or indirect), or for loss of revenue, loss of profits or any consequential loss whatsoever as a result of the user using the Service.
- **16.** No reversal of deducted charges shall be allowed under any circumstances.
- 17. The users shall remain solely responsible for all content, information, data originated from the users and transmitted via the Service (content), and the users shall accordingly indemnify Elite Wealth Ltd. and / or the Operator, against all third party claims relating to the users content or due to the users act, negligence or omission.
- 18. You are bound by the terms and conditions as mentioned herein and as stated on the site.
- 19. Message delivery is conditional to Mobile operator's technical infrastructure and its network uptime.
- **20.** By using various SMS based services from Elite Wealth Ltd. you agree to receive phone calls, messages etc. from Elite Wealth Ltd. and/or its associates tailored to provide with better education related opportunities.
- **21.** Subscribing or using various paid/free services of Elite Wealth Ltd. on SMS/Voice/WAP either directly or indirectly doesn't in any manner guarantee the user an admissions.
- 22. Elite Wealth Ltd. and/or its respective suppliers make no representations about the suitability, reliability, availability, timeliness, lack of viruses or other harmful components and accuracy of the information, software, products, services and related graphics contained within the, Elite Wealth Ltd. sites/services for any purpose. All such information, software, products, services and related graphics are provided "as is" without warranty of any kind. Elite Wealth Ltd. and/or its respective suppliers hereby disclaim all warranties and conditions with

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- **23.** By agreeing to register at Elite Wealth Ltd. Mobile alerts, a user allows Elite Wealth Ltd. to get in touch with him/her from time to time on events or offers regarding careers, admissions, jobs and ancillary services on mobile. This can include exciting offers, information, as well as promotions.
- **24.** The subscriber shall be required to comply with all directions/instructions etc. issued by the Company relating to the network, the services and any/all matters connected therewith and provide the Company all other and further information and co-operation as the Company may require from time to time.
- 25. This service is live in India only.

INVESTMENT ADVICE

You acknowledge that while Elite Wealth Ltd does provide advice regarding the suitability or profitability of a Scrip or investment, or any other tax or legal advice it may add on from time to time, You assume full responsibility with respect to transactions in or for your Account and your investment decisions.

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We believe that Customer satisfaction is the biggest driver in the success of any venture. Thus our focus is to provide you with best in class products and services and get maximum advantage of your referrals. Such referrals will only come when you will be happy with your purchases.

Our Refund policy stands as:

NO FEE/SUBSCRIBTION REFUNDS are permitted after any Product or services purchased. The courses or advertising or any other virtual products/services purchased from the site will deem to be used immediately after purchase. The validity or all such product will be 6 months unless stated otherwise on the product description page.

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