

TERMS AND CONDITIONS

LAST UPDATED: 29th September 2022

Usage of The MindSmith

The MindSmith Platform (including any mobile based applications, website and web applications) is provided by MindSmith Health Services Pvt. Ltd. ("The MindSmith") under the brand name "MindSmith". Through the MindSmith Platform any person ("User") with a verified account can access and participate in the services provided via the MindSmith Platform. Through the MindSmith Platform a User, can undertake assessments related to their mental health, connect with mental health professionals, and access lifestyle related content including but not restricted to guided meditation, mindfulness, dietary suggestions etc.

A User accessing the MindSmith Platform shall be bound by these Terms and Conditions, and all other rules, regulations and terms of use referred to herein or provided by MindSmith in relation to any services provided via the MindSmith Platform ("The MindSmith").

MindSmith shall be entitled to modify these Terms and Conditions, rules, regulations and terms of use referred to herein or provided by MindSmith in relation to any MindSmith Services, at any time, by posting the same on the MindSmith Platform. Use of the MindSmith Platform constitutes the User's acceptance of such Terms and Conditions, rules, regulations and terms of use referred to herein or provided by MindSmith in relation to any MindSmith Services, as may be amended from time to time. MindSmith may, at its sole discretion, also notify the User of any change or modification in these Terms and Conditions, rules, regulations and terms of use referred to herein or provided by MindSmith, by way of sending an email to the User's registered email address or posting notifications in the User accounts. The User may then exercise the options provided in such an email or notification to indicate non-acceptance of the modified Terms and Conditions, rules, regulations and terms of use referred to herein or provided by MindSmith. If such options are not exercised by the User within the time frame prescribed in the email or notification, the User will be deemed to have accepted the modified Terms and Conditions, rules, regulations and terms of use referred to herein or provided by MindSmith.

Certain MindSmith Services being provided on MindSmith may be subject to additional rules and regulations set down in that respect. To the extent that these Terms and Conditions are inconsistent with the additional conditions set down, the additional conditions shall prevail.

MindSmith may, at its sole and absolute discretion:

- Restrict, suspend, or terminate any User's access to all or any part of the MindSmith Platform or MindSmith Services;
- Change, suspend, or discontinue all or any part of the MindSmith Platform or MindSmith Services;
- Reject, move, or remove any material that may be submitted by a User;
- Move or remove any content that is available on the MindSmith Platform;
- Deactivate or delete a User's account and all related information and files on the account;

- Establish general practices and limits concerning use of the MindSmith Platform or MindSmith Services;
- Offer discounts or cash rewards to its users in a form it deems fit ("Promotions").
- Revise or make additions and/or deletions to the roster of mental health professionals and/or MindSmith Services;
- Assign its rights and liabilities to all User accounts hereunder to any entity (post such assignment intimation of such assignment shall be sent to all Users to their registered email ids).

In the event any User breaches, or MindSmith reasonably believes that such User has breached these Terms and Conditions, or has illegally or improperly used the MindSmith Platform or the MindSmith Services, MindSmith may, at its sole and absolute discretion, and without any notice to the User, restrict, suspend or terminate such User's access to all or any part of the MindSmith Platform or the MindSmith Services, deactivate or delete the User's account and all related information on the account, delete any content posted by the User on the MindSmith Platform and further, take technical and legal steps as it deems necessary.

If MindSmith charges its Users a platform fee in respect of any MindSmith Services, MindSmith shall, without delay, repay such platform fee in the event of suspension or removal of the User's account or MindSmith Services on account of any negligence or deficiency on the part of MindSmith, but not if such suspension or removal is affected due to:

- any breach or inadequate performance by the User of any of these Terms and Conditions; or
- any circumstances beyond the reasonable control of MindSmith.

By accepting these Terms and Conditions Users are providing their consent to receiving communications such as announcements, administrative messages and advertisements from MindSmith or any of its partners, licensors or associates.

MindSmith Services

As part of its services MindSmith shall, via the MindSmith Platform, make available content (either in the form of questionnaires, chatbots, curated content from third party sources and/or content created by MindSmith specifically for the purposes of use on the MindSmith Platform) to help Users make assessments regarding their mental health.

As part of its services, MindSmith may also curate lists of mental health professionals (therapists and licensed psychiatrists) ("Professionals") for access by Users. Users seeking to engage the services of Professionals can connect with and schedule sessions with such Professionals through the MindSmith Platform. While MindSmith attempts to ensure that all Professionals listed on the MindSmith Platform have the requisite qualifications and experience to deliver the best services, MindSmith does not guarantee the services delivered by the Professionals and does not make any representations or warranties as to the effectiveness or correctness of the advice rendered by the Professionals. Users are encouraged to make their own assessments as to the skill and qualifications of the Professionals and the efficacy of the advice rendered by them.

Intellectual Property

MindSmith includes a combination of content created by it as well as content collected/collated/analysed by MindSmith, its partners, affiliates, licensors, associates and/or Users ("Content"). The intellectual property rights ("Intellectual Property Rights") in all software underlying the MindSmith Platform and material published on the MindSmith Platform, including (but not limited to) software, advertisements, Content (whether written, audio and/or visual), photographs, graphics, images, illustrations, graphs, charts, marks, logos, audio or video clippings, animations etc. is owned by MindSmith Health Services Pvt. Ltd., its partners, licensors and/or associates. Users may not modify, publish, transmit, participate in the transfer or sale of, reproduce, create derivative works of, distribute, publicly perform, publicly display, or in any way exploit any of the materials or content on MindSmith either in whole or in part without express written license from MindSmith Health Services Pvt. Ltd.

Users are solely responsible for all materials (whether publicly posted or privately transmitted) that they upload, post, e-mail, transmit, or otherwise make available via the MindSmith Platform ("Users' Content"). Each User represents and warrants that they own all Intellectual Property Rights in the Users' Content and that no part of the User's Content infringes any third-party rights. Users further confirm and undertake to not display or use of the names, logos, marks, labels, trademarks, copyrights or intellectual and proprietary rights of any third party on the MindSmith Platform. Users agree to indemnify and hold harmless MindSmith, its directors, employees, affiliates and assigns against all costs, damages, loss and harm including towards litigation costs and counsel fees, in respect of any third party claims that may be initiated including for infringement of Intellectual Property Rights arising out of such display or use of the names, logos, marks, labels, trademarks, copyrights or intellectual and proprietary rights on the MindSmith Platform, by such User or through the User's commissions or omissions

Users hereby grant to MindSmith and its affiliates, partners, licensors and associates a worldwide, irrevocable, royalty-free, non-exclusive, sub-licensable license to use, reproduce, create derivative works of, distribute, publicly perform, publicly display, transfer, transmit, and/or publish Users' Content for any of the following purposes:

- displaying Users' Content on MindSmith
- distributing Users' Content, either electronically or via other media, to other Users seeking to download or otherwise acquire it, and/or
- storing Users' Content in a remote database accessible by end users, for a charge.
- This license shall apply to the distribution and the storage of Users' Content in any form, medium, or technology.

All names, logos, marks, labels, trademarks, copyrights or intellectual and proprietary rights on the MindSmith Platform belonging to any person (including a User), entity or third party are recognized as proprietary to the respective owners and any claims, controversy or issues against these names, logos, marks, labels, trademarks, copyrights or intellectual and proprietary rights must be directly addressed to the respective parties under notice to MindSmith.

Third Party Sites, Services and Products

Links to other Internet sites owned and operated by third parties may be provided via the MindSmith Platform. Users' use of each of those sites is subject to the conditions, if any, posted by the sites. MindSmith does not exercise control over any Internet sites apart from the MindSmith Platform and cannot be held responsible for any content residing in any third-party Internet site. MindSmith's inclusion of third-party content or links to third-party Internet sites is not an endorsement by MindSmith of such third-party Internet site.

Users' correspondence, transactions/offers or related activities with third parties, including payment providers and verification service providers, are solely between the User and that third party. Users' correspondence, transactions and usage of the services/offers of such third party shall be subject to the terms and conditions, policies and other service terms adopted/implemented by such third party, and the User shall be solely responsible for reviewing the same prior to transacting or availing of the services/offers of such third party. The User agrees that MindSmith will not be responsible or liable for any loss or damage of any sort incurred as a result of any such transactions/offers with third parties. Any questions, complaints, or claims related to any third-party product or service should be directed to the appropriate vendor.

The MindSmith Platform contains content that is created by MindSmith as well as content provided by third parties. MindSmith does not guarantee the accuracy, integrity, quality of the content provided by third parties and such content may not be relied upon by the Users in utilizing the MindSmith Services provided on the MindSmith Platform.

Privacy Policy

All information collected from Users, such as registration and credit card information, is subject to MindSmith's Privacy Policy which is available at [Privacy Policy](#).

User Conduct

Users agree to abide by these Terms and Conditions and all other rules, regulations and terms of use of the Website. In the event User does not abide by these Terms and Conditions and all other rules, regulations and terms of use, MindSmith may, at its sole and absolute discretion, take necessary remedial action, including but not limited to:

- restricting, suspending, or terminating any User's access to all or any part of MindSmith Services;
- deactivating or deleting a User's account and all related information and files on the account.

Users agree to provide true, accurate, current and complete information at the time of registration and at all other times (as required by MindSmith). Users further agree to update and keep updated their registration information.

A User shall not register or operate more than one User account with MindSmith.

Users agree to ensure that they can receive all communication from MindSmith by marking e-mails or sending SMSs from MindSmith. MindSmith shall not be held liable if any e-mail/SMS remains unread by a User as a result of such e-mail getting delivered to the User's junk or spam folder.

Any password issued by MindSmith to a User may not be revealed to anyone else. Users may not use anyone else's password. Users are responsible for maintaining the confidentiality of their accounts and passwords. Users agree to immediately notify MindSmith of any unauthorized use of their passwords or accounts or any other breach of security.

Users agree to exit/log-out of their accounts at the end of each session. MindSmith shall not be responsible for any loss or damage that may result if the User fails to comply with these requirements.

Users agree not to use cheats, exploits, automation, software, bots, hacks or any unauthorised third party software designed to modify or interfere with MindSmith Services and/or MindSmith experience or assist in such activity.

Users agree not to copy, modify, rent, lease, loan, sell, assign, distribute, reverse engineer, grant a security interest in, or otherwise transfer any right to the technology or software underlying MindSmith or MindSmith's Services.

Users agree that without MindSmith's express written consent, they shall not modify or cause to be modified any files or software that are part of MindSmith's Services.

Users agree not to disrupt, overburden, or aid or assist in the disruption or overburdening of (a) any computer or server used to offer or support MindSmith or the MindSmith's Services (each a "Server"); or (2) the enjoyment of MindSmith Services by any other User or person.

Users agree not to institute, assist or become involved in any type of attack, including without limitation to distribution of a virus, denial of service, or other attempts to disrupt MindSmith Services or any other person's use or enjoyment of MindSmith Services.

Users shall not attempt to gain unauthorised access to the User accounts, Servers or networks connected to MindSmith Services by any means other than the User interface provided by MindSmith, including but not limited to, by circumventing or modifying, attempting to circumvent or modify, or encouraging or assisting any other person to circumvent or modify, any security, technology, device, or software that underlies or is part of MindSmith Services.

User shall not to publish any content that is patently false and untrue, and is written or published in any form, with the intent to mislead or harass a person, entity or agency for financial gain or to cause any injury to any person.

Without limiting the foregoing, Users agree not to use MindSmith for any of the following:

- To engage in any obscene, offensive, indecent, racial, communal, anti-national, objectionable, defamatory or abusive action or communication;
- To harass, stalk, threaten, or otherwise violate any legal rights of other individuals;
- To publish, post, upload, e-mail, distribute, or disseminate (collectively, "Transmit") any inappropriate, profane, defamatory, infringing, obscene, indecent, or unlawful content;
- To Transmit files that contain viruses, corrupted files, or any other similar software or programs that may damage or adversely affect the operation of another person's computer, MindSmith, any software, hardware, or telecommunications equipment;

- To advertise, offer or sell any goods or services for any commercial purpose on MindSmith without the express written consent of MindSmith;
- To download any file, recompile or disassemble or otherwise affect our products that you know or reasonably should know cannot be legally obtained in such manner;
- To falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or the source of software or other material;
- To restrict or inhibit any other user from using and enjoying any public area within our sites;
- To collect or store personal information about other Users;
- To interfere with or disrupt the MindSmith and/or the MindSmith Platform, MindSmith servers, or MindSmith networks;
- To impersonate any person or entity, including, but not limited to, a representative of MindSmith, or falsely state or otherwise misrepresent User's affiliation with a person or entity;
- To forge headers or manipulate identifiers or other data in order to disguise the origin of any content transmitted through MindSmith or to manipulate User's presence on MindSmith(s);
- To take any action that imposes an unreasonably or disproportionately large load on MindSmith's infrastructure;
- To engage in any illegal activities.
- To engage in any action that 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 cognisable offence or prevents investigation of any offence or is insulting other nation.

If a User chooses a username that, in MindSmith's considered opinion is obscene, indecent, abusive or that might subject MindSmith to public disparagement or scorn, or a name which is an official team/league/franchise names and/or name of any sporting personality, as the case may be, MindSmith reserves the right, without prior notice to the User, to restrict usage of such names, which in MindSmith's opinion fall within any of the said categories and/or change such username and intimate the User or delete such username and posts from MindSmith, deny such User access to MindSmith, or any combination of these options.

Unauthorized access to the MindSmith Platform is a breach of these Terms and Conditions, and a violation of the law. Users agree not to access the MindSmith Platform by any means other than through the interface that is provided by MindSmith via the MindSmith Platform for use in accessing the MindSmith Platform. Users agree not to use any automated means, including, without limitation, agents, robots, scripts, or spiders, to access, monitor, or copy any part of our sites, except those automated means that we have approved in advance and in writing.

Use of the MindSmith Platform is subject to existing laws and legal processes. Nothing contained in these Terms and Conditions shall limit MindSmith's right to comply with governmental, court, and law-enforcement requests or requirements relating to Users' use of MindSmith.

Persons below the age of eighteen (18) years are not allowed to register with the MindSmith Platform. All persons interested in becoming MindSmith Users must disclose their age at the time of getting access to the MindSmith Platform. If a person declares a false age, MindSmith shall not be held responsible and such person shall, in addition to forfeiting any and all rights over their MindSmith Account, shall indemnify and hold MindSmith, its Directors, officers, employees, agents, affiliates harmless of any and all losses that may be suffered by MindSmith its Directors, officers, employees, agents, affiliates by virtue of such false declaration being made. In case the person

making the false declaration is below the age of 18 such person's legal guardians shall indemnify and hold MindSmith, its Directors, officers, employees, agents, affiliates harmless of any and all losses that may be suffered by MindSmith its Directors, officers, employees, agents, affiliates by virtue of such false declaration having been made by said person.

MindSmith may not be held responsible for any content contributed by Users on the MindSmith Platform.

Eligibility

- The MindSmith Platform is open only to persons above the age of 18 years.
- The MindSmith Platform is open only to persons, currently residing in India.
- Persons who wish to participate must have a valid email address.
- Only those Users who have successfully registered on the MindSmith Platform shall be eligible to use the MindSmith Platform/access the MindSmith Services.

Payment Terms

MindSmith may charge a fee ("Service Fee") for allowing access to the MindSmith Platform and/or the MindSmith Services. Certain MindSmith Services may have a different Service Fees. Users shall be informed, in advance and in any case before availing of the MindSmith Services, of the Service Fee that they are likely to incur.

If MindSmith facilitates a connection between a User and a Professional, the fee that the Professional is likely to charge the User for the services rendered by the Professional shall be mentioned on the MindSmith Platform. This fee is indicative and the User and the Professional shall be free to agree on any other amount as they, mutually, deem fit. MindSmith shall not be responsible for any charges incurred by the User towards services rendered by a Professional.

To the extent permissible under law, MindSmith may either directly or through a registered/licensed third party payment aggregator, provide the option to a User to make the payment for the fee charged by a Professional via the MindSmith Platform. If such an option is provided the User acknowledges and agrees that MindSmith/the payment aggregator is merely facilitating the payment due to the Professional by the User and is acting as a limited payment and collection agent on behalf of the User and the Professional. MindSmith/the payment aggregator shall have no liability towards either the User or the Professional for the payment of any amounts owed to the Professional by the User.

Dispute and Dispute Resolution

If any dispute arising out of, or in connection with, the MindSmith Services provided via the MindSmith Platform, the construction, validity, interpretation and enforceability of these Terms and Conditions, or the rights and obligations of the User(s) or MindSmith, as well as the exclusive jurisdiction to grant interim or preliminary relief in case of any dispute referred to arbitration as given below arises between the User(s) and MindSmith ("Dispute"), the disputing parties hereto shall endeavour to settle such Dispute amicably. The attempt to bring about an amicable settlement

shall be considered to have failed if not resolved within 30 (thirty) days from the date of communicating the Dispute in writing.

If the parties are unable to amicably settle the Dispute as mentioned above, any party to the Dispute shall be entitled to serve a notice invoking Arbitration. The Dispute shall be referred to and finally resolved by arbitration. The Arbitration shall be conducted by an Arbitral Tribunal consisting of a sole arbitrator in accordance with the Rules of the Delhi International Arbitration Centre (“DIAC Rules”), which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be New Delhi. The language of the arbitration shall be English. The law governing the arbitration agreement shall be Indian Law.

Nothing shall preclude any Party from seeking interim or permanent equitable or injunctive relief, or both, from the competent courts at New Delhi, having jurisdiction to grant relief on any Disputes. The pursuit of equitable or injunctive relief shall not be a waiver of the duty of the Parties to pursue any remedy (including for monetary damages) through the arbitration described herein.

The arbitration award will be final and binding on the Parties.

Release and Limitations of Liability

Users shall access the MindSmith Services provided via the MindSmith Platform voluntarily and at their own risk. MindSmith shall, under no circumstances be held responsible or liable on account of any loss or damage sustained by Users or any other person or entity during the course of access to the MindSmith Platform.

By accessing the MindSmith Platform and MindSmith Services provided therein, Users hereby release from and agree to indemnify MindSmith, and/or any of its directors, employees, partners, associates and licensors, from and against all liability, cost, loss or expense arising out their access of the MindSmith Platform and the MindSmith Services including (but not limited to) personal injury and damage to property and whether direct, indirect, consequential, foreseeable, due to some negligent act or omission on their part, or otherwise.

MindSmith accepts no liability, whether jointly or severally, for any errors or omissions, whether on behalf of itself or third parties in relation to the data/information collated and published on the MindSmith Platform.

MindSmith accepts no liability, whether jointly or severally, for any errors or omissions, whether on behalf of itself or third parties in relation to the advice rendered by the Professionals listed on the MindSmith Platform.

Users shall be solely responsible for any consequences which may arise due to their access of MindSmith Services by conducting an illegal act or due to non-conformity with these Terms and Conditions and other rules and regulations in relation to MindSmith Services, including provision of incorrect personal details. Users also undertake to indemnify MindSmith and their respective officers, directors, employees and agents on the happening of such an event (including without limitation cost of attorney, legal charges etc.) on full indemnity basis for any loss/damage suffered by MindSmith on account of such act on the part of the Users.

Users shall indemnify, defend, and hold MindSmith harmless from any third party/entity/organization claims arising from or related to such User's engagement with the

MindSmith Platform. In no event shall MindSmith be liable to any User for acts or omissions arising out of or related to User's engagement with the MindSmith Platform.

In consideration of MindSmith allowing Users to access the MindSmith Platform, to the maximum extent permitted by law, the Users waive and release each and every right or claim, all actions, causes of actions (present or future) each of them has or may have against MindSmith, its respective agents, directors, officers, business associates, group companies, sponsors, employees, or representatives for all and any injuries, accidents, or mishaps (whether known or unknown) or (whether anticipated or unanticipated) arising out of the provision of MindSmith Services.

Disclaimers

To the extent permitted under law, neither MindSmith nor its parent/holding company, subsidiaries, affiliates, directors, officers, professional advisors, employees shall be responsible for the deletion, the failure to store, the mis-delivery, or the untimely delivery of any information or material.

To the extent permitted under law, MindSmith shall not be responsible for any harm resulting from downloading or accessing any information or material, the quality of servers, products, MindSmith Services or sites.

Any material accessed, downloaded or otherwise obtained through the MindSmith Platform is done at the User's discretion, competence, acceptance and risk, and the User will be solely responsible for any potential damage to User's computer system or loss of data that results from a User's download of any such material.

MindSmith shall make best endeavours to ensure that the MindSmith(s) is error-free and secure, however, neither MindSmith nor any of its partners, licensors or associates makes any warranty that:

- the MindSmith Platform will meet Users' requirements,
- MindSmith Platform will be uninterrupted, timely, secure, or error free
- the results that may be obtained from the use of MindSmith Platform will be accurate or reliable; and
- the quality of any products, MindSmith Services, information, or other material that Users purchase or obtain through the MindSmith Platform will meet Users' expectations.

In case MindSmith discovers any error, MindSmith reserves the right (exercisable at its discretion) to rectify the error in such manner as it deems fit, including through a set-off of the erroneous payment from amounts due to the User or deduction from the User's account of the amount of erroneous payment. In case of exercise of remedies in accordance with this clause, MindSmith agrees to notify the User of the error and of the exercise of the remedy(ies) to rectify the same.

To the extent permitted under law, neither MindSmith nor its partners, licensors or associates shall be liable for any direct, indirect, incidental, special, or consequential damages arising out of the use of or inability to use our sites, even if we have been advised of the possibility of such damages.

Any MindSmith Services being hosted or provided, or intended to be hosted on the MindSmith platform and requiring specific permission or authority from any statutory authority or any state or the central government, or the board of directors shall be deemed cancelled or terminated, if such permission or authority is either not obtained or denied either before or after the availability of the relevant MindSmith Services are hosted or provided.

To the extent permitted under law, in the event of suspension or closure of any MindSmith Services Users shall not be entitled to make any demands, claims, on any nature whatsoever.

Grievance Redressal Mechanism

In case a User has any complaints or grievance pertaining to

- (i) any Content that a User believes violates these Terms (other than an infringement of Intellectual Property Rights)
- (ii) Users' access to the MindSmith Platform or;
- (iii) any Content which a User believes is, prima facie, in the nature of any material which is obscene, defamatory towards the complainant or any person on whose behalf such User is making the complaint, or is in the nature of impersonation in an electronic form, including artificially morphed images of such individual, please share the same with us by writing to Pia Singh: info.mindsmith@gmail.com

In the complaint or grievance, the User shall include the following information:

- Name and contact details: name, address, contact number and email address;
- Relation to the subject matter of the complaint, i.e. complainant or person acting on behalf of an affected person;
- The name and age of the person aggrieved or affected by the subject matter of the complaint, in case the User is acting on behalf of such person and a statement that the User is authorised to act on behalf of such person and to provide such person's personal information to MindSmith in relation to the complaint/grievance;
- Description of the complaint or grievance with clear identification of the Content in relation to which such complaint or grievance is made;
- A statement that the User believes, in good faith, that the Content violates these Terms and Conditions;
- A statement that the information provided in the complaint or grievance is accurate.

MindSmith respects the Intellectual Property Rights of others. All names, logos, marks, labels, trademarks, copyrights or intellectual and proprietary rights on the MindSmith Platform belonging to any person (including User), entity or third party are recognized as proprietary to the respective owners. Users are requested to send MindSmith a written notice/ intimation if Users notice any act of infringement on the MindSmith Platform, which must include the following information:

- A clear identification of the copyrighted work allegedly infringed;
- A clear identification of the allegedly infringing material on the MindSmith Platform;
- Contact details: name, address, e-mail address and phone number;
- A statement that the User believes, in good faith, that the use of the copyrighted material allegedly infringed on the MindSmith Platform is not authorized by the User's agent or the law;
- A statement that the information provided in the notice is accurate and that the signatory is authorized to act on behalf of the owner of an exclusive copyright right that is allegedly infringed;
- User's signature or a signature of the User's authorized agent.

The aforesaid notices can be sent to the Company by email at info.mindsmith@gmail.com

On receiving such complaint, grievance or notice, MindSmith reserves the right to investigate and/or take such action as MindSmith may deem appropriate. MindSmith may reach out to the User to seek further clarification or assistance with the investigation, or verify the statements made in the complaint, grievance or notice, and the User acknowledges that timely assistance with the investigation would facilitate the redressal of the same.

The name and title of the Grievance Redressal Officer is as follows:

Name: Pia Singh

Email: info.mindsmith@gmail.com

Address: MindSmith Health Services Pvt. Ltd., S – 132, Basement, Greater Kailash II, New Delhi
110048 India

The Grievance Officer identified above pursuant to the provisions of applicable laws including but not limited to the Information Technology Act, 2000 and the Consumer Protection Act, 2019, and the Rules enacted under those laws. The Company reserves the right to replace the Grievance Redressal Officer at its discretion through publication of the name and title of such replacement on the website, which replacement shall come into effect immediately upon publication.