PRIVACY

Please review Cshlypay Privacy Policy, which also governs your visit to this site, to understand our practices.

ELECTRONIC COMMUNICATIONS

When you visit the Site or correspond with us via e-mails, you are communicating electronically with us. You consent to receive communications from us electronically. We will communicate with you via e-mail or by posting notices on this Site. You agree that all agreements, notices, disclosures and other communication that we provide to you electronically satisfy any legal requirement that such communications be in writing.

COPYRIGHT

All content included on this Site, such as text, graphics, logos, button icons, images, audio clips, data compilations, and software, is the property of Cshlypay and its content suppliers, and protected by India and international copyrights. The compilation of all content on this Site is the exclusive property of Cshlypay or its affiliates and protected by India and international copyrights. The compilation of external content in the Public Domain and made available on this Site, is the exclusive property of third-party content providers and, is subject to India and international copyrights. The content has been presented in accordance with the necessary permissions and adherence to stipulated norms, citation policies and copyright policies of these providers. Use of generic information in the public domain has been attributed to the source URL and respective providers.

TRADEMARKS

Cshlypay, the Cshlypay logo and other marks indicated on our Site are trademarks of Cshlypay or its affiliates in India and other countries. Other Cshlypay graphics, logos, page headers, button icons, scripts, and service names are trademarks or trade dress of Cshlypay or its affiliates. Cshlypay trademarks and trade dress may not be used in

connection with any product or service that is not Cshlypay, in any manner that is likely to cause confusion among users, or in any manner that disparages or discredits Cshlypay. All other trademarks not owned by Cshlypay that appear on this Site are the property of their respective owners, who may or may not be affiliated with, connected to, or sponsored by Cshlypay.

LICENSE AND SITE ACCESS

Cshlypay grants you a limited license to access and make personal use of this Site and not to download (other than page caching) or modify it, or any portion of it, except with written consent of Cshlypay, as may be applicable. Cshlypay grants free unrestricted access to public data for your personal use with links to download. This is in accordance with the terms of use, of the copyright material and public site owners. This license does not include any resale or commercial use of this Site or its contents; any derivative use of this Site or its contents; or any sue of data mining, robots, or similar data and extraction tools. This Site or any portion of this site (including, but not limited to any copyrighted material, trademarks, or other proprietary information) may not be reproduced, duplicated, copied, sold, resold, visited, or otherwise exploited for any commercial purpose without the express written consent of Cshlypay, as may be applicable. 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 Cshlypay without express written consent. You may not use any Meta tags or any other "hidden text" utilizing Cshlypay's name or trademarks without their express consent. Any unauthorized use terminated the permission or license granted by Cshlypay. You are granted a limited, non-assignable, revocable, and non-exclusive right to create a hyperlink to the home page of Cshlypay as long as the hyperlink does not portray Cshlypay, or its products, solutions and or services in a false, misleading, derogatory, or otherwise offensive manner. You may not use any logo or other proprietary graphic or trademark of Cshlypay as part of the link without their express written permission.

YOUR ACTIVITY ON THE CSHLYPAY SITE

Cshlypay Site is intended for the use by individuals of all ages. However, if you are a minor, i.e. a person under the age of 18 years, you are recommended to visit the Site with the assistance of a parent or guardian and Cshlypay reserves the right to edit content in its sole discretion. You must no use the Site in any way that causes, or is likely to cause, the Site or access to it to be interrupted, damaged or impaired in any way. You understand that you and not Cshlypay, are responsible for all electronic communications and content sent from your computer to us and you must use the Site for lawful purposes only and only in accordance with the applicable law. You MUST NOT use the site for any of the following activities:

- For fraudulent purposes, or in connection with a criminal offense or other lawful activity.
- To send, use or reuse any material that is illegal, offensive, (including but not limited to material that is sexually explicit or which promotes racism, bigotry, hatred or physical harm), abusive, harassing, misleading, indecent, defamatory, disparaging, obscene or menacing; or in breach of copyright, trademark, confidentiality, privacy or any other proprietary information or right; or is otherwise injurious to third parties; or objectionable or otherwise unlawful in any manner whatsoever; or which consists of or contains software viruses, political campaigning, commercial solicitation, chain letters, mass mailing or any "spam, and.
- To cause annoyance, inconvenience or needless anxiety, but not limited to "indecent representation of women" within the meaning of the Indecent Representation of Women (Prohibition) Act, 1986.

YOUR LICENSE

If you submit material, and unless we indicate otherwise, you grant Cshlypay a non-exclusive, royalty-free, irrevocable, perpetual and fully sub-licensable right to use, reproduce, modify, adapt, publish, create derivative works from, distribute, and display such content throughout the world in any media for as long as you are permitted to grant the said license under the applicable law. You grant Cshlypay the right to use the name that you submit in connection with such content, if Cshlypay were to choose. You represent and warrant that you submit in connection with such content, if Cshlypay were to choose. You represent and warrant that you own or otherwise

control all of the rights to the content or material that you post or submit or that you otherwise provide on or through the Site; that the content is accurate; that the content is lawful; that use of the content does not violate this policy and will not cause injury to any person or entity; that you will indemnify Cshlypay for all claims arising from content you provide. Cshlypay has the right, but NOT the obligation to monitor and edit or remove any activity or content. Cshlypay take NO responsibility and assumes NO liability for any content submitted by you or any third party.

COPYRIGHT COMPLAINTS

Cshlypay respects the intellectual property of others and makes diligent efforts to take proper written permission, cite authors' creative works and provide URL hyperlinks to source documents. Cshlypay will take immediate action to correct citation errors and attribute works of others in accordance with accepted citation formats. If you believe that you work has been represented in a way that constitutes infringement of your intellectual property, please follow our Trademark and Copyright policy.

SERVICES DESCRIPTION

Cshlypay strives to present facts and contents as accurately as possible with proper citations. However, Cshlypay does not warrant that descriptions of or other content of this Site is accurate, complete, reliable, current, or free of errors. Further, your access to the Site may also be occasionally suspended or restricted to allow for hardware and software upgrades, repairs and maintenance, or the introduction of new solutions and services, at any time without prior notice. Cshlypay will attempt to limit the frequency and duration of any such suspension or restriction. Cshlypay provides links to other sites over which it has not control. Cshlypay is NOT responsible for the availability of such external sites or resources, does NOT endorse and is NOT responsible for any content, advertising, products or other material on or made available from such sites or resources.

DISCLAIMER OF WARRANTIES AND LIMITATION OF LIABILITY

This site is provided by Cshlypay on an "as is" and "as available" basis. Cshlypay makes no representations or warranties of any kind express or implied, as to the operation, content, materials, or products included on this site. You expressly agree that your use of this site is at your sole risk. Cshlypay reserves the right to withdraw or delete any information from this site at any time in its discretion. To the full extent permissible by the applicable law, Cshlypay disclaims all warranties, express or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose. Cshlypay does not warrant that this site, its servers, or e-mail sent from Cshlypay are free of viruses or other harmful components. Cshlypay will not be liable for any damages of any kind arising from the use of this site, including, but not limited to direct, indirect, incidental, punitive, and consequential damages.

APPLICABLE LAW

By visiting this Site, you agree that the laws of India will govern these Terms of Use and any dispute of any sort that might arise between you and Cshlypay.

DISPUTES

Any dispute relating in any way to your visit to this Site shall be submitted to the exclusive jurisdiction of the courts at Mumbai, India.

SITE POLICIES, MODIFICATION AND SEVERABILITY

Please review our other policies on this Site. These policies also govern your visit to the Site. We reserve the right to make changes to our Site, Policies and these Terms of Use at any time. If any of these conditions shall be deemed invalid, void, or for any reason unenforceable, that condition shall be deemed severable and shall not affect the validity and enforceability of any remaining condition.