

Privacy Policy (and, Management of User Data) for PRESCOM:

Disclaimer

This Privacy Policy is governed by and is compliant with the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules 2011, which is designed to protect personal information of the end-user(s) of the services; and other applicable rules and regulations related to privacy.

We, Prescom Technologies Private Limited, headquartered at Flat B-101, SLS Sapphire, Boganahalli Road, Kadubeesanahalli, Panathur, Bangalore, 560087, hereinafter referred to as Mylopaws.

This Privacy Policy sets forth the modes of collection, utilization and disclosure of your information gathered on the application. This Privacy Policy applies only to confidential information collected on the application. This Privacy Policy does not apply to information collected by Mylopaws in other ways, including information collected offline or through social networking platforms.

By clicking on 'i accept' or 'i agree', or continuing to use the services, or by installation or access to the application, you agree to the terms of this Privacy Policy. If you do not agree to this Privacy Policy, you may not avail the services. We are committed to protect your privacy and have made this privacy policy to describe the procedures we adhere to for collecting, using, and disclosing personal information. We recommend you read this privacy policy carefully so that you understand our approach towards the use of your personal information.

Definitions

APPLICATION/APP: 'Application/App' shall refer to the Mylopaws platform, i.e. the mobile application or the algorithm created, developed, designed and made available by Prescom Technologies Private Limited.

APPLICATION SERVICES: 'Application Services' shall include the mobile application offered by Mylopaws, services offered through the mobile application and emails sent by Mylopaws.

PLATFORM: 'Platform' shall mean the Application and the Website.

SERVICES: 'Services' shall mean any service offered or rendered by Mylopaws or its affiliates.

THIRD-PARTY PLATFORMS: 'Third-Party Platforms' shall mean social networking platforms offered by third-party service providers, such as Google, Facebook, LinkedIn and other similar entities.

USER ACCOUNT: 'User Account' shall mean the registered Application account of the User with Mylopaws for use of the Application and services offered by Mylopaws.

WEBSITE: 'Website' shall refer to www.mylopaws.com or such other website Mylopaws notifies for the purposes of these terms.

YOU/YOUR/USER: 'You/Your/User' shall mean any person who accesses, downloads, installs, utilizes, operates or views the Application or Services offered by Mylopaws.

Scope

This Privacy Policy applies to the User data collected by Mylopaws, including your name, e-mail address, biometric information, gender, date of birth, mobile number, passwords, photograph video recordings as a part of the User on-boarding process, mobile phone information including contact numbers, SMS, call logs and browsing history, location, data and login-in credentials of Third Party Platforms.

Collection Of Data

The Personal Information shall be collected through the mobile application form ('Mobile Application Form') available on the Application or through Third Party Platforms or the User device.

As part of the Services, you authorize us to import your details and Personal Information dispersed over Third Party Platforms.

We also collect from your mobile device a unique ID (where your device is an iPhone, we also collect the Apple-recommended CFUUID (the Core Foundation Universally Unique Identifier)) and you consent to the same by installation or use of the application.

You understand and acknowledge that the Company reserves the right to track your location ('Track') during the provision of the Services, and also in the event that you

stop, cease, discontinue to use or avail the Services, through the deletion or uninstallation of the Mobile App or otherwise, till the event that your obligations to pay the Outstanding Amount(s) to Mylopaws, exist. Deletion, uninstallation, and/or discontinuation of our Services, shall not release you from the responsibility, obligation and liability to repay the Outstanding Amount(s).

User data

1. We shall use the User data in the following cases:

- A. To provide you with the Services and to assist you in the event you need additional support;;
- B. To maintain and manage your User Account;
- C. To assist you with technical difficulties that may arise in relation to your use and access of the Application;
- D. To manage our relationship with you;
- E. For analytics;
- F. To comply with our legal or statutory obligations;
- G. To contact you about important announcements and other important information about your User Account, the Application and the Services;
- H. In order to define your profile.
- I. To establish your identity & information for the concerned party who has agreed to adopt a pet from you
- J. To establish your identity & information for the concerned party whose pet you are looking to adopt.
- K. To detect and monitor any suspicious or fraudulent activity or any other activity that causes material harm to the community on the platform.

User generated content is not confidential or proprietary. You grant, and warrant that you have the right to grant us a non-exclusive, non-revocable, worldwide, transferable, royalty-free, perpetual right to use your User generated content in any manner or media now or later developed, for any purpose, commercial, advertising, or otherwise, including the right to translate, display, reproduce, modify, create derivative works, sublicense, distribute, assign and commercialize without any payment due to you.

Email/SMS Communications

If you opted-in to receive information about our application, service, updates and offers, we will use your name and email address to send the above information to you. If you no longer wish to receive these communications, you can unsubscribe by emailing at customercare@mylopaws.com. Please note that we may send you transactional and

relationship messages, even if you have unsubscribed from our marketing communications. For instance, if our service is going to be temporarily suspended for maintenance, we may send you an email to update you of the temporary suspension.

We will also send you SMS communication or notification when a potential adopter has swiped right on your pet if you are a pet parent. We will also send you SMS communication or notification when a pet parent has swiped right on you if you are a potential adopter. If you no longer wish to receive these communications, please toggle off the “Notification ON” option on your profile page inside the application.

Data retention

If you wish to close your User Account altogether, please let us know by submitting a request to customercare@mylopaws.com. We may retain information about you in our databases for as long as your account is active or as needed to provide you services and in accordance with applicable laws. Our retention and use of your information will be as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

The retention period may extend beyond the end of your relationship with us, but it will be only as long as it is necessary for us to have sufficient information to respond to any issues that may arise later or for our commercial records. We may disclose Personal Information if required to do so by law or in good faith that such disclosure is reasonably necessary to respond to court orders or other legal processes.

We may also retain the user information to provide you paramount services if you reopen your account. Please note, however, that there might be latency in deleting Personal Information from our servers and backed-up versions might exist even after deletion.

SECURITY

We value your Personal Information, and protect it on the Platform against loss, misuse or alteration by taking extensive security measures. In order to protect your Personal Information, we have implemented stringent security measures to protect the loss, misuse and alteration of the information under our control. Once your information is in our possession, we adhere to strict security guidelines, protecting it against unauthorized access.

All Personal Information is stored on a secure cloud setup and all communication as well as handling of personal or sensitive user data happens via secure communication channels using modern cryptography (for example HTTPS). The Personal Information is stored on AWS. There is restricted access to any such information.

Although we provide appropriate firewalls and protections, we cannot warrant the security of any Personal Information transmitted as our systems are not hack proof. Data pilferage due to unauthorized hacking, virus attacks, technical issues is possible and we take no liabilities or responsibilities for it.

You are responsible for all actions that take place under your User Account. If you choose to share your User Account details and password or any Personal Information with third parties, you are solely responsible for the same. In the event of any misuse of your User Account by any third party, in any manner, you may lose substantial control over your Personal Information and may be subject to legally binding actions.

Access to information

We will respond to your request about access to the information we collect about you within the time frame required by applicable law. The following persons may have access to the user data:

a) Administrators: We shall provide access to your Personal information to our authorized administrators for business purposes, who shall be under confidentiality obligations towards the same.

b) Affiliates: Affiliates: We may provide Personal Information we collect to our affiliates.

c) Business Partners: We may use certain trusted third-party companies and individuals to help us provide, analyze, and improve the Services including but not limited to data storage, maintenance services, database management, web analytics, payment processing, and improvement of the Platform's features. These third parties may have access to your information only for purposes of performing these tasks on our behalf and under obligations similar to those in this Privacy Policy. We may disclose your Personal Information to partners who perform business functions or hosting services on our behalf and who may be located outside India

d) Service Providers: We may share your Personal Information with the service providers, who are working with us in connection with the operation of the Services or the Platform, so long as such service providers are subject to confidentiality restrictions consistent with this Privacy Policy.

e) Joint Marketing Arrangements: Where permitted by law, we may share your Personal Information with joint marketers with whom we have a marketing arrangement, we would require all such joint marketers to have written contracts with us that specify the appropriate use of your Personal Information, require them to safeguard your Personal Information, and prohibit them from making unauthorized or unlawful use of your Personal Information.

f) Persons Who Acquire Our Assets or Business: If we choose to sell or transfer any of our business or assets, certain Personal Information may be a part of that sale or transfer

g) Legal and Regulatory Authorities: We may be required to disclose your Personal Information due to legal or regulatory requirements. In such instances, we reserve the right to disclose your Personal Information as required in order to comply with our legal obligations, including but not limited to complying with court orders, warrants, or discovery requests. We may also disclose your Personal Information:

1. To law enforcement officers or others;
2. To comply with a judicial proceeding, court order, or legal process served on us or the Platform;
3. To enforce or apply this Privacy Policy or the terms of Service or our other policies or Agreements;
4. For an insolvency proceeding involving all or part of the business or asset to which the information pertains;
5. Respond to claims that any Personal Information violates the rights of third-parties;
6. Or to protect the rights, property, or personal safety of the Company, or the general public.

H) Current Pet Parents on the Platform: We may share your pet's data and information to the adopters on the platform who have agreed to potentially adopt from Mylopaws platform.

I) Potential Adopters on the Platform: We may share your data and information to the current pet parents platform who have hosted their pets on the platform and are up for adoption.

J) Other members of your Community on the Platform: We may share your data and information to other members of your community on the platform.

You agree and acknowledge that we may not inform you prior to or after disclosures made according to this section.

Notwithstanding anything mentioned hereinabove, the Company shall not be responsible for the actions or omissions of the service providers or parties with whom the Personal Information is shared, nor shall the Company be responsible and/or liable for any additional information you may choose to provide directly to any service provider or any third party.

We may share your information to other third parties, in which case we will protect your information by aggregation or de-identification of the information, so that it cannot reasonably be used to identify you.

In situations other than as set out above, you will receive prior written notice when information about you might be shared with third parties and you will have an opportunity to choose whether or not to grant them access to the information.

Cookies

We may set 'cookies' to track your use of the Platform. Cookies are small encrypted files that a site or its service provider transfers to your device's drive that enables the sites or service provider's systems to recognize your device and capture and remember certain information. By using the Application, you consent to our use of cookies.

Ancillary services

We may provide you with certain ancillary services such as chat rooms, blogs and reviews for the Services. Subject to any applicable laws, any communication shared by you via the Application or through any other medium, reviews or otherwise to us (including without limitation contents, images, audio, financial information, feedback etc. collectively 'Feedback') is on a non-confidential basis, and we are under no obligation to refrain from reproducing, publishing or otherwise using it in any way or for any purpose.

You shall be responsible for the content and information contained in any Feedback shared by you through the Platform or otherwise to us, including without limitation for its truthfulness and accuracy. Sharing your Feedback with us, constitutes an assignment to us of all worldwide rights, titles and interests in all copyrights and other intellectual property rights in the Feedback and you authorize us to use the Feedback for any purpose, which we may deem fit.

Limitation of liability

You agree to indemnify us, our subsidiaries, affiliates, officers, agents, co-branders or other partners, and employees and hold us harmless from and against any claims and demand, including reasonable attorneys' fees, made by any third party arising out of or relating to: (i) Personal Information and contents that you submit or share through the Platform; (ii) your violation of this Privacy Policy, (iii) or your violation of rights of another Customer(s).

You expressly understand and agree that Mylopaws shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to, damages for loss of profits, goodwill, use, data, information, details or other intangible losses (even if we have been advised of the possibility of such damages), resulting from: (i) the use or the inability to use the Services; (ii) unauthorized access to or alteration of your Personal Information.

Changes to this policy

We may make changes to this Privacy Policy. In the event that changes are made to this Privacy Policy, we will notify you by revising the date at the top of the policy. If we make material changes, we will do so in accordance with applicable legal requirements, and we will post a notice on the application alerting you to the material changes prior to such changes becoming effective. We encourage you to periodically review this page for the latest information on our privacy practices.

Miscellaneous

This Agreement shall be construed and governed by the laws of India and courts of law at Chennai shall have exclusive jurisdiction over such disputes without regard to principles of conflict of laws.

In case you need to access, review, and/or make changes to the Personal Information, you shall have to login to your User Account and change the requisite details. You shall keep your Personal Information updated to help us better serve you.

Our Application may include links to other websites or online services, whose privacy practices may differ from those of us. If you submit information to any of those websites or online services, your information is governed by their privacy policy. We encourage you to carefully read the privacy policy of any such website you visit.

When you use our application, we use action tags (also called pixel tags, clear GIF, or beacons) to identify the content that you visit and how you use such content. Action tags may collect and transmit this data in a manner that identifies you if you have registered with our application or are logged into our application. We also use action tags in our emails, to determine whether an email was opened or whether it was forwarded to someone else.

You are responsible for maintaining the secrecy and accuracy of your password, email address, and other account information at all times. We recommend a strong password that you do not use with other services. We are not responsible for personal data transmitted to a third party as a result of an incorrect email address.

Contact us

To keep your personal data accurate, current, and complete, please contact us regarding changes on customercare@mylopaws.com. We will take reasonable steps to update or correct personal data in our possession that you have previously submitted using our services. You may also contact us on the above email address if you have any questions regarding our Privacy Policy.

Terms & Conditions for Mylopaws:

GENERAL AND ACCEPTANCE:

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

We, Prescom Technologies Private Limited, headquartered at Flat B-101, SLS Sapphire, Boganahalli Road, Kadubeesanahalli, Panathur, Bangalore, 560087, hereinafter referred to as Mylopaws.

By agreeing to these terms and conditions or by downloading, installing or otherwise using the Services provided by Mylopaws, you accept and agree to the terms and conditions herein. If you do not agree to any of these terms, then please do not use the Application or the Services of Mylopaws.

In order to participate in certain other Services provided through the application, you will be notified that you are required to agree to additional terms and conditions contained in other agreements. Mylopaws may modify this Agreement from time to time and such modification shall be effective immediately on such modification of this Agreement. You agree to be bound to any changes to this Agreement when you use the Services after any such modification is updated. It is therefore important that you review this Agreement regularly upon each use of the Services to ensure you are updated as to any changes.

DEFINITIONS:

Prescom: "Prescom" shall mean Prescom Technologies Private Limited, a private limited company which enables pet adoptions for the users of this application.

APPLICATION/APP: "Application/App" shall refer to the Mylopaws platform, i.e. the mobile application or the algorithm created, developed, designed and made available by Prescom Technologies Private Limited.

APPLICATION SERVICES: "Application Services" shall include the mobile application offered by Mylopaws, services offered through the mobile application and emails sent by Mylopaws.

BANK ACCOUNT: "Bank Account(s)" shall mean a bank account maintained by the User with a bank.

ELECTRONIC DEVICE: "Electronic Device" shall refer to any computing or electronically operated machine capable of accessing the Mylopaws platform, including but not limited to tablets, mobile phones, computers and their respective variants.

PET: "Pet" shall mean an animal (can be a dog or a cat) for which a user of the application may apply for the consideration of getting adopted by another user of the application.

MOBILE PHONE: "Mobile Phone" shall mean the handset and the SIM card along with all relevant accessories and necessary software for its operation which is owned by the user.

MOBILE PHONE NUMBER: "Mobile Phone Number" shall refer to the telephonic communication reference specified by the User during registration with Prescom or during usage of the Application.

ONLINE STORES: "Online Stores" shall refer to the Windows Store, Google Play Store, iOS App store or any other online store or portal in whatever nomenclature applicable to such store or portal where the Application will be made available by Mylopaws to the Users, from time to time.

PERSONAL INFORMATION: "Personal information" shall mean any information about the user provided by the user and obtained by Prescom in relation to the application.

SERVICES: "Services" shall mean any service offered or rendered by Mylopaws or its affiliates.

THIRD-PARTY PLATFORMS: "Third-Party Platforms" shall mean social networking platforms offered by third-party service providers, such as Google, Facebook, LinkedIn and other similar entities.

USER ACCOUNT: "User Account" shall mean the registered Application account of the User with Mylopaws for use of the Application and services offered by Mylopaws.

USER DATA: "User Data" shall include any data, information, pattern, behavior, documents, materials, transactions and location of the User.

WEBSITE: "Website" shall refer to www.mylopaws.com or such other website Mylopaws notifies for the purposes of this terms.

YOU/YOUR/USER: "You/Your/User" shall mean any person who accesses, downloads, installs, utilizes, operates or views the Application or Services offered by Mylopaws.

Privacy Policy: Mylopaws's privacy policy ("Privacy Policy") as agreed to by the User, shall be applicable to all Services.

Eligibility: In order to assent to these terms, you must be a human being and have attained the age of majority, i.e, 18 years in India. Any use of Mylopaws's application or services by 'bots' or other automated tools or methods is not permitted under this Agreement. The User represents and warrants that he/she is capable of entering into these Terms and performing the obligations set out hereunder.

Mylopaws reserves the right to disallow any User from using the Services in the event that the eligibility criteria set out in this clause are not met.

USER ACCOUNT:

In order to use the Application and avail the Services offered by Mylopaws, the User must register for and maintain a user account. You agree to use only your User account and not use the User account of any other person or assist others in obtaining unauthorized access to any User account.

You further agree that you shall not use the Application and Services of Mylopaws in connection with any activity violating any law, statute, ordinance or regulation. All transactions undertaken on your behalf by Mylopaws will be on the basis of your express instructions/consent and will be strictly on a non-discretionary basis.

The User hereby consents and agrees that any information submitted by the User for User Account set-up or in operation of the user account may be used by Mylopaws in accordance with the privacy policy.

Any unauthorized usage by you of the User Account shall confer upon Mylopaws the right to terminate this Agreement in accordance with Clause XIX (2).

Verification of identity: All persons who use or wish to use the Application and Services offered by Mylopaws through proper registration shall be subject to identity verification and regular Know Your Customer ("KYC") and Anti Money Laundering ("AML") compliance requirements. It is the duty of the User to comply with this KYC and AML requirement in order to ensure that it does not abuse the relationship with Mylopaws for any illegal purposes, including money laundering or other financial crimes. Any action, including those that might not have been foreseen and included in these terms, that has the effect of the abuse as contemplated above shall not be permitted under these terms. Mylopaws reserves the right to decline any business proposal or transaction, at its discretion, with present as well as prospective Users at all times. It is the discretion of Mylopaws to suspend or terminate any action in favor of the User until a reasonable and satisfactory explanation with supporting documents is provided, on suspicion of the User abusing the relationship as contemplated above.

Mylopaws shall appoint a competent and qualified employee as an AML and KYC Policy Compliance Personnel ("Compliance Personnel") who shall review and update the KYC and AML Policy to ensure compliance with all relevant and applicable legislation, regulations and recommendations. The User acknowledges that Mylopaws collects the following basic information from its Users for its records: Picture of the User, video recordings as a part of the user on-boarding process, Residential Address, Contact Number, Email Address, Picture of AADHAR Card, Bank Details, Last Name, First Name.

Users are obligated to comply with the requests or enquiries of the Compliance Personnel and provide any of the information or documents upon request, by the Compliance Personnel.

Mylopaws reserves the right to amend the KYC and AML compliances, so as to include new procedures and exclude any existing procedures as may be permissible, for the purpose of this Agreement. It is the duty of the User to keep updated and comply at all times with the KYC and AML compliance as and when updated.

Communication: For the purpose of this Agreement, the User agrees to receive electronic or any other form of communication and notifications from Mylopaws. Mylopaws is not responsible for any damages incurred as a result of any fraudulent sending messages over the internet or any other electronic medium.

FACILITATION OF PET ADOPTION:

Through the Application and Services offered by Mylopaws, the User may adopt a pet, subject to the fulfillment of the eligibility criteria laid down and acceptance of the Mylopaws Adoption Form.

The User authorizes Mylopaws to import user data dispersed over and from Third-Party Platforms. The User understands and acknowledges that Mylopaws may periodically request for updates on such user data and may receive such updated data from Third-Party Platforms.

The User understands and acknowledges that Mylopaws reserves the right to collect or track your user data during the use of the Application or the provision of services, and also in the event that the user stops, ceases, discontinues or suspends the usage or the services, through deletion or uninstallation of the Application or user account or otherwise, till the event that your obligations to pay the Outstanding Amount(s) to Mylopaws exists. Deletion, uninstallation, discontinuation of the Application, User Account or Services, shall not release the User from the responsibility, obligation and liability to repay the Outstanding Amount(s).

PROHIBITED USE:

As a condition of your use of the Services, you will not use the App/Website for any purpose other that is unlawful or is prohibited by this Agreement or by any applicable law. Your usage of the App/Website is solely your responsibility.

You shall not, display, upload, modify, publish, transmit, update or share any information on the Website, that belongs to another person and to which you do not have any right; Is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, libellous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner; Involves the transmission of "junk mail", "chain letters", or unsolicited mass mailing or "spamming" or unsolicited commercial advertisement; Harms minors in any way; Infringes any patent, trademark, copyright or other proprietary rights; Violates any law for the time being in force; Deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature; Impersonates another person; Contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource.

LIMITATIONS ON LIABILITY:

Mylopaws shall not be held liable for any loss, damage or injury pertaining to use of the Application and services offered by Mylopaws and it shall be the sole risk of the user. The Application and Services provided by Mylopaws are provided on an "as is", "where is" and "as available" basis without any warranties or conditions (express or implied, including the implied warranties of merchantability, accuracy, fitness for a particular purpose, title and non-infringement, arising by statute or otherwise in law or from a course of dealing or usage or trade).

Mylopaws shall not be held liable for any defect, damage or vulnerability in the Application, or for any injury or damage or loss to the user due to such defect, damage or vulnerability.

Mylopaws does not warrant that your access to the Application and/or related Services will be uninterrupted or error-free, that defects will be corrected or that this website or the server that makes it available, is free of viruses or other harmful components.

Access to and use of the application and the information contained therein is at your own risk and Mylopaws does not undertake any accountability for any irregularities, viruses or damage to any mobile phone or electronic device that results from accessing, availing or downloading of any information from the application or any other website of which link is provided herewith.

Mylopaws shall not be involved in or in any way liable to the User for any dispute between the User and a cellular services provider or any third-party service provider (whether appointed by Mylopaws in that behalf or otherwise).

Mylopaws shall not be held responsible for the confidentiality, secrecy and security of the personal or account information being sent through the Application for effecting the user's transactions.

Mylopaws does not warrant or make any representations regarding the use or the results of the use of any product and/or service purchased in terms of its compatibility, correctness, accuracy, and reliability or otherwise. The User solely assumes total responsibility and risk for your use of this application and application-related services.

Mylopaws shall not be held liable for any loss suffered by the user due to disclosure of the personal information to a third-party by Mylopaws, for reasons inclusive but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal directive, for statistical analysis or for credit rating.

Mylopaws does not warrant the confidentiality or security of the messages whether personal or otherwise transmitted through the Application. Mylopaws makes no warranty or representation of any kind in relation to the system and the network or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by the User or by any person resulting from or in connection with the Application. Mylopaws shall be absolved of any liability in case there is any unauthorized use of the User's access to Application, or Electronic Device or for any fraudulent, duplicate or erroneous transaction initiated or requested or instructed by use of the User's Application or Electronic Device.

The User agrees that, Mylopaws and its directors, officers, employees, agents, sponsors, consultants, business partners or other representatives shall not be responsible or liable for any direct, indirect, incidental, consequential, special, exemplary, punitive or any other damages (including without limitation loss of profits, loss or corruption of data, loss of goodwill, work stoppage, computer failure or malfunction or interruption of business) under any contract, negligence, strict liability or other theory arising out of or relating in any way with the use of the Application, Application Services or in reliance of the information available on the Application, Application-related Services or any products or Services offered or sold or displayed on this Website. If the foregoing limitation is held to be unenforceable, the maximum liability of Mylopaws and its service providers to the User shall not under any event exceed the amount of Rupees One Thousand Only (Rs 1000/-).

The User fully and unconditionally agrees and understands that a possibility exists that the application could include inaccuracies or errors and further that Mylopaws shall not be held liable for any such inaccuracies or errors. Additionally, a possibility exists that unauthorized additions, deletions or alterations could be made by third-parties to the Application. Although Mylopaws attempts to ensure the integrity, correctness and authenticity of the Application, Mylopaws makes no guarantees whatsoever as to the completeness, correctness or accuracy. In the event that such an inaccuracy arises, the User shall inform Mylopaws so that the same may be corrected.

Mylopaws does not make any personal recommendations. The information on the application is provided solely to enable the user to make their own decisions and does not constitute a recommendation to buy, sell or otherwise deal in any investments or money. The Application may not be suitable for all customers and, if the User has any doubts, the User should seek advice from an independent financial adviser of your own choice.

Mylopaws may launch new updates/upgrades for the App. The User may subscribe to the same through the Online Stores. In the event, you choose not to update/upgrade the App, certain features or functionality shall not be accessible to you. Any liability arising out of such act of not updating/upgrading the App, shall solely be that of the User.

It is the User's responsibility to maintain the confidentiality of their user account information, user account password, bank account information, including their password /PIN, safeguarding their money and any other activity including transactions that are posted to or made from your Account. Mylopaws shall not be liable for any leak of information on the part of the User and the consequences of the same.

Neither Mylopaws nor the User will be liable for any delay or failure caused by conditions or events beyond the reasonable control of the respective party, including but not limited to any delay or failure due to any act of God, fire, act of terrorists, act of civil or military authorities, civil disturbance, war, strike or other labor dispute, interruption in telecommunications or internet services or network provider services, failure of equipment and/or software, other catastrophe or any other occurrence which is beyond reasonable control of the respective party and the validity and enforceability of any remaining provisions shall not be affected by any such condition.

External Websites And Services

The Application and Services may provide links or other forms of reference to other websites ("External Websites") or resources over which Mylopaws may not have control. Mylopaws offers to the User such links or references to External Websites with the sole purpose of enhancing your experience of using the Application and Services and Mylopaws makes no representations whatsoever about any External Websites which the User may access through the Application.

Mylopaws cannot be held responsible for the availability of, and content provided on any External Websites or for any third-party content accessible through the Website, including opinions, advice, statements, prices, activities, and advertisements, and the User shall bear all risks associated with the use of such content.

The Application and Services may contain advertising information or promotion material, or other material submitted to Mylopaws by third-parties. Responsibility for ensuring that the material submitted for inclusion on the Application and Services complies with applicable law is exclusively on the party providing the information/material.

The Users' correspondence or business dealings with, or participation in promotions of advertisers or including payment and delivery of related goods or services, and any

other terms, conditions, warranties or representations associated with such dealings, are solely between The User and such advertiser.

Mylopaws shall not be responsible or liable for any claim, error, omission, inaccuracy in advertising material or any loss or damage of any sort incurred as the result of any such dealings or as the result of the presence of such advertisers on the Website.

Mylopaws reserves the right to omit, suspend or change the position of any advertising material submitted for insertion.

Applicable Law

Any disputes arising in respect of or in relation to this Agreement shall be referred to arbitration at Bangalore in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by Mylopaws. The costs of such arbitration shall be borne by the losing party or otherwise as determined in the arbitration award. If a party is required to enforce an arbitral award by legal action of any kind, the party against whom such legal action is taken shall pay all reasonable costs and expenses and attorney's fees, including any cost of additional litigation or arbitration taken by the party seeking to enforce the award. In case any provision/s of this Agreement is / are rendered invalid or unenforceable or void by operation of any law, rule or regulation then such an event would not affect the validity or enforceability of any other provision/s of this Agreement.

Indemnification

To the full extent permitted by applicable law, the User hereby agrees to indemnify Mylopaws, and its affiliates, officers, directors, agents, employees, and suppliers against any action, liability, cost, claim, loss, damage, proceeding or expense suffered or incurred if directly or not directly arising from your use of the Application and Services, or from your violation of this Agreement and applicable laws.

Taxes

It is the User's responsibility to bear any taxes applicable to the payments the User makes or receives in connection with the use of the Application and Services to the appropriate tax authority. Mylopaws is not responsible for determining whether taxes apply to your transaction, or for collecting, reporting or remitting any taxes arising from any transaction.

WAIVER

Enforcement of the Terms is solely in Mylopaws's discretion and failure to enforce a provision in some instances does not constitute a waiver of Mylopawss right to enforce such a provision in other instances.

SUPPLEMENTAL TERMS

Supplemental terms may apply to certain Services, such as policies for a particular event, activity or promotion, and such supplemental terms will be disclosed to the User in connection with the applicable Service(s). Supplemental terms are in addition to, and shall be deemed a part of, this Agreement for the purposes of the applicable Service(s). Supplemental terms shall prevail over this Agreement in the event of a conflict with respect to the applicable Services.

INTELLECTUAL PROPERTY

The User understands, acknowledges and agrees that Mylopaws is the sole owner of all right, titles and interest including any and all intellectual property rights in the Application, Website, Application Services, design, software, interface, colour scheme, content, logos, trade names, trademarks , brand names, designs, services and any such intellectual property used in connection with the platform.

Except as stated herein, none of the materials may be modified, copied, reproduced, distributed, republished, downloaded, displayed, sold, compiled, posted or transmitted in any form or by any means, including but not limited to, electronic, mechanical, photocopying, recording or other means, without the prior express written permission of Mylopaws. Save and except with Mylopaws's prior written consent, you may not insert a hyperlink to the Application Services, or modify / alter any information or materials contained in the Application Services.

No license or other such right is granted per this Agreement and your access to and/or use of the Application Services should not be construed as granting, by implication, estoppel or otherwise, any license or right to use any trademarks, service marks or logos appearing in the Application Services without the prior written consent of Mylopaws or the relevant third party proprietor thereof.

The User may view, print, and/or download a copy of such materials on any single computer solely for your personal, informational, non-commercial use, provided the User keeps intact all copyright and other proprietary notices.

ANCILLARY SERVICES:

The User may get access to chat rooms, blogs, feedbacks, reviews and other features (“Ancillary Services”) that are/may be offered from time to time on the Platform and may be operated by Mylopaws or by a third-party on our behalf. The User shall not (nor cause any third-party to) use these Ancillary Services to perform any illegal activities (including without limitation defaming, abusing, harassing, stalking, threatening, promoting racism, or otherwise violating the legal rights, such as rights of privacy, of others) or immoral activities, falsely stating or otherwise misrepresenting the User's affiliation with a person or entity.

Additionally, the Application may contain advice/opinions and statements of various professionals/ experts/ analysts, etc. Mylopaws does not endorse the accuracy, reliability of any such advices/opinions/ and statements. The User may rely on these, at your sole risk and cost. The User shall be responsible for independently verifying and evaluating the accuracy, completeness, reliability and usefulness of any opinions, services, statements or other information provided on the Platform.

Suspension, Termination and Cancellation:

The User may terminate this Agreement with Mylopaws, and close the User Account at any time, following the settlement of any pending transactions or any pending dues or outstanding amounts to Mylopaws.

Mylopaws reserves the right to terminate your access to the Application, Services and to your User Account; including without limitation, suspending or terminating the Service and User's Accounts, prohibiting access to the Application and its content, Services and tools, delaying or removing hosted content, and taking technical and legal actions to keep Users off the Application if Mylopaws reasonably perceives that such Users are creating any problems, including without limitation, possible legal liabilities, indulging in suspicious activity, infringement of the intellectual property rights, or acting inconsistently with the letter or spirit of these Terms of Use, after giving 30 days prior written notice.

Notwithstanding the above, Mylopaws may, in appropriate circumstances and at our sole discretion, suspend or terminate Accounts of Users for any reason, including without limitation:

- Attempts to gain unauthorized access to the Application and Services or another User's account or providing assistance to others' attempting to do so;

- Overcoming software security features limiting use of or protecting any content;
- Usage of the Application and Services to perform illegal activities such as money laundering, illegal gambling operations, financing terrorism, or other criminal activities
- Violations of these Terms of Use;
- Failure to pay or fraudulent payment for Transactions;
- Failure to comply with security requests;
- Failure to provide requested information or documents for any reason;
- Unexpected operational difficulties;
- Upon the request of law enforcement or other government agencies, if deemed to be legitimate and compelling by Mylopaws, acting in its sole discretion;
- Indulging (by the User) in any other suspicious activity, as deemed suspicious by Mylopaws, in relation to the Services.

Mylopaws also reserves the right to cancel unverified User Accounts or User Accounts that have been inactive for a period of 12 months or more, and/or to modify or discontinue the Application and Services. Users agree that Mylopaws will not be liable to them or to any third-party for termination of their User Account or access to the Application.

The User hereby expressly agrees and undertakes that the suspension of a User Account shall not affect the payment of any pecuniary due for past transactions or any other outstanding amount due to Mylopaws by the User. Notwithstanding anything contained in these terms or otherwise, the termination of these terms for any reason whatsoever shall not affect your obligations including but not limited to repayment of outstanding amounts or liabilities.

EVENTS AND REWARDS:

Mylopaws may from time to time organize promotional events with prizes in connection with such contests to be determined solely by the management of Mylopaws at its sole discretion. Users may earn prizes/rewards upon their completion of specific actions as may be determined by Mylopaws from time to time, which may make the User eligible to participate in a further contest. These promotional contests may contain separate terms and conditions unique to each such contest, from time to time. Any data of Users collected in connection with the contests shall be governed by the Privacy Policy.

Users permit Mylopaws to use their User information on social media captured during these events.

If any applicable law does not permit a User from any particular state within India to participate in such a promotional contest, the User shall strictly refrain from participating in such promotional contest. In the event that it comes to Mylopaws's notice that a user has participated in a contest despite being barred by applicable laws, Mylopaws reserves the right to cancel/disqualify such User participation and to void such entries without any liability to Mylopaws, whatsoever.

Mylopaws may at any point in time at its sole discretion disqualify a User from participating in any such contest organized. The decision of Mylopaws shall be final in this regard.

MISCELLANEOUS:

The contents of the present terms read with the Privacy Policy, Terms of Services, Loan Agreement, Anti-Money Laundering Policy and Mobile Application Form shall constitute the entire understanding between the User and Mylopaws.

The User shall not assign or otherwise transfer rights or obligations under this agreement. Mylopaws may assign our rights and duties under this agreement without any such assignment being considered a change to this agreement and without any notice to the User.

The User understands and agrees that no joint venture, partnership, employment or agency relationship exists between the user and Mylopaws as a result of this Agreement or on account of use of the Application.

The User hereto shall keep strictly confidential all information including but not limited to that which may be disclosed or confided to it by the other in the course of the performance of this Agreement. The User shall not disclose any information to any third party without prior approval of Mylopaws.

For the purpose of Clause XXL (4) above, all information shared by Mylopaws to the User for the purpose of the Services/Application/Application Services shall be considered as confidential. The following are the exceptions to this clause: (a) information already in public domain, and (b) such information as is required to be disclosed by the disclosing party under any laws, rules or regulations or pursuant to the order or direction of any Court, authority, tribunal or forum.

The information and materials contained in or accessed through the Application Services shall not be considered or construed as an offer or solicitation to sell, buy, give, take, issue, allot or transfer, or as the giving of any advice in respect of shares, stocks, bonds, notes, interests, unit trusts, mutual funds or other securities, investments, loans, advances, credits or deposits in any jurisdiction.

The information and materials herein are subject to change (including, without limitation, modification, deletion or replacement thereof) without notice.

Any notices or other communications that the User wishes to send to Mylopaws may be addressed to us by email on customercare@mylopaws.com. Any notices to the User shall be sent to the registered email ID of the User.

Any notices or communications required to be given under this Agreement shall not be binding unless the same is in writing and the same shall be addressed by email in the manner detailed in the Clause XXI (8) above.