

TERMS AND CONDITIONS

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Information Sharing and Confidentiality

In consideration of your use of our Product, you represent that you are of legal age to form a binding contract and are not a person barred f rom receiving services under the laws as applicable in India. You also agree to provide true, accurate, current and complete information about yourself as prompted by our Product's registration form or any information provided by you by other means of communication. If you provide any information that is untrue, inaccurate, not current or incomplete (or becomes untrue, inaccurate, not current or incomplete), or we have reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, we have the right to suspend or terminate your account and refuse any and all current

or future use of our Product (or any portion thereof). You undertake to indemnify and keep indemnified KSN Credence Commodities Trading Pvt. Ltd. for any loss, claim, damage, costs (including legal and professional costs) relating to any abuse or violation including those aforesaid.

"Your Information" is defined as any information you provide to us in the registration process, in the feedback area or through any email feature. We will protect Your Information in accordance with our Privacy Policy. If you use the Product/Website, you are responsible for maintaining the confidentiality of Your Login ID and Password and for restricting access to your computer, and you agree to accept responsibility for all activities that occur under Your Login ID or Password. We shall not be liable to any person for any loss or damage which may arise as a result of any failure by you to protect your password or account. You undertake to indemnify and keep indemnified KSN Credence Commodities Trading Pvt.Ltd. for any loss, claim, damage, costs (including legal and professional costs) relating to your responsibility or liability or failure including those aforesaid. You agree to notify us immediately of

any unauthorized use of your account or any other breach of security. We reserve the right to refuse service, terminate accounts, or remove or edit content in its sole discretion.

Payments through other electronic modes for value added services. You agree, understand and confirm that the credit card/debit card/wallets details provided by you towards subscription fees for availing of any of our Product services will be correct and accurate and you shall not use the credit card/debit card which is not lawfully owned by you, i.e. in a transaction, you must use your own card/account. You further agree and undertake to provide the correct and valid credit card details when making payment on our Product.

We do not store any information related to your Credit card/ Debit card or Net banking. In case we do not receive an authorization from the respective bank or the transaction gets interrupted due to any reason, the transaction will be treated as failed and no order will be processed for that transaction.

In this case, if any amount has been deducted from your account, the same will be credited back. The liability for use of a card fraudulently will be on you and the onus to 'prove otherwise' shall be exclusively on you.

Fraudulent /Declined Transactions

Our payment partner's (being the Payment Gateways and facilitators and Banks) and our fraud detection team constantly monitor your account in order to avoid fraudulent accounts and transactions. We reserve the right to initiate legal proceedings against such persons for f raudulent use of our Product and any other unlawful acts or omissions in breach of these terms and conditions. In the event of detection of any f raudulent or declined transaction, prior to initiation of legal actions, we reserve the right to immediately delete such user account(s) and dishonor all past and pending orders without any liability. For the purpose of this clause, we shall owe no liability for any refunds.

You Agree and Confirm

- That you shall use the services provided by us, for lawful purposes only and shall comply with all applicable laws and regulations while using the Product and transacting on the Product.
- You shall provide authentic and true information in all instances where such information is requested of you. We reserve the right to confirm and validate the information and other details provided by you at any point of time. If upon confirmation your details are found to be false (wholly or partly), we have the right and the sole discretion to reject the registration and debar you from using the services of our Product and / or other affiliated products without prior intimation whatsoever.
- That you shall access the services available on this Product and transact at your sole risk and shall use your best and prudent judgment before entering into any transaction through this Product.

You agree and confirm that you shall not use our Product for any of the following purposes:

- Disseminating any unlawful, harassing, libelous, abusive, threatening, harmful, vulgar, obscene, or otherwise objectionable material.
- Transmitting material that encourages conduct that constitutes a criminal offence, results in civil liability or otherwise breaches any relevant laws, regulations or code of practice.
- Gaining unauthorized access to other computer systems.
- Using, displaying, mirroring or framing the product/website, or any individual element within the product/website or services, KSN Fast Trade name, any KSNCCTPL trademark, logo, product logo, product trademark or other proprietary information, or the layout and design of any page or form contained on a page, without KSNCCTPL written consent.

• Interfering with any other person's use or enjoyment of the product/website.

- Breaching any applicable laws, rules or regulations.
- Interfering or disrupting networks or web sites connected to the product/website.
- Making, transmitting or storing electronic copies of materials protected by copyright without the permission of the copyright owner.
- Collecting or storing any personally identifiable information from the website / product or services from other users of the website / product or services without their express permission.
- Impersonating or misrepresenting your affiliation with any person or entity.
- Violating any applicable law or regulation.
- Encouraging or enabling any other individual to do any of the foregoing.

Session Control

Also there is an internal session manager that ensures that even if you are not around your browser for more than 20 minutes it asks for a login once you are back to ensure that no one else can twiddle around in your transactions

Internet Scanners and Intrusion Detection System

The system maintains a database of attack signatures which is continuously updated and against which it will scan all incoming traffic to detect any malicious activity or hacking attempts into the site. In the event of a possible attack, it will terminate that session, log the attack details and also alert the administrator.

Governing Law and Jurisdiction

These Terms shall be construed in accord with the applicable laws of India. The Courts at Lucknow shall have exclusive jurisdiction in any proceedings arising out of these Terms.

In the event of any dispute or difference either in interpretation or otherwise, of any terms of these Terms of Use, the same shall be referred to an independent arbitrator who will be appointed by KSN Credence Commodities Trading Pvt. Ltd. and such Arbitrator's decision shall be final and binding on you. The above arbitration shall be in accordance with the Arbitration and Conciliation Act, 1996 as amended time to time. The arbitration shall be conducted in English language and shall be held in Lucknow.

Reviews, Feedback, Submissions

All reviews, comments, feedback, postcards, suggestions, ideas, and other submissions disclosed, submitted or offered on or by our Product, submitted or offered in connection with your use of this Product (collectively, the "Comments") shall be and remain our property. Such disclosure, submission or offer of any Comments shall constitute an assignment to us of all worldwide rights, titles and interests in all copyrights and other intellectual properties in the Comments. Thus,

we own exclusively all such rights, titles and interests and shall not be limited in any way in its use, commercial or otherwise, of any Comments. We will be entitled to use, reproduce, disclose, modify, adapt, create derivative works f rom, publish, display and distribute any Comments you submit for any purpose whatsoever, without restriction and without compensating you in any way. We are and shall be under no obligation (1) to maintain any Comments in confidence; (2) to pay you any compensation for any Comments of use of comments; or (3) to respond to any Comments. You agree that any Comments submitted by you to our Product shall not violate this policy or any right of any third party, including copyright, trademark, privacy or other personal or proprietary right(s), and shall not cause injury to any person or entity. You further agree that no Comments submitted by you to our Product will be or contain libelous or otherwise unlawful, threatening, abusive or obscene material, or contain software viruses, bugs, worms, political campaigning, commercial solicitation, chain letters, mass mailings or any form of "spam".

We reserve the right (but not the obligation) to monitor and edit or remove any Comments submitted to our Product. You grant us the right to use the name that you submit in connection with any Comments. You undertake not to use a false email address, impersonate any person or entity, or otherwise mislead as to the origin of any Comments you submit. You are and shall remain solely responsible for the content of any Comments that you make and you agree to indemnify us and our affiliates for all claims resulting f rom any Comments you submit. We and our affiliates take no responsibility and assume no liability for any Comments submitted by you or any third party.

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negligence, contract, tort, strict liability, or otherwise, and even if KSN Credence Commodities Trading Pvt. Ltd. and/or its affiliates their respective service providers have been advised of the possibility of such damages.

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Information we collect and that you provide

Our analytic tools may also capture anonymous information such as your demographic and geographic information, with a view to assist us in improving customer experience. We use this information to evaluate traffic patterns on our site, so that we can make it more useful to our visitors. The information we learn f rom you helps us personalize and continually improve your experience at our Product. We do not voluntarily make this information available to third parties, nor do we use it for any other purpose, except as set out herein. Set out below are the types of information we gather:

• Information You Give Us: We receive and store any information you enter on our Product or give us in any other way, including but not limited to Name, profile picture, email id, telephone number, mobile number, course details, grade etc. You can choose not to provide certain information, but in such event you may not be able to take advantage of many of our features. We use the information that you provide for such purposes as responding to your requests, customizing future shopping for you, improving our product, and communicating with you. Customer needs to fill all the mandatory information for placing an order with us. We may,

as required or permitted by law or in the course of performing our regulatory responsibilities, provide personally identifiable information, such as your name and address, or any other information that you provide, without your permission to persons or organizations that request this information. KSN Credence Commodities Trading Pvt. Ltd. has the right to share limited details regarding the subscriber with each other as per the requirement.

• Automatic Information: We receive and store certain types of information whenever you interact with us. For example, like many products, we use "cookies," and we obtain certain types of information when your Web browser accesses our product or advertisements and other content served by or on behalf of KSN Credence Commodities Trading Pvt. Ltd. on other products.

E-mail/ SMS and Voice Communications:

All customers who register on our site agree, acknowledge and accept as per the terms and conditions and that even if they are registered under NDNC, DND (Do Not Disturb), by accepting the terms, you authorize KSN Fast Trade, to call and assist you and/or SMS/E-Mail the customers by virtue of them having voluntarily registered in www.ksncredence.com. (Electronic and sms communications) KSN Fast Trade, will not be responsible for any NDNC (National Do Not Call) Registry regulation that will come into play.

Terms and Conditions for Aadhar Updation

- I hereby authorize KSN Credence Commodities Trading Pvt. Ltd. (KSN Fast Trade) to use my Aadhaar Number and fetch data from UIDAI for verification and update Aadhaar Number for all my Investment / Trading / demat account with KSNCCTPL.
- I authorize KSN Fast Trade to link my Aadhaar number to my Trading / demat account, Biometric and/or One Time Pin (OTP) data (and/or any similar authentication mechanism) for Aadhaar based authentication for the purposes of availing of the services from KSN Fast Trade.
- I understand that KSN Fast Trade shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication and defrayal if any.
- I understand that KSN Fast Trade will use Demographic Authentication service provided by UIDAI in authenticating the customer where KSNFast Trade doesn't take physical copy of the Aadhaar letter.

• I hereby give my consent to KSNCCTPL for sharing our Aadhaar number mapped to my accounts with government agencies/ Stock Exchanges/ Depositories/ Clearing Corporation/ Registrars & Transfer Agents and with the Holding/Group companies of KSN Fast Trade after authentication

Security

We have in place appropriate technical and security measures to prevent unauthorized or unlawful access to or accidental loss of or destruction or damage to your information. When we collect data through our product, we collect your personal details on a secured server. The payment details are entered on the Payment Gateway's or Bank's page on a secured SSL. The data is transferred between Bank and gateways in an encrypted manner.

KSN Credence Commodities Trading Pvt. Ltd. utilizes various information security measures, secured data transmission and other security techniques to protect your personal data. However, please keep in mind that transmitting information via the internet is never completely secure and thus any information submitted may be intercepted, collected, used or disclosed by others.

As per our stringent security procedures we disclose your personal information to you only after validating your proof of identity. You are responsible for protecting against unauthorized access to your password and to your computer.

We are not responsible for the security or confidentiality of communications you send to us through the internet over email messages. – Sunder to confirm on the securities features which are mentioned in the terms and conditions are in place at KSN Credence Commodities Trading Pvt. Ltd.

Logos

Use of the KSN Credence Commodities Trading Pvt. Ltd. logo is not permitted on another entity's product or printed materials.

Survival of Terms After Agreement Ends

Notwithstanding any other provisions of this TnC, or any general legal principles to the contrary, any provision of this TnC that imposes or contemplates continuing obligations on a party will survive the expiration or termination of this TnC.

Terms and Conditions, Notices, and Revisions

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Password Protection

We give you a unique client ID and password. When you place an order we ask you for the transaction password which authenticates your identity f rom our highly secured database. This would mean we force you to change your password f rom time to time, for ensuring high security for all your transactions. You can also change your password online at any time. In addition, you can use the Log Off button located throughout the site to securely exit your account without closing your browser.

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