

WEBSITE TERMS & CONDITIONS

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IF requires that all users/visitors to these site(s) on Internet (the "Sites") adhere to these Terms & Conditions [Ts&Cs].

By accessing the Sites you/user/visitor automatically confirm your acknowledgment & acceptance of these Ts&Cs which is the agreement between the parties.

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Limitation of Liability

IF specifically disclaims any liability (whether based in contract, tort, strict liability or otherwise) for any direct, indirect, incidental, consequential, or special damages arising out of or in any way connected with access to or use of the Sites, (even if IF has been advised of the possibility of such damages) including liability associated with any viruses which may infect a user's computer equipment.

Confidentiality of User Communications

Except as required by law, IF will maintain the confidentiality of all user communications, which contain personal user information and which are transmitted directly to IF. Postings by a user on any message board or in any chat room will not be protected as confidential and IF may use and provide information contained in any such postings (including any ideas, concepts, know-how or other intellectual property) to IF for any purpose whatsoever and as deemed appropriate by IF.

Linked Internet Sites

IF prohibits caching, unauthorized hypertext links to the Sites & the framing of any Content available through the Sites. IF reserves the right to disable any unauthorized links or frames & specifically disclaims any responsibility for the Content available on any other Internet sites linked to the Sites. Access to any other Internet sites linked to the Sites is at the user's own risk.

Postings

Users are invited to submit comments, questions, ideas, reviews or any other information ("Postings") concerning Sites contents. IF is under no obligation to review any messages, information or content ("Postings") posted on the Sites by users and assumes no responsibility or liability relating to any such Postings. Notwithstanding the above, IF may from time to time monitor the Postings on the Sites & may decline to accept and/or remove any Postings that contain illegal, obscene, abusive, harassing, vulgar, racial, and other objectionable material of any kind.

Changes to Ts&Cs

We reserve the right to revise these Ts&Cs at any time & Users are deemed to be apprised of and bound by any changes to these Ts&Cs. The latest updated Ts&Cs would be posted on the Sites.

Violation of Ts&Cs

IF reserves the right to seek all remedies available at law & in equity for violations of these Ts&Cs, including the right to block access from a particular Internet address to the Sites.

Access to Password Protected/Secure Areas

Access to & use of password protected and/or secure areas of the Sites is restricted to authorized users only. Unauthorized individuals attempting to access these areas of the Sites may be subject to prosecution.

Fees

Your use of the Content may be or may become subject to charges. Use of the Content may involve transmission of data through your service provider's network. Prices listed on the Sites do not include possible data transmission, text message, voice or other service provision charges by your network service provider. We assume no responsibility for the payment of any charges of your service providers.

Order and Payment Terms

"Order" shall mean the selection of payable Content and/or subscription to Content offered by IF and submission of payment method, as well as submitting the order by selecting the "buy", "ok", "I accept" or other similar confirmation of acceptance in the order flow or providing other indication of acceptance terms that are presented to you in the order flow.

You agree that all Orders shall be legally valid and binding. All Orders are subject to acceptance by IF.

You may pay by credit or debit card, network service provider billing, or other payment methods if available.

Your credit or debit card must have a billing address in the country where the Content is offered by IF. IF will charge your credit card or debit your bank account within a reasonable time after you have made your Order. All credit card payments are subject to validation checks and authorization by the card issuer.

If you choose network service provider billing, charges will appear on your mobile phone bill or be deducted from your prepaid account if it is a prepaid account. Some network service providers may subject your usage of the Service to additional terms and conditions including placing limits on the amount of charges possible with network service provider billing. Charges in excess of network service provider limits or account balance may be rejected.

You agree to pay the charges related to your Order, to ensure that the instrument of payment is valid at the time of the Order, that you are the rightful holder of the instrument and that the instrument is used within its credit limits.

The Content that is delivered is licensed to you. You agree to use such Content solely as permitted in these Terms and in any additional terms that you may be presented in the order

flow.

If your Order involves a trial period (also known as try-and-buy), you may be charged when the trial period expires, unless you cancel in accordance with the subscription/trial terms.

The pricing for Content may change from time to time. Prices include applicable taxes in effect at the time of your transaction, unless otherwise stated. There may be instances where you incur additional charges from your bank or credit card provider based on currency conversion rates used and/or additional fees assessed.

Arbitration

Any dispute arising out of or in connection with this agreement, including any question regarding its existence, amendment, validity or termination, shall be referred to & finally resolved by arbitration in accordance with the Indian Arbitration & Conciliation Act, 1996. The arbitration shall be a "documents only", evidence through affidavits "fast track" arbitration. The Tribunal shall consist of one (1) arbitrator to be appointed by IF. The exclusive seats of arbitration shall be Hyderabad, India & the language of the arbitration shall be English.

Governing Law

The Terms are governed by the laws of India. The Courts at Hyderabad shall have exclusive jurisdiction over any dispute arising out of your use of the Content.

Publication

The website is deemed to be published from/at Hyderabad City, India (irrespective of where it is accessed from).

Contact Details:

Email: ifteam1@indianfolk.com

Any matter, dispute, resolution on the presents are subject to the exclusive jurisdiction of Courts in Hyderabad only.

Communications

All communications and notices of any kind may be sent to:

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Bhavana Enclave, Hyderabad-500011

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