

Below is a professional-level Terms and Conditions document tailored for your app, ****Money Falls****, based in Punjab, India, with no age restrictions and no minimum withdrawal policy. This document covers the key aspects of your app’s functionality, including the merit-based reward programs, Rcoins, follower system, chat functionality, and other features, while ensuring compliance with applicable laws in Punjab, India. Please note that this is a draft and should be reviewed by a legal professional to ensure full compliance with local regulations.

****Terms and Conditions for Money Falls****

****Last Updated: May 25, 2025****

Welcome to ****Money Falls**** (the “App”), owned and operated by [Your Company Name], a company registered under the laws of India, with its registered office in [Your Address], Punjab, India (“we,” “us,” or “our”). By accessing or using the Money Falls App, you (“User,” “you,” or “your”) agree to be bound by these Terms and Conditions (“Terms”). If you do not agree with these Terms, please do not use the App.

These Terms govern your use of the Money Falls App, including participation in merit-based reward programs, use of Rcoins, follower interactions, chat features, and other functionalities. We reserve the right to modify these Terms at any time, and such changes will be effective upon posting on the App. Your continued use of the App constitutes acceptance of the updated Terms.

1. Eligibility

1.1. ****No Age Restrictions****: The Money Falls App is open to users of all ages. However, if you are under 18 years of age, you represent that you have the consent of a parent or legal guardian to use the App and participate in its features, including any financial transactions.

1.2. ****Jurisdiction****: The App is intended for use only by

residents of Punjab, India. By using the App, you confirm that you are accessing it from within Punjab, India, and comply with all applicable local laws.

1.3. ****Account Requirement****: To participate in the App's features, including merit-based reward programs, you must create an account by providing accurate and complete information. You are responsible for maintaining the confidentiality of your account credentials and for all activities under your account.

2. Description of Money Falls App

Money Falls is a mobile application that offers two merit-based reward programs, Rcoin-based transactions, a follower system, and additional features such as chat functionality and winner history. Below is an overview of the App's key features:

- ****Merit-Based Reward Programs****: Users can participate in two daily merit-based reward programs by adding Rcoins or watching advertisements. Winners are determined based on factors such as time spent on the App, number of followers gained, total follower count, and streak scores in each program. Winners are announced daily at 7:00 PM IST, after which the programs reset, and participation begins anew.
- ****Rcoins****: Rcoins are the in-App virtual currency. Users can earn Rcoins through follower activities, purchase Rcoins, or withdraw Rcoins as per the App's policies.
- ****Follower System****: Users can have up to five levels of followers. First-level followers are directly referred by you, second-level followers are referred by your first-level followers, and so on, up to the fifth level. Users earn Rcoins when their followers win merit-based programs (1% of the follower's earnings) or complete an 8-day streak in a program.
- ****Chat Feature****: Users can send messages to each other through the in-App chatbox.
- ****Winner History and Profiles****: Users can view past winners, streak scores, profile pictures, follower counts, and wins of other users.

3. Participation in Merit-Based Reward Programs

3.1. ****Entry****: To participate in either of the two merit-based reward programs, Users must submit an entry by contributing one Rcoin or watching an advertisement as specified in the App.

3.2. ****Reward Pool****: Each entry contributes one Rcoin to the program's reward pool. For example, if a program has 100 entries, the total reward pool will be 100 Rcoins, distributed among the winners as determined by the App.

3.3. ****Winner Selection****: Winners are selected daily based on merit, including but not limited to:

- Time spent on the App.
- Number of followers gained in a short period.
- Total follower count.
- Streak score in each program (maintaining consistent participation).

3.4. ****Announcement****: Winners are announced daily at 7:00 PM IST. The results are final and cannot be contested.

3.5. ****Reset****: After winners are announced, the programs reset, and Users may participate again by submitting new entries.

4. Rcoins and Transactions

4.1. ****Earning Rcoins****: Users can earn Rcoins in the following ways:

- ****Follower Earnings****: Users earn 1% of the total Rcoins won by their followers in the merit-based reward programs.
- ****Streak Rewards****: Users earn Rcoins when their first-level followers complete an 8-day streak in either program.
- ****Purchases****: Users may purchase Rcoins through payment methods provided in the App.

4.2. ****No Minimum Withdrawal****: There is no minimum Rcoin amount required for withdrawal. Users may withdraw Rcoins at any time, subject to the App's withdrawal process and applicable fees, if any.

4.3. ****Non-Transferable****: Rcoins are non-transferable between Users, except as explicitly permitted by the App's features (e.g., through reward programs).

4.4. ****No Cash Value****: Rcoins are a virtual currency with no monetary value outside the App, except as permitted

through the App's withdrawal process.

4.5. ****Taxes****: Users are solely responsible for any taxes or duties arising from earning, purchasing, or withdrawing Rcoins, as per applicable laws in Punjab, India.

5. Follower System

5.1. ****Levels of Followers****: The App operates a five-level follower system:

- ****First-Level Followers****: Users you directly refer to the App.

- ****Second-Level to Fifth-Level Followers****: Followers referred by your first-level followers, and so on, up to the fifth level.

5.2. ****Earnings from Followers****:

- Users earn 1% of the Rcoins won by their followers (across all five levels) in the merit-based reward programs.

- Users earn additional Rcoins when their first-level followers complete an 8-day streak in either program.

5.3. ****Responsibility****: You are responsible for ensuring that your referral activities comply with these Terms and applicable laws. Spamming, misrepresentation, or unethical referral practices are strictly prohibited.

6. Chat Feature

6.1. ****Usage****: Users may communicate with each other via the in-App chatbox. All communications must comply with these Terms and applicable laws.

6.2. ****Prohibited Conduct****: Users must not use the chat feature to:

- Send offensive, abusive, defamatory, or harassing messages.

- Share illegal or inappropriate content.

- Engage in spamming or phishing activities.

6.3. ****Monitoring****: We reserve the right to monitor, review, or remove any chat content that violates these Terms or applicable laws, at our sole discretion.

7. User Conduct

- 7.1. ****General Rules****: You agree to use the App in a manner that is lawful, ethical, and respectful. Prohibited activities include, but are not limited to:
- Attempting to manipulate the merit-based reward programs or follower system.
 - Using bots, scripts, or automated tools to gain an unfair advantage.
 - Engaging in fraudulent activities, such as creating fake accounts or misrepresenting referral relationships.
 - Violating the intellectual property or privacy rights of others.
- 7.2. ****Consequences****: Violation of these Terms may result in account suspension, termination, or forfeiture of Rcoins, at our sole discretion.

8. Intellectual Property

- 8.1. ****Ownership****: All content, features, and functionalities of the App, including but not limited to text, graphics, logos, and software, are the property of [Your Company Name] or its licensors and are protected by intellectual property laws.
- 8.2. ****User Content****: By uploading content to the App (e.g., profile pictures or chat messages), you grant us a non-exclusive, royalty-free, worldwide license to use, display, and store such content for the purpose of operating the App.
- 8.3. ****Restrictions****: You may not reproduce, distribute, or create derivative works from the App’s content without our prior written consent.

9. Privacy

- 9.1. ****Data Collection****: We collect and process personal information in accordance with our Privacy Policy, which is incorporated into these Terms by reference. Please review the Privacy Policy for details on how we handle your data.
- 9.2. ****User Responsibility****: You are responsible for ensuring the accuracy of the information you provide and for protecting your account credentials.

10. Termination

10.1. ****By User****: You may terminate your account at any time by following the instructions in the App.

10.2. ****By Us****: We may suspend or terminate your account or access to the App at our discretion, with or without notice, for reasons including but not limited to violation of these Terms, fraudulent activity, or inactivity.

10.3. ****Effect of Termination****: Upon termination, your right to use the App ceases, and any Rcoins in your account may be forfeited, subject to our discretion and applicable laws.

11. Disclaimers and Limitation of Liability

11.1. ****As-Is Basis****: The App is provided on an “as-is” and “as-available” basis. We do not guarantee that the App will be uninterrupted, error-free, or secure.

11.2. ****No Warranty****: To the fullest extent permitted by law, we disclaim all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, or non-infringement.

11.3. ****Limitation of Liability****: In no event shall [Your Company Name], its affiliates, or their respective officers, directors, or employees be liable for any indirect, incidental, special, or consequential damages arising out of or in connection with your use of the App, including but not limited to loss of Rcoins, data, or profits.

11.4. ****Maximum Liability****: Our total liability to you for any claim arising under these Terms shall not exceed INR 1,000.

12. Governing Law and Dispute Resolution

12.1. ****Governing Law****: These Terms shall be governed by and construed in accordance with the laws of India, with exclusive jurisdiction in the courts of [City], Punjab, India.

12.2. ****Dispute Resolution****: Any disputes arising out of or in connection with these Terms shall be resolved through amicable negotiation. If unresolved, disputes shall be subject to the exclusive jurisdiction of the courts in [City], Punjab, India.

13. Miscellaneous

- 13.1. ****Force Majeure****: We shall not be liable for any delay or failure to perform due to causes beyond our reasonable control, including but not limited to natural disasters, government actions, or technical failures.
- 13.2. ****Severability****: If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.
- 13.3. ****Entire Agreement****: These Terms, together with the Privacy Policy, constitute the entire agreement between you and [Your Company Name] regarding the use of the App.
- 13.4. ****Contact****: For questions or support, please contact us at [Your Contact Email] or [Your Contact Address], Punjab, India.

****By using Money Falls, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.****

