REESECURE

TERMS OF SERVICE

Reesecure Group

(Reesecure Pte. Ltd., Reesecure IFSC Private Limited, and Affiliates)

Effective Date: June 1, 2025 | Version 5.0

LEGALLY BINDING AGREEMENT — READ CAREFULLY

By clicking "I Agree", accessing, registering for, or using the Reesecure Platform, Services, APIs, or any associated products, you ("User") agree to be bound by these Terms on behalf of yourself and, where applicable, your institution. If you do not agree, you must not access or use the Platform.

1. DEFINITIONS

In these Terms, unless the context otherwise requires:

"Affiliate" means any entity that directly or indirectly controls, is controlled by, or is under common control with Reesecure Pte. Ltd. or Reesecure IFSC Private Limited

"Agreement" means these Terms of Service, together with any Order Form, Master Service Agreement, API Addendum, Sandbox Participation Agreement, or other schedule incorporated herein by reference

"API" means the application programming interface(s), SDKs, and integration tools provided by Reesecure to allow programmatic access to the Platform

"Authorised User" means an individual employee, contractor, agent, or representative of an Institution who is authorised by the Institution to access and use the Platform under a valid Account

"Contracting Entity" means the Reesecure Group entity identified in the applicable Order Form as the contracting party. In the absence of an Order Form: Reesecure IFSC Private Limited for Indian counterparties; Reesecure Pte. Ltd. for Singapore and APAC counterparties; and Reesecure Pte. Ltd. for all other counterparties

"DPDP Act" means the Digital Personal Data Protection Act, 2023 (India), as amended from time to time

"Effective Date" means the date on which User completes OTP-verified clickwrap acceptance, which constitutes a legally binding electronic record under the Information Technology Act, 2000 (India)

"IFSCA" means the International Financial Services Centres Authority established under the International Financial Services Centres Authority Act, 2019 (India)

"Institution" means a bank, insurer, reinsurer, NBFC, DFI, FPO, enterprise, regulatory body, or other organisation that accesses the Platform under an institutional licence

"Intellectual Property Rights" means all patents (including pending applications, continuations, divisionals, continuations-in-part, and foreign counterparts), trade marks, service marks, design rights, copyrights, database rights, trade secrets, know-how, and all other intellectual property rights, whether registered or unregistered, worldwide

"Order Form" means a written or electronic order document executed between User and the applicable Contracting Entity specifying the scope of services, fees, and applicable terms

"Patent Portfolio" means all issued patents, pending patent applications, continuations, divisionals, continuations-in-part, reissues, and foreign counterparts, whether now existing or filed in the future, owned, licensed, controlled, prosecuted, maintained, or otherwise held for the benefit of Reesecure Group, in any jurisdiction worldwide. Certain Platform functionality is protected by issued patents and pending patent applications in India and other jurisdictions

"Platform" means the Reesecure climate risk infrastructure platform and all products, features, modules, and services provided thereunder, including TriggerFlow™, VaultX™, PolicyBoard™, and the Reesecure Network™

"Platform IP" means the Patent Portfolio; trade secrets; calibration methodologies; climate risk frameworks; trigger parameterisation systems; actuarial models; evidence architectures; underwriting support methodologies; pricing frameworks; algorithms; APIs; software; dashboards; documentation; source code; model weights; inference configurations; orchestration workflows; and all related proprietary technology and know-how

"Reesecure" means the Reesecure Group entity or entities providing the Services under the applicable Order Form, acting individually or collectively as the context requires

"Reesecure Group" means Reesecure Pte. Ltd. (Singapore), Reesecure IFSC Private Limited (IFSCA, GIFT City, India), and any entity directly or indirectly controlling, controlled by, or under common control with either of them. Depending on the applicable Service, Order Form, Sandbox Program, jurisdiction, or customer relationship, services may be provided by Reesecure Pte. Ltd., Reesecure IFSC Private Limited, or another designated Affiliate

"Sandbox" means the IFSCA FinTech Regulatory Sandbox under which Reesecure IFSC Private Limited holds an In-Principle Approval

"User Data" means data submitted to the Platform by or on behalf of the User, which remains the property of the User subject to the licence granted herein

2. ACCEPTANCE & CLICKWRAP FORMATION

2.1 Binding Acceptance

These Terms constitute a binding legal contract between User and the applicable Contracting Entity. Acceptance is effected by:

- Clicking the "I Agree to the Reesecure Terms of Service" checkbox at registration;
- Entering a one-time password (OTP) sent to the User's verified mobile number or email address;
- Accessing, installing, integrating, or using the Platform or any API; or
- Executing an Order Form that incorporates these Terms.

User's acceptance is logged with a timestamp, IP address, device fingerprint, and OTP confirmation hash. This electronic acceptance constitutes a legally binding electronic record under the Information Technology Act, 2000 (India) and shall constitute prima facie evidence of acceptance.

2.2 Authority to Bind

If User accepts on behalf of an Institution, User represents and warrants that: (a) User has full authority to bind the Institution; (b) the Institution accepts this Agreement; and (c) the Institution is responsible for all Authorised Users' compliance with this Agreement.

2.3 Separate Acceptance — Additional Terms

The Additional Terms of Service for Intellectual Property, Trade Secrets, Platform Integrity, Acceptable Use, and Non-Circumvention require separate acceptance via a distinct checkbox. Both agreements must be accepted before access is granted.

2.4 Contracting Entity

The applicable Contracting Entity is identified in the Order Form. Where no Order Form exists, the default Contracting Entity applies as defined above. References to "Reesecure" are to the applicable Contracting Entity and its Affiliates.

2.5 No Reliance

User acknowledges that it has not relied on any representation, forecast, statement, marketing material, demonstration, pilot result, simulation, or projection not expressly set out in this Agreement. Platform outputs are analytical tools and do not constitute insurance, financial advice, regulatory approval, or legal advice.

2.6 No Obligation to Proceed

Participation in any sandbox, pilot, evaluation, proof of concept, observational review, or demonstration shall not obligate either party to enter into any commercial agreement, production deployment, or ongoing relationship. Either party may withdraw at any time without liability, subject to any obligations set out in a signed pilot agreement or Order Form.

3. ACCOUNT REGISTRATION & SECURITY

3.1 Registration

Users must provide accurate, complete, and current information at registration. Reesecure reserves the right to verify identity and institutional credentials before activating any account.

3.2 Credentials

User is responsible for maintaining the confidentiality and security of all login credentials, API keys, and authentication tokens. User must immediately notify Reesecure of any suspected breach or unauthorised access at security@reesecure.com.

3.3 Delegated Administrators

An Institution may designate Delegated Administrators who may provision Authorised User accounts, set access controls, and manage institutional data within the Platform. The Institution assumes full responsibility for all actions taken by its Delegated Administrators and Authorised Users.

3.4 Institutional Verification

Reesecure may require production of KYC documentation, regulatory licences, GSTIN, LEI, or other institutional identifiers as a condition of account activation or continued access.

4. LICENCE GRANT, PERMITTED USES & RESTRICTIONS

4.1 Limited Licence

Subject to User's compliance with this Agreement and payment of applicable fees, Reesecure grants User a limited, non-exclusive, non-transferable, non-sublicensable, revocable licence to access and use the Platform solely for User's internal business operations in accordance with the permitted use defined in the applicable Order Form.

4.2 No Implied Licence

No implied licence arises through use, disclosure, access, integration, evaluation, testing, pilot, proof-of-concept, or payment. The only rights granted to User are those expressly stated in this Agreement or the applicable Order Form.

4.3 Reservation of Rights

Except for the limited rights expressly granted under this Agreement, Reesecure and its licensors reserve all right, title, and interest in and to the Platform, Platform IP, Services, and all related intellectual property rights. No rights are granted by implication, estoppel, exhaustion, or otherwise. All intellectual property rights in the Platform are owned by or licensed to Reesecure Group.

4.4 No Source Code Rights

Nothing in this Agreement grants any right to underlying source code, model architecture, APIs (beyond the scope of the API licence), internal schemas, calibration datasets, training data, model weights, inference configurations, system prompts, or orchestration workflows.

4.5 No Reverse Claim

User shall not claim ownership, inventorship, authorship, co-development rights, joint intellectual property rights, or equitable rights in any Platform IP arising from participation in a pilot, sandbox, proof of concept, evaluation, implementation project, procurement exercise, or commercial deployment. Reesecure retains sole ownership of all Platform IP regardless of the depth of User's engagement with the Platform or the volume of User Data processed.

4.6 Evaluation & Pilot Rights

PERMITTED EVALUATION ACTIVITIES

During any approved pilot, sandbox participation, proof of concept, observational review, procurement evaluation, or due diligence process, User may perform reasonable internal evaluation of Platform outputs for the purposes of assessing suitability, operational effectiveness, governance, risk management, procurement approval, regulatory review, or business adoption, provided such activities do not involve Model Extraction, creation of a Competitive Product, AI training, or disclosure to unauthorised third parties.

4.7 Internal Governance Rights

User may use Platform outputs for internal governance and risk management purposes, including:

- ✓ Credit committee reviews and provisioning discussions;
- ✓ Board and senior management reporting;
- ✓ Internal audit and compliance reviews;
- ✓ Regulatory examinations and examiner responses;
- ✓ Internal model risk management and model governance; and
- ✓ Risk-weighted asset and capital planning discussions.

4.8 Permitted Comparative Evaluation

Nothing in this Agreement prevents User from conducting internal procurement, vendor selection, governance, audit, compliance, or risk-management reviews, provided such activities are not undertaken for the purpose of developing a Competitive Product and do not involve disclosure of Reesecure Confidential Information to any third party.

4.9 Open Data Exception

Nothing in this Agreement restricts User from using publicly available data, independently developed methodologies, or independently acquired datasets. Reesecure does not claim any proprietary right over raw climate data, publicly available weather data, or publicly available crop data that the Platform may incorporate alongside its proprietary methodology.

4.10 Restrictions

User must not, and must ensure that its Authorised Users do not:

- ✗ Sublicense, sell, resell, transfer, assign, or otherwise dispose of the Platform or any access thereto;
- ✗ Use the Platform on behalf of third parties or as a service bureau;
- ✗ White-label or rebrand the Platform without prior written consent;
- ✗ Use the Platform in violation of Applicable Law or this Agreement;
- ✗ Circumvent, disable, or interfere with security or access control mechanisms; or
- ✗ Make the Platform available to any person subject to international sanctions.

4.11 Corporate Restructuring

Reesecure may assign, transfer, licence, or reorganise ownership of intellectual property, patents, software, trade marks, contracts, and services among Reesecure Group entities without User consent, provided User's substantive rights are not materially reduced.

5. DATA RIGHTS, OWNERSHIP & DATA PROTECTION

5.1 User Data Ownership

User retains full ownership of all User Data submitted to the Platform. Reesecure does not claim ownership over User's underlying business data, loan portfolio data, agricultural data, insurance data, claims data, or any other data submitted by User. User grants Reesecure a limited, non-exclusive licence to process User Data solely to provide the Services.

5.2 No Training on Customer Data

Unless expressly agreed in writing in the applicable Order Form, Reesecure shall not use identifiable User Data to train third-party foundation models, public AI systems, or customer-specific competing models.

5.3 Platform IP Ownership

All intellectual property rights in the Platform and Services are owned by or licensed to Reesecure Group. No ownership rights in Platform IP are transferred by virtue of access to the Platform, payment of fees, participation in a pilot or sandbox, or submission of User Data.

5.4 Platform Outputs

Platform outputs are produced using Platform IP and incorporate methodology, models, and algorithms owned by Reesecure. Exporting, downloading, or receiving a Platform output does not transfer ownership of any underlying methodology, model, or Platform IP. Subject to payment of applicable fees, Reesecure grants User a perpetual, non-exclusive, non-transferable licence to use Platform outputs generated from User's own data for User's own internal business purposes. This licence survives termination of the Agreement.

5.5 Derivative Insights

Any models, parameters, calibration frameworks, risk scores, or derivative insights generated through processing User Data remain Platform IP regardless of whether derived from User Data.

5.6 Output Warehousing Restriction

User may not systematically export, compile, aggregate, or warehouse Platform outputs for the purpose of creating a substitute database, benchmark repository, model training corpus, or competing analytical service. Ordinary business use of outputs for credit reporting, risk management, and regulatory submissions is not restricted.

5.7 Customer Data — Insolvency Protection

In the event of insolvency, restructuring, liquidation, acquisition, or change of control of any Reesecure Group entity, User Data shall remain the property of User and shall not be transferred, sold, or otherwise disposed of except as part of the continuation of the Services in accordance with applicable law. Any acquirer or successor shall be bound by the User Data protections in this Agreement.

5.8 Aggregated Data

Reesecure may use anonymised, de-identified, and aggregated data derived from User's use of the Platform to improve the Services, provided such data cannot reasonably identify User or any individual.

5.9 Data Protection Compliance

The parties shall comply with all applicable data protection laws, including: the DPDP Act (India); PDPA (Singapore); GDPR (European Union / UK); and any other applicable privacy legislation relevant to the processing of User Data. Where User Data constitutes personal data: (a) User is the Data Fiduciary; Reesecure acts as Data Processor; (b) User must ensure a valid lawful basis for all personal data submitted; and (c) Reesecure shall process personal data only on documented instructions of the User.

5.10 Data Residency

Sandbox data relating to Indian residents shall be stored primarily on servers located within India. Data storage for non-sandbox services may include India, Singapore, and other approved jurisdictions as notified by Reesecure.

5.11 Evidence Preservation

Reesecure may preserve access logs, API call logs, acceptance records, OTP records, audit trails, evidence packages, and forensic records for enforcement, regulatory, security, audit, and dispute resolution purposes.

6. SUBSCRIPTIONS, FEES & PAYMENT

6.1 Fees

All fees are as set forth in the applicable Order Form. Unless otherwise agreed, fees are non-cancellable and non-refundable.

6.2 Annual Facility Fee

Institutional access is structured as an Annual Facility Fee covering a defined covered portfolio value, payable in advance. Usage-based fees are invoiced monthly in arrears.

6.3 Taxes

All fees are exclusive of GST, withholding tax, and applicable taxes. User is responsible for all applicable taxes.

6.4 Late Payment

Amounts overdue by more than thirty (30) days shall accrue interest at 18% per annum or the maximum permitted by law. Reesecure may suspend access upon seven (7) days' notice for non-payment of undisputed amounts.

7. IFSCA SANDBOX & BETA SERVICES

7.1 Sandbox Status

Reesecure IFSC Private Limited operates under an IFSCA FinTech Regulatory Sandbox In-Principle Approval. Participation in the Sandbox does not constitute endorsement, certification, approval, licensing, guarantee, or recommendation by IFSCA of the Platform, its outputs, or any associated products or services.

7.2 Sandbox & Beta Disclaimer

IMPORTANT — SANDBOX & BETA SERVICES

Sandbox and beta services may contain errors, incomplete functionality, experimental features, changing methodologies, and performance limitations. Sandbox services are provided solely for testing, validation, and regulatory evaluation purposes. Outputs from sandbox or beta environments must not be used as the basis for production credit decisions, insurance underwriting, regulatory capital calculations, or binding commercial commitments without independent verification.

7.3 Sandbox Obligations

Sandbox participants agree to: (a) comply with all IFSCA sandbox conditions, reporting obligations, and examiner requests; (b) not use sandbox access for live production deployments beyond the scope of the approved sandbox; and (c) cooperate with IFSCA examinations and regulatory inquiries.

7.4 No Obligation to Proceed

Completion of any sandbox or pilot programme does not obligate either party to enter into any production commercial agreement.

8. REGULATORY CARVE-OUTS & SUPERVISORY COOPERATION

8.1 General Regulatory Obligation

Nothing in this Agreement shall prevent User from complying with directions, examinations, audits, requests, or information requirements from any competent supervisory authority, including:

- Reserve Bank of India (RBI), IFSCA, IRDAI, SEBI, or other Indian regulatory authorities;
- Monetary Authority of Singapore (MAS);
- Prudential Regulation Authority (PRA) or Financial Conduct Authority (FCA);
- Office of the Comptroller of the Currency (OCC), Federal Reserve, or other US regulators;
- European Banking Authority (EBA) or other EU supervisory authorities; or
- Any court of competent jurisdiction or binding legal process.

8.2 Conditions

Where a regulatory carve-out applies: (a) User shall disclose only the minimum information strictly required; (b) User shall give Reesecure prompt advance notice where practicable and legally permissible; and (c) confidentiality protections shall otherwise remain in full force.

9. SERVICE MODIFICATIONS, SUSPENSION & TERMINATION

9.1 Modifications

Reesecure reserves the right to modify, update, enhance, deprecate, or discontinue any feature of the Platform at any time. For material modifications, Reesecure will provide thirty (30) days' advance notice where commercially practicable.

9.2 Suspension

Reesecure may immediately suspend User's access if: (a) User breaches any provision of this Agreement; (b) Reesecure reasonably suspects fraudulent or unlawful activity; (c) User fails to pay undisputed fees when due; or (d) required by applicable law or regulatory direction.

9.3 Termination for Cause

Either party may terminate for material breach upon thirty (30) days' written notice if the breach is not cured. Reesecure may terminate immediately upon: (a) material breach of the Additional Terms; (b) insolvency; (c) regulatory sanction; or (d) misrepresentation at onboarding.

9.4 Termination for Convenience

Reesecure may terminate with sixty (60) days' written notice. User may terminate with thirty (30) days' written notice; prepaid fees are non-refundable.

9.5 Effect of Termination

Upon termination: (a) all licences immediately cease (except the perpetual output licence under Section 5.4); (b) User must destroy all copies of Confidential Information; and (c) User's access credentials are deactivated.

10. WARRANTIES, DISCLAIMERS & LIABILITY

10.1 Reesecure Warranties

Reesecure warrants that: (a) it has the right to provide the Platform and grant the licences herein; (b) the Platform will function materially in accordance with its documentation; and (c) Reesecure will implement industry-standard security measures.

10.2 Disclaimers

EXCEPT AS EXPRESSLY STATED IN SECTION 10.1, THE PLATFORM IS PROVIDED "AS IS" AND "AS AVAILABLE". TO THE MAXIMUM EXTENT PERMITTED BY LAW, REESECURE DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED. PLATFORM OUTPUTS DO NOT CONSTITUTE INSURANCE, FINANCIAL ADVICE, OR LEGAL ADVICE.

10.3 Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW: (a) NEITHER PARTY SHALL BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES; AND (b) REESECURE'S AGGREGATE LIABILITY SHALL NOT EXCEED THE TOTAL FEES PAID BY USER IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM.

10.4 Individual Claims Only

All claims shall be brought individually and not as part of any representative, collective, or class proceeding, to the maximum extent permitted by applicable law.

10.5 Indemnification

User shall indemnify and hold harmless Reesecure from all claims, losses, damages, and expenses (including legal fees) arising from: (a) User's breach of this Agreement; (b) User's use of the Platform in violation of Applicable Law; (c) User Data infringing third-party rights; or (d) User's wilful misconduct or gross negligence.

11. FEEDBACK, REFERENCES & PUBLIC STATEMENTS

11.1 Feedback Licence

User retains ownership of its pre-existing intellectual property, processes, methodologies, and know-how. If User provides any suggestions, comments, enhancement requests, corrections, ideas, or improvements regarding the Platform ("Feedback"), User grants Reesecure a perpetual, irrevocable, worldwide, royalty-free, sub-licensable licence to use, incorporate, reproduce, modify, and exploit Feedback without restriction, compensation, or attribution. Reesecure shall own any improvements, enhancements, or modifications made to the Platform arising from Feedback. Feedback includes observations arising from sandbox participation, pilots, evaluations, proofs of concept, implementation reviews, procurement exercises, and regulatory testing activities.

11.2 Customer References

Reesecure may not publicly identify User as a customer, pilot participant, sandbox participant, or partner without User's prior written consent, except where required by applicable law, regulatory direction, or statutory filing obligation.

11.3 Limitation on Public Statements

Neither party shall make any public statement, press release, media comment, social media post, analyst briefing, conference presentation, or investor communication regarding the other party, the Platform, any pilot, sandbox, commercial engagement, evaluation, or regulatory relationship without the prior written consent of the other party. This obligation applies equally to both parties and is mutual.

12. TRADEMARKS & BRAND PROTECTION

12.1 Company Marks

The following are trade marks or service marks of Reesecure Group. No right to use any of these marks is granted without prior written consent:

- Reesecure®
- TriggerFlow™
- VaultX™
- PolicyBoard™
- Reesecure Network™
- District Climate Risk Score™ / DCRS™

12.2 Restrictions

User must not: (a) use any Reesecure mark in User's own trade name, brand, or product; (b) imply endorsement or sponsorship without consent; (c) register any confusingly similar mark; or (d) use any mark in meta-tags, SEO, or advertising without consent.

13. CONFIDENTIALITY

13.1 Mutual Obligations

Each party agrees to: (a) maintain the other party's Confidential Information in strict confidence; (b) use Confidential Information solely for performing obligations under this Agreement; and (c) not disclose Confidential Information without prior written consent.

13.2 Standard of Care — Symmetrical

Each party shall protect the other's Confidential Information using at least the same degree of care it uses for its own confidential information, and no less than reasonable industry standards for regulated financial services entities. This obligation is mutual and applies equally to Reesecure's protection of User Confidential Information.

13.3 Exclusions

Information is not Confidential Information if it: (a) is or becomes publicly available other than through breach; (b) was already known at the time of disclosure, evidenced by contemporaneous written records; (c) is independently developed without reference to the disclosing party's information; or (d) is lawfully received from a third party without restriction.

13.4 Duration

Confidentiality obligations survive termination for five (5) years, except with respect to trade secrets, which shall be protected for as long as they remain trade secrets under applicable law.

13.5 Regulatory Disclosure

Disclosures required by applicable law, regulation, or supervisory direction are permitted subject to Section 8 (Regulatory Carve-Outs).

14. COMPLIANCE VERIFICATION

14.1 Documentary Verification

Upon reasonable written notice, Reesecure may request reasonable documentary evidence sufficient to verify User's compliance with this Agreement. Such verification shall be limited to relevant records, usage logs, and written certifications. Reesecure shall not require access to User's internal systems, development repositories, or personnel without User's express written consent.

14.2 Cooperation

User shall cooperate in good faith by providing relevant documentation within a reasonable timeframe.

15. EXPORT CONTROLS & SANCTIONS

15.1 Compliance

User represents and warrants that it is not subject to, and will not use the Platform in violation of, any applicable export control laws, trade embargoes, or sanctions programmes.

15.2 Restricted Persons

User represents and warrants that it is not, and no Authorised User is: (a) designated on any sanctions list; (b) operating in any comprehensively sanctioned jurisdiction; or (c) owned or controlled by any sanctioned person or entity.

16. GOVERNING LAW & DISPUTE RESOLUTION

16.1 Governing Law

This Agreement is governed by and construed in accordance with the laws of India.

16.2 Arbitration

All disputes shall be finally settled by binding arbitration with the following parameters:

- Seat of arbitration: GIFT City, Gandhinagar, Gujarat, India
- Language: English
- Arbitrators: One (1) for disputes below INR 5 crore; three (3) at or above INR 5 crore
- Applicable law: Arbitration and Conciliation Act, 1996 (India), as amended

16.3 Emergency Injunctive Relief

Either party may seek emergency injunctive or interim relief from any court of competent jurisdiction anywhere in the world to prevent irreparable harm pending arbitration.

16.4 Regulatory Jurisdiction

Nothing in this Agreement limits the jurisdiction of IFSCA or any other competent regulatory authority to take supervisory action in respect of Reesecure's regulated activities.

17. SURVIVAL

17.1 Surviving Provisions

The following provisions survive termination or expiry of this Agreement:

- Section 4.3 (Reservation of Rights), 4.4 (No Source Code Rights), and 4.5 (No Reverse Claim) — indefinitely
- Section 5 (Data Rights and Ownership) — perpetually with respect to Platform IP ownership; five (5) years for data processing obligations; indefinitely for insolvency protection under Section 5.7
- Section 10 (Warranties, Disclaimers and Liability) — perpetually
- Section 11.1 (Feedback Licence) — perpetually
- Section 13 (Confidentiality) — as per Section 13.4
- Section 14 (Compliance Verification) — three (3) years post-termination
- Section 16 (Governing Law and Dispute Resolution) — perpetually
- All Platform IP ownership, Patent Portfolio rights, trade secret protections, AI training prohibitions, reverse engineering restrictions, and non-circumvention obligations under the Additional Terms — indefinitely to the maximum extent permitted by applicable law

18. GENERAL PROVISIONS

18.1 Entire Agreement

This Agreement, together with the Additional Terms, any Order Form, and any Data Processing Agreement, constitutes the entire agreement between the parties.

18.2 Amendments

Reesecure may amend these Terms by posting updated Terms at reesecure.com/legal and providing thirty (30) days' notice. Continued use after the effective date constitutes acceptance.

18.3 Assignment

User may not assign this Agreement without prior written consent. Reesecure may assign in connection with a merger, acquisition, corporate restructuring, or sale of assets.

18.4 Severability

If any provision is held invalid or unenforceable, it shall be modified to the minimum extent necessary. Remaining provisions remain in full force.

18.5 Waiver

No failure or delay in exercising any right constitutes a waiver of that right.

18.6 Force Majeure

Neither party is liable for delays or failures in performance due to causes beyond its reasonable control.

18.7 Notices

Notices to Reesecure shall be sent to office@reesecure.com or to the applicable Contracting Entity at its registered address.

18.8 Language

This Agreement is executed in English. In case of any inconsistency with any translation, the English version prevails.

CONTACT

For legal enquiries, compliance matters, and regulatory communications:

Reesecure Group (Reesecure Pte. Ltd. and Reesecure IFSC Private Limited)

Email: office@reesecure.com

Regulatory entity: Reesecure IFSC Private Limited, GIFT City, Gandhinagar, Gujarat, India

Asia Pacific: Reesecure Pte. Ltd., Singapore