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This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries guidelines) Rules, 2011 that require publishing the rules and regulations, privacy policy and Terms of Use for access or usage of www.spectrumchart.com website.

The domain name www.spectrumchart.com (hereinafter referred to as "Website") is owned by Mr. Pradip Shah of M/S. Skylark Printers, the sole proprietor from having its address at A/29, New Girish Apartments, Patil Lane, Chunabhatti, Mumbai – 400022, (hereinafter referred to as "SPECTRUM CHARTS").

Your use of the Website and services and tools are governed by the following terms and conditions ("Terms of Use") as applicable to the Website including the applicable policies which are incorporated herein by way of reference. If You transact on the Website, You shall be subject to the policies that are applicable to the Website for such transaction. By mere use of the Website, You shall be contracting with SPECTRUM CHARTSand these terms and conditions including the policies constitute Your binding obligations, with SPECTRUM CHARTS.

For the purpose of these Terms of Use, wherever the context so requires 'You' or "User" shall mean any natural or legal person who has agreed to become a member of the Website by providing Registration Data while registering on the Website as Registered User using the computer systems. SPECTRUM CHARTS allows User to surf the Website without registering on the Website. The term "we", "us", "our" shall mean SPECTRUM CHARTS.

When You use any of the services provided by us through the Website, including but not limited to, (e.g. Customer Reviews), You will be subject to the rules, guidelines, policies, terms, and conditions applicable to such service, and they shall be deemed to be incorporated into this Terms of Use and shall be considered as part and parcel of this Terms of Use. We reserve the right, at our sole discretion, to change, modify, add or remove portions of these Terms of Use, at any time without any prior written notice to You. It is Your responsibility to review these Terms of Use periodically for updates / changes. Your continued use of the Website following the posting of changes will mean that You accept and agree to the revisions. As long as You comply with these Terms of Use, We grant You a personal, non-exclusive, non-transferable, limited privilege to enter and use the Website.

ACCESSING, BROWSING OR OTHERWISE USING THE SITE INDICATES YOUR AGREEMENT TO ALL THE TERMS AND CONDITIONS UNDER THESE TERMS OF USE, SO PLEASE READ THE TERMS OF USE CAREFULLY BEFORE PROCEEDING. By impliedly or expressly accepting these Terms of Use, You also accept and agree to be bound by our Privacy Policy.

Membership/Registration Eligibility

Use of www.spectrumchart.com Site/Website is available only to persons who can form legally binding contracts under Indian Contract Act, 1872. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872 including minors, un-discharged insolvents etc. are not eligible to use the Site/Website. If you are a minor i.e. under the age of 18 years, you shall not register as a member of the SPECTRUM CHARTS and shall not transact or use website. As a minor if you wish to use or transact on website, such use or transaction may be made by your legal guardian or parents on the Website. SPECTRUM CHARTS reserves the right to terminate your membership and / or refuse to provide you with access to the Website if it is brought to our notice or if it is discovered that you are under the age of 18 years.

Your Account and Registration Obligations

By using the Website, You shall be responsible for maintaining the confidentiality of your Login Name and Password, and You shall be responsible for all activities that occur under your Login Name. You agree that if any information provided by You that is inconsistent, inaccurate, not current or incomplete, or We have reasonable grounds to suspect that such information is inconsistent, inaccurate, not current or incomplete, or not in accordance with these Terms of Use, We reserve the right to indefinitely suspend or terminate or block access of your membership on the Website and refuse You access to the Website without any obligations or giving reasons.

Communications

When You use the Website or send emails or other data, information or communication to SPECTRUM CHARTS, You agree and understand that You are communicating with SPECTRUM CHARTS through electronic records and You consent to receive communications via electronic records from the Company periodically and as and when required. SPECTRUM CHARTS may communicate with You by email or by such other mode of communication, electronic or otherwise.

Charges

Membership on the Website is free for buyers. SPECTRUM CHARTS does not charge any fee for browsing on the Website. SPECTRUM CHARTS reserves the right to change its Fee Policy from time to time. In particular, SPECTRUM CHARTS may at its sole discretion introduce new services and modify some or all of the existing services offered on the Website. In such an event SPECTRUM CHARTS reserves the right to introduce fees for the new services offered or amend/introduce fees for existing services, as the case may be. Changes to the Fee Policy shall be posted on the Website and such changes shall automatically become effective immediately after they are posted on the Website. Unless otherwise stated, all fees shall be quoted in Indian Rupees. You shall be solely responsible for compliance of all applicable laws including those in India for making payments to SPECTRUM CHARTS.

Use of Website

You agree, undertake and confirm that your use of Website shall be strictly governed by the following binding principles:

- 1) You shall not host, display, upload, modify, publish, transmit, update or share any information which:
- (a) Belongs to another person and to which You does not have any right to;
- (b) Is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, paedophilic, 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 whatever; or unlawfully threatening or unlawfully harassing including but not limited to "indecent representation of women" within the meaning of the Indecent Representation of Women (Prohibition) Act, 1986;
- (c) Is misleading in any way;
- (d) Is patently offensive to the online community, such as sexually explicit content, or content that promotes obscenity, paedophilia, racism, bigotry, hatred or physical harm of any kind against any group or individual;
- (e) Harasses or advocates harassment of another person;
- (f) Involves the transmission of "junk mail", "chain letters", or unsolicited mass mailing or "spamming";
- (g) Promotes illegal activities or conduct that is abusive, threatening, obscene, defamatory or libellous;
- (h) Infringes upon or violates any third party's rights [including, but not limited to, intellectual property rights, rights of privacy (including without limitation unauthorized disclosure of a person's name, email address, physical address or phone number) or rights of publicity];
- (i) Promotes an illegal or unauthorized copy of another person's copyrighted work (see "Copyright complaint" below for instructions on how to lodge a complaint about uploaded copyrighted material), such as providing pirated computer programs or links to them, providing information to circumvent manufacture-installed copy-protect devices, or providing pirated music or links to pirated music files;
- (j) Contains restricted or password-only access pages, or hidden pages or images (those not linked to or from another accessible page);
- (k) Provides material that exploits people in a sexual, violent or otherwise inappropriate manner or solicits personal information from anyone;
- (I) Provides instructional information about illegal activities such as making or buying illegal weapons, violating someone's privacy, or providing or creating computer viruses;
- (m) Contains video, photographs, or images of another person (with a minor or an adult).
- (n) Tries to gain unauthorized access or exceeds the scope of authorized access to the Website or to profiles, account information, or other areas of the Website or solicits passwords or personal identifying information for commercial or unlawful purposes from other users;
- (o) Engages in commercial activities and/or sales without our prior written consent such as contests, sweepstakes, barter, advertising and pyramid schemes, or the buying or selling of "virtual" items related to the Website. Throughout this Terms of Use, SPECTRUM CHARTS's prior written consent means a communication coming from SPECTRUM CHARTS's Legal Department, categorically in response to your request, and categorically addressing the activity or conduct for which you seek authorization;
- (p) Solicits gambling or engages in any gambling activity which We, in Our sole discretion, believes is or could be construed as being illegal;
- (q) Interferes with another user's use and enjoyment of the Website or any other individual's user and enjoyment of similar services;

- (r) Refers to any website or URL that, in Our sole discretion, contains material that is inappropriate for the Website or any other website, contains content that would be prohibited or violates the letter or spirit of these Terms of Use.
- (s) Harm minors in any way;
- (t) Infringes any patent, trademark, copyright or other proprietary rights or third party's trade secrets or rights of publicity or privacy or shall not be fraudulent or involve the sale of counterfeit or stolen items;
- (u) Violates any law for the time being in force;
- (v) Deceives or misleads the addressee/ users about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
- (w) Impersonate another person;
- (x) Contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource; or contains any Trojan horses, worms, time bombs, cancelbots, Easter eggs or other computer programming routines that may damage, detrimentally interfere with, diminish value of, surreptitiously intercept or expropriate any system, data or personal information;
- (y) Threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any other nation.
- · shall not be false, inaccurate or misleading;
- shall not, directly or indirectly, offer, attempt to offer, trade or attempt to trade in any item, the dealing of which is prohibited or restricted in any manner under the provisions of any applicable law, rule, regulation or guideline for the time being in force.
- shall not create liability for us or cause us to lose (in whole or in part) the services of our ISPs or other suppliers;
- 2) You shall not use any "deep-link", "page-scrape", "robot", "spider" or other automatic device, program, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy or monitor any portion of the Website or any Content, or in any way reproduce or circumvent the navigational structure or presentation of the Website or any Content, to obtain or attempt to obtain any materials, documents or information through any means not purposely made available through the Website. We reserve our right to bar any such activity.
- 3) You shall not attempt to gain unauthorized access to any portion or feature of the Website, or any other systems or networks connected to the Website or to any server, computer, network, or to any of the services offered on or through the Website, by hacking, password "mining" or any other illegitimate means.
- 4) You shall not probe, scan or test the vulnerability of the Website or any network connected to the Website nor breach the security or authentication measures on the Website or any network connected to the Website. You may not reverse look-up, trace or seek to trace any information on any other user of or visitor to Website, or any other customer, including any account on the Website not owned by You, to its source, or exploit the Website or any service or information made available or offered by or through the Website, in any way where the purpose is to reveal any information, including but not limited to personal identification or information, other than your own information, as provided for by the Website.
- 5) You shall not make any negative, denigrating or defamatory statement(s) or comment(s) about us or the brand name or domain name used by us including the terms SPECTRUM CHARTS, Spectrum Stickers, spectrumstickers.com or otherwise engage in any conduct or action that might tarnish the image or reputation, of SPECTRUM CHARTS or otherwise tarnish or dilute any SPECTRUM CHARTS's trade or service marks, trade name and/or goodwill associated with such trade or service marks, trade name as may be owned or used by us. You agree that You will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Website or SPECTRUM CHARTS's systems or networks, or any systems or networks connected to SPECTRUM CHARTS.
- 6) You agree not to use any device, software or routine to interfere or attempt to interfere with the proper working of the Website or any transaction being conducted on the Website, or with any other person's use of the Website.
- 7) You may not forge headers or otherwise manipulate identifiers in order to disguise the origin of any message or transmittal You send to us on or through the Website or any service offered on or through the Website. You may not pretend that You are, or that You represent, someone else, or impersonate any other individual or entity.

- 8) You may not use the Website or any content for any purpose that is unlawful or prohibited by these Terms of Use, or to solicit the performance of any illegal activity or other activity which infringes the rights of SPECTRUM CHARTS and / or others.
- 9) You shall at all times ensure full compliance with the applicable provisions of the Information Technology Act, 2000 and rules thereunder as applicable and as amended from time to time and also all applicable Indian laws, rules and regulations (including the provisions of any applicable Exchange Control Laws or Regulations in Force) and International Laws, Foreign Exchange Laws, Statutes, Ordinances and Regulations (including, but not limited to Sales Tax/ VAT, Income Tax, Octroi, Service Tax, Central Excise, Custom Duty, LBT, Local Levies) regarding your use of our service and your listing, purchase, solicitation of offers to purchase, and sale of items or services. You shall not engage in any transaction in an item or service, which is prohibited by the provisions of any applicable law including exchange control laws or regulations for the time being in force.
- 10) Solely to enable us to use the information You supply us with, so that we are not violating any rights You might have in your Information, You agree to grant us a non-exclusive, worldwide, perpetual, irrevocable, royalty-free, sub-licensable (through multiple tiers) right to exercise the copyright, publicity, database rights or any other rights You have in Your Information, in any media now known or not currently known, with respect to your Information. We will only use your information in accordance with the Terms of Use and Privacy Policy applicable to use of the Website.
- 11) You shall not engage in advertising to, or solicitation of, other users of the Website to buy or sell any products or services, including, but not limited to, products or services related to that being displayed on the Website or related to us. You understand that we have the right at all times to disclose any information (including the identity of the persons providing information or materials on the Website) as necessary to satisfy any law, regulation or valid governmental request. This may include, without limitation, disclosure of the information in connection with investigation of alleged illegal activity or solicitation of illegal activity or in response to a lawful court order or summons. In addition, we can (and You hereby expressly authorize us to) disclose any information about You to law enforcement or other government officials, as we, in our sole discretion, believe necessary or appropriate in connection with the investigation and/or resolution of possible crimes, especially those that may involve personal injury.
- 13) Your correspondence or business dealings with, or participation in promotions of, advertisers found on or through the Website, including payment and delivery of related products or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between You and such advertiser. We shall not be responsible or liable for 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.
- 14) It is possible that other Users (including unauthorized users or "hackers") may post or transmit offensive or obscene materials on the Website and that You may be involuntarily exposed to such offensive and obscene materials. It also is possible for others to obtain personal information about You due to your use of the Website, and that the recipient may use such information to harass or injure You. We does not approve of such unauthorized uses, but by using the Website You acknowledge and agree that we are not responsible for the use of any personal information that You publicly disclose or share with others on the Website. Please carefully select the type of information that You publicly disclose or share with others on the Website.
- 15. SPECTRUM CHARTS shall have all the rights to take necessary action and claim damages that may occur due to your involvement/participation in any way on your own or through group/s of people, intentionally or unintentionally in DoS/DDoS (Distributed Denial of Services).
- 16. We reserve our right to change, modify, alter, improvise, etc. our charts, sheets, merchandise, articles, etc. kept for sale on the website without prior notice to any person. No customer shall have right to demand the discarded items. From time to time new charts, sheets, designs, etc. will be uploaded on the website and all the visitors to website are required to verify the designs, Terms of Use, Disclaimer & Privacy Policy before proceeding with the purchase of any item from the website.
- 17. The descriptions and texts have been taken from various sources (online/offline). An endeavour has taken to provide most relevant and best information and/or facts available at that given time about the subject and/or picture. We do not take any responsibility for its truthfulness and/or relevance of the information and/or facts displayed on the website. Before acting on the facts and/or information you are requested to take an expert's opinion.

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SPECTRUM CHARTS does not take responsibility or liability for the actions, products, content and services on the Website, which are linked to Affiliates and / or third party websites using Website's APIs or otherwise. In addition, Website may provide links to the third party websites of our affiliated companies and certain other businesses for which, SPECTRUM CHARTS assumes no responsibility for examining or evaluating the products and services offered by them. SPECTRUM CHARTS do not warrant the offerings of, any of these businesses or individuals or the content of such third party website(s). SPECTRUM CHARTS does not endorses, in any way, any third party website(s) or content thereof.

Privacy

We view protection of Your privacy as a very important principle. We understand clearly that You and Your Personal Information is one of our most important assets. We store and process Your Information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information Technology Act 2000 and Rules there under. Our current Privacy Policy is available at Privacy Policy. If You object to Your Information being transferred or used in this way please do not use Website.

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This Website, all the materials and products (including but not limited to software) and services, included on or otherwise made available to You through this site are provided on "as is" and "as available" basis without any representation or warranties, express or implied except otherwise specified in writing. Without prejudice to the forgoing paragraph, SPECTRUM CHARTS do not warrant that:

- This Website will be constantly available, or available at all; or
- The information on this Website is complete, true, accurate or non-misleading.

SPECTRUM CHARTS will not be liable to You in any way or in relation to the Contents of, or use of, or otherwise in connection with, the Website.

SPECTRUM CHARTS do not warrant that this site; information, Content, materials, product (including software) or services included on or otherwise made available to You through the Website; their servers; or electronic communication sent from us are free of viruses or other harmful components.

Nothing on Website constitutes, or is meant to constitute, advice of any kind.

All the Products and services sold on Website are governed by different state laws and if we are unable to deliver such Products due to implications of different state laws, we will return or will give credit for the amount (if any) received in advance from the sale of such Product that could not be delivered to You.

You will be required to enter a valid mobile phone number while placing an order on the Website. By registering Your phone number with us, You consent to be contacted by us via phone calls and / or SMS notifications, in case of any order or shipment or delivery related updates. We will not use your personal information to initiate any promotional phone calls or SMS.

Services Payment

While availing any of the payment method/s available on the Website, we will not be responsible or assume any liability, whatsoever in respect of any loss or damage arising directly or indirectly to You due to:

- Lack of authorization for any transaction/s, or
- Exceeding the pre-set limit mutually agreed by You and between your "Bank/s", or;
- · Any payment issues arising out of the transaction, or
- Decline of transaction for any other reason/s.

All payments made against the purchases/services on Website by you shall be compulsorily in Indian Rupees acceptable in the Republic of India. Website will not facilitate transaction with respect to any other form of currency with respect to the purchases made on Website.

Before shipping / delivering your order to you, Seller may request you to provide supporting documents (including but not limited to Govt. issued ID and address proof) to establish the ownership of the payment instrument used by you for your purchase. This is done in the interest of providing a safe online shopping environment to our users.

Further

1. SPECTRUM CHARTS reserves the right to impose limits on the number of Transactions or Transaction Price which SPECTRUM CHARTS may receive from an individual Valid Credit/ Debit/ Prepaid Card / Valid Bank Account/ and such other infrastructure or any other financial instrument directly or indirectly through payment aggregator or through any such facility authorized by Reserve Bank of India to provide enabling support facility for collection and remittance of payment or by an individual Buyer during any time period, and reserves the right to refuse to process Transactions exceeding such limit. 2. SPECTRUM CHARTS reserves the right to refuse to process Transactions by Buyers with a prior history of questionable charges including without limitation breach of any agreements by Buyer with SPECTRUM CHARTS or breach / violation of any law or any charges imposed by Issuing Bank or breach of any policy. 3. The Buyer acknowledges that SPECTRUM CHARTS will not be liable for any damages, interests or claims etc. resulting from not processing a Transaction / Transaction Price or any delay in processing a Transaction / Transaction Price which is beyond control of SPECTRUM CHARTS.

Payment Facility for Buyers

- 1)Refund, if any, shall be made at the same Issuing Bank from where Transaction Price was received.
- 2) Refund shall be made in Indian Rupees only and shall be equivalent to the Transaction Price received in Indian Rupees, less applicable charges.
- 3) For electronics payments, refund shall be made through payment facility using NEFT / RTGS or any other online banking / electronic funds transfer system approved by Reserve Bank India ("RBI").
- 4) Refund shall be conditional and shall be with recourse available to SPECTRUM CHARTS in case of any misuse by Buyer.
- 5) Refund shall be subject to Buyer complying with Policies.

Compliance with Laws

Buyer shall comply with all the applicable laws (including without limitation Foreign Exchange Management Act, 1999 and the rules made and notifications issued there under and the Exchange Control Manual as may be issued by Reserve Bank of India from time to time, Customs Act, Information and Technology Act, 2000 as amended by the Information Technology (Amendment) Act 2008, Prevention of Money Laundering Act, 2002 and the rules made there under, Foreign Contribution Regulation Act, 1976 and the rules made there under, Income Tax Act, 1961 and the rules made there under, Export Import Policy of government of India) applicable to them respectively for using Payment Facility and SPECTRUM CHARTS Website.

Buyer's arrangement with Issuing Bank

All Valid Credit/Debit/Prepaid Card and other payment instruments are processed using a Credit Card payment gateway or appropriate payment system infrastructure and the same will also be governed by the terms and conditions agreed to between the Buyer and the respective Issuing Bank and payment instrument issuing company.

All Online Bank Transfers from Valid Bank Accounts are processed using the gateway provided by the respective Issuing Bank which support Payment Facility to provide these services to the Users. All such Online Bank Transfers or Payment Facility are also governed by the terms and conditions agreed to between Buyer and the respective Issuing Bank.

Breach

Without limiting other remedies, we may limit Your activity, immediately remove Your information, warn other Users of Your actions, immediately temporarily/indefinitely suspend or terminate or block Your membership, and/or refuse to provide You with access to the Website in the event, but not limited to:

- If You breach the Terms of Use or Privacy Policy or other Policies, if any;
- If we are unable to verify or authenticate any information You provide; or
- If it is believed that Your actions may cause legal liability for You, other users or us.

We may at any time at our sole discretion reinstate suspended users. A user that has been suspended or blocked may not register or attempt to register with us or use the Website in any manner whatsoever until such time that such user is reinstated by us. Notwithstanding the foregoing, if You breach the Terms of Use or Privacy Policy or other rule and policies, we reserves the right to recover any amounts due and owing by You to us and to take strict legal action including but not limited to a referral to the appropriate police or other authorities for initiating criminal or other proceedings against You.

Indemnity

You shall indemnify and hold harmless SPECTRUM CHARTS, its owner, licensee, affiliates, subsidiaries, group companies (as applicable) and their respective officers, directors, agents, and employees, from any claim or demand, or actions including reasonable attorneys' fees, made by any third party or penalty imposed due to or arising out of Your breach of this Terms of Use, privacy Policy and other Policies, or Your violation of any law, rules or regulations or the rights (including infringement of intellectual property rights) of a third party.

Applicable Law

Terms of Use shall be governed by and interpreted and construed in accordance with the Laws of India. The place of jurisdiction shall be exclusively in Mumbai.

Jurisdiction Issues/Sale in India Only

Unless otherwise specified, the material on the Website is presented solely for the purpose of sale in India. SPECTRUM CHARTS make no representation that materials in the Website are appropriate or available for use in other locations/Countries other than India. Those who choose to access this site from other locations/Countries other than India do so on their own initiative and SPECTRUM CHARTS is not responsible for supply of products/refund for the products ordered from other locations/Countries other than India, compliance with local laws, if and to the extent local laws are applicable.

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IPR Complaints

SPECTRUM CHARTS respects the intellectual property of others. In case You feel that Your Trademark has been infringed, You can write to SPECTRUM CHARTS at corpcom@spectrumchart.com

Product Description

SPECTRUM C

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Limitation of Liability

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Grievance officer

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below:

Shasheen Shah

A-5, Jai Anand Co-op. Hsg. Society, Javkar Lane, Sion-Chunabhatti (East), Mumbai-400022. Maharashtra, India.

Phone:+91-9867181789.

Email-shasheen@spectrumchart.com

Time: Mon to Sat (10.00 AM to 6.00 PM IST)