

Tishya Fintech Terms and Conditions:

Terms and Conditions

This document is an electronic record in terms of Information Technology Act, 2000, amendments thereof from time to time and the rules thereunder as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.

BY CLICKING THE ACCEPTANCE BUTTON OR ACCESSING, USING OR INSTALLING ANY PART OF THE SERVICE, THE USER EXPRESSLY AGREES TO AND CONSENTS TO BEING IRREVOCABLY BOUND BY THIS AGREEMENT AND ALL OF THE TERMS SET OUT HEREIN. IF THE USER DOES NOT AGREE TO ALL OF THE TERMS OF THIS AGREEMENT, THE BUTTON INDICATING NON-ACCEPTANCE MUST BE SELECTED. PAYUMONEY WILL PROMPTLY CANCEL THE ASSOCIATION AND THE USER MAY NOT ACCESS, USE OR INSTALL ANY PART OF THE SERVICE.

TISHYA FINTECH SHALL HAVE DEEMED TO HAVE ACCEPTED THIS AGREEMENT AND THE CONTRACT SHALL ONLY BE CONSIDERED TO BE DULY EXECUTED, VALID AND BINDING AFTER THE RECEIPT OF THE USER INFORMATION FROM THE USER, DUE VERIFICATION OF THE SAME BY PAYUMONEY AND A VERIFICATION OF THE CONTRACT BEING SENT BY PAYUMONEY TO THE USER AS MORE SPECIFICALLY STATED BELOW.

THE CONTRACT SHALL BE DEEMED TO HAVE BEEN RECEIVED, ACCEPTED AND FORMED AT PAYUMONEY'S REGISTERED OFFICE, AT

Please read the terms and conditions carefully before registering, accessing or using the Tishya Fintech Services (defined below). The terms and conditions are legal contract ("Agreement") between You and Tishya Fintech Private Limited ("Tishya Fintech") having its registered office at 402, A-wing, technocity, plot no.x-4/1,4/2,TTC Industrial Area,Mahape, Navi-Mumbai-400710 , India.

You agree and acknowledge that you have read the terms and conditions set forth below. If you do not agree to these terms and conditions or do not wish to be bound by these terms and conditions, you may not use the Services and/or immediately terminate the Services and/or uninstall the mobile application.

We may amend the terms and conditions at any time by posting an updated version at Tishya Fintech website(s) and Tishya Fintech App(s). The updated version of the Terms of Service shall take effect immediately upon posting. It is Your responsibility to review these Terms of Use periodically for updates / changes. Your continued use of Tishya Fintech App following the posting of changes will mean that You accept and agree to the revisions

including additional Terms or removal of portions of these Terms, modifications etc. As long as You comply with these Terms of Use, We grant You a personal, non-exclusive, non-transferable, limited privilege to enter and avail the Services offered by our company.

USING TISHYA FINTECH WEB APP 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 Tishya Fintech and Tishya Fintech Entity Policies (including but not limited to Privacy Policy) available on the Tishya Fintech website(s) and Tishya Fintech App(s) as amended from time to time.

Definition

“We”, “Us”, “Our” - shall refer to Tishya Fintech and Tishya Fintech Entities.

“You”, “Yours”, “Yourself”, “Tishya Fintech User” - refers to any non-registered individual or corporate body, registered user of Tishya Fintech and Tishya Fintech Entities, including but not limited to Tishya Fintech customers or Merchants.

“Tishya Fintech App” - The mobile application(s), hosted by Tishya Fintech and Tishya Fintech Entities for providing Tishya Fintech services to its users, including merchants and service providers and also includes any and all Services where it acts as an Intermediary .

“Tishya Fintech Website” - Shall refer to www.tishyafintech.com, which is registered by Tishya Fintech and used as a medium to communicate and inform users of services provided by Tishya Fintech and Tishya Fintech Entities, not limiting to its features, terms and conditions, Our contact details.

“Tishya Fintech Entities” - shall mean group, affiliates, associates and subsidiaries of Tishya Fintech.

“Tishya Fintech Platform” - Refers to any platform owned/subscribed/used by Tishya Fintech Private Limited or any other Tishya Fintech Entities not limited to websites, mobile applications, devices, URLs/links, notifications, chatbot, or any other communication medium used by Tishya Fintech Entities to provide its services to its Users.

“Tishya Fintech Services” - shall include all services extended / to be extended by Tishya Fintech and Tishya Fintech entity as a group including but not limited to Pre-Paid Instruments, Gift cards, Payment Gateway, Recharges and Bill Payments, Insurance, Mutual Funds, Gold sale & purchase, switch interface/ access including others.

“Service Providers” – Refers to any individual, group of individuals defined under law whose services are used by Tishya Fintech or Tishya Fintech Entities in order to provide the intended Services to You through Tishya Fintech Platform.

“Business Partners” – Shall refer to any individual, group of individuals defined under law with whom Tishya Fintech or Tishya Fintech Entities have a contractual relationship and not limited to Merchants, Advertisers, Deal partners, Financial institutions, switch interface partners

“Terms of use”/“Terms and Conditions” - are interchangeably used and shall have the same meaning.

Eligibility

By accessing Tishya Fintech Service and Tishya Fintech Platforms, You represent that:-

- You are 18 years of age or older;
- You are capable of entering into a contract /legally binding agreement;
- You have the right, authority and capability to enter into this Agreement abiding by all the provisions of the “terms of use” of Tishya Fintech Services.
- You are not barred or otherwise legally prohibited from accessing or using services of Tishya Fintech or Tishya Fintech Entities under the laws of India.
- You are not impersonating any person or entity, or falsely stating your age or affiliation with any person or entity. Tishya Fintech and Tishya Fintech Entities shall reserve the right to terminate your contract to use Tishya Fintech Platform in case of any incorrect representation of the above-mentioned conditions.
- The mandatory information and Officially valid document(s) “OVD”/ document details mentioned by you are true & correct and belong to You.

Tishya Fintech Services

Tishya Fintech and Tishya Fintech Entities provide services via Tishya Fintech Platform. You further agree and acknowledge the terms of use of Tishya Fintech Services provided on Tishya Fintech Platform.

- Tishya Fintech Account (“DFA”) - Tishya Fintech Account is the account that you create when you sign-up/register with Tishya Fintech.
 - This account allows you to access Tishya Fintech Platform, browse through the Tishya Fintech Service, make payment using debit card, credit cards or net banking collectively known as (‘Payment Gateway Services’) to permissible merchants on Tishya Fintech Platform or on Participating Platforms.

- Access to PA enables you to browse through Tishya Fintech Services provided by Tishya Fintech Entities and in order to avail, enroll or use any such Service you may need to additionally register for such services by providing some more information as required under the Terms of Use of such products/services.
- Allows you to store your personal details for use in our reports we generate from you from time to time. The contents on this website do not constitute financial or other professional advice. If financial or other professional advice is required, services of a competent professional should be sought.
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Sign-Up / Registration

In order to use the full spectrum of Tishya Fintech Services, You need to register on the Tishya Fintech Web site and provide Us with accurate and complete information.

You are required to give us an online consent to pull the various reports as may be required to pull your reports.

Once you sign-up on Tishya Fintech, you are entitled to an Account. You need to verify you email and your mobile no based on the email sent to you.

If you do not e- verify yourself you will not be registered and your services will not progress

As a part of your registration you will go to our payment gateway and give your consent to make payments to us from time to time.

You further agree that -

- In the event of any dispute, Tishya Fintech records and reports shall be binding as the conclusive evidence of the reports requested and sent out through use of Tishya Fintech.
- Tishya Fintech shall send all customer communications by email and they shall be deemed to have been received by You after they have been submitted for delivery to the email service providers.
- Agree to receive all commercial messages including transactional messages from Tishya Fintech.
- To use the Tishya Fintech Services in good faith and in compliance with all applicable laws and regulations.
- You would be solely responsible for payment of any taxes, duties or other governmental levies or any financial charges that may be imposed on any products or services purchased or supplied by a Merchant or otherwise arising from online transactions.

TISHYA FINTECH DISCLAIMER

DISCLAIMER REGARDING our reports / emails / and use of reports there off.

All obligations with respect to the delivery of reports and services and/or acknowledgement of payment will be done through emails.

Tishya Fintech does not have any control over the email services at customers end and if any of the emails go into spam then it is sole responsibility of the End user to check and correct the same

Further it is not our responsibility to monitor in any manner the use of the reports submitted by us . we are just interpreting the reports with facts and which are derived from the reports submitted by you or by the mandatory bodies. Hence data integrity will be based on your inputs and we are not responsible for the same.