

Terms & Conditions for Users of RupayBachao Mobile/ Web based application transacting through Rupee Free Token (RFT)

Please read the terms and conditions carefully before registering, accessing or using the Services (defined below). The terms and conditions is a legal contract ("Agreement") between You and KMKD Rupay Bachao LLP (RupayBachao) having its registered office at Plot No1, Sharda Niketan, Pitampura, New Delhi - 110034, India. You agree and acknowledge that you have read and understood 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 delete or uninstall the mobile application.

We may amend the terms and conditions at any time by posting an updated version at www.rupaybachao.com ("RupayBachao Site"). The updated version of the Terms of Service shall take effect immediately upon posting. If you use our Services, you will be bound by this Agreement which may be amended from time to time. If you do not agree to amended terms and conditions or do not wish to be bound by the terms and conditions, you may not use the Services and/or immediately terminate the Services and/or delete or uninstall the mobile application.

Terms of Service

The rights, benefits, liabilities and obligations under the terms and conditions set forth below shall accrue to the benefit of RupayBachao and are applicable to the use RupayBachao application to make any type of purchases/transactions.

For the purpose of these RupayBachao Terms, wherever the context so requires 'You/Your' or "User" shall mean any natural or legal person who has registered for Services as an authorised user on advice and on behalf of the Registered Trade Member and who has accepted these Terms of Services. The term "We", "Us", "Our" "Platform Operator" shall mean RupayBachao. Further, the term "Merchant/ Member/ Trade Member" shall include any establishment and/or entity who accepts the terms and conditions of RupayBachao and have consented to offer its Goods & Services in lieu of Rupee Free Token (RFT), a negotiable instrument issued by KMKD Rupee Free Trade LLP to any other Registered Trade Member (and/or its authorised employees, directors, agents, nominees) of RupayBachao. Similarly, the term "Buyer" shall refer to the person who purchases any of the goods or services provided by the Merchants.

Services:

The web portal www.RupayBachao.com (including its sub domains) and mobile application **RupayBachao** are business to business e-commerce/ market-place (collectively referred to as the "**B2B Platform**"), managed and operated by the Platform Operator. The B2B Platform facilitates sale/purchase of goods and/or services by and between different trade partners (hereinafter "**Facility**") registered on **B2B Platform as per the terms and conditions laid down in their agreement.**

The **B2B Platform** is primarily catering to the business requirements of various **businesses** by listing goods and/or services of various trade partners which can directly trade *inter-se*, on Principal-to-Principal basis, depending on their requirements without any supervision / control / risk of the Platform Operator;

The transactions on B2B Platform are permissible against Rupee Free Token (*which are promissory Notes, i.e., Negotiable Instrument issued by KMKD Rupee Free Trade LLP and hereinafter referred to as the "RFT"*) which will relax immediate cash requirement of the Trade Partner.

The **Trade Partner** is desirous of promotion of its brand and business through use of the B2B Platform and Rupee Free Trade, and save its cashflows on various goods and services of the Trade Partner either by himself, or through his employees, directors, nominees, agent and accordingly, it has approached Platform Operator for creation of a sub user for You on his behalf as his employee/ director/ nominee/ agent, to avail the Facility;

RupayBachao is a marketing solution which facilitates buying and selling between the Trade Partners on principal to principal and acts as such by creating, hosting, maintaining and providing Services to you via the Internet. RupayBachao provides its Services to Trade Partners through 'RupayBachao' branded web and mobile based app, which provides a listing facility to its Trade Partners and acts as a record keeper of various purchases/ transactions entered upon by the various Trade Partners (including through their employees/ directors/ agents/ nominees) with another Trade Partner based on the RFT.

By using the Services, you acknowledge and agree that RupayBachao is not a bank and the Services should in no way be construed as the provision of banking services.

Eligibility

RupayBachao Facilities are only available to the Trade Member and its authorised users (including but not limited to its employees/ directors/ agents/ nominees) of the Trade Partner, under the instruction(s) of the Trade Member, with an active Indian mobile number, a smartphone and having a Aadhar Card in India. Further the user hereby consents that he/ she is an authorised user appointed by a registered Trade Partner and is over the age of 18, a citizen of India, having a sound mind and have understood and agreed to abide by the terms and conditions laid down by RupayBachao under this agreement and/or amendments made from time to time.

Registration

In order to use the full spectrum of RupayBachao Services, You need to register on the RupayBachao App and provide Us with accurate and complete information. You are also required to keep your accounts and contact information complete and updated at all times. Any account found to contain incorrect and/or outdated information will be suspended.

Contact information**Mobile Number**

Upon downloading the RupayBachao App, You have to necessarily allow permission to RupayBachao to send an SMS from Your smartphone to RupayBachao's Virtual number, which allows Us to verify Your mobile number and register Your device details against Your RupayBachao account. This is a mandatory security step, and You accept that RupayBachao has the sole right to not allow you to use Your RupayBachao app without the completion of this step.

It is Your responsibility to provide Your correct mobile number so that We can communicate with You via SMS. You understand and agree that if We send you an SMS but You do not receive it because Your mobile number on file is incorrect or out of date, blocked by your service provider, or you are otherwise unable to receive SMS, We shall be deemed to have provided the communication to You effectively. Please note that if You use a spam filter that blocks or re-routes SMSes from senders not listed in Your contacts, you must ensure that RupayBachao SMSes are marked as trusted as 'not-spam', so that you will be able to view the Communications we send to you.

The mobile number provided by you should be the same as registered with your aadhar card for security and verification purposes. RupayBachao will not be liable for any such mismatch and You shall always keep RupayBachao its officers, employee, directors, agents and nominees indemnified against any loss, risk for any transaction enter upon by You through the RupayBachao App.

Email Address

It is Your responsibility to keep Your primary email address up to date so that We can communicate with You electronically. You understand and agree that if We send you an electronic communication but You do not receive it because Your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, We shall be deemed to have provided the communication to You effectively. Please note that if You use a spam filter that blocks or re-routes emails from senders not listed in Your email address book, you must add RupayBachao to your email address book so that you will be able to view the Communications we send to you.

Any Other information

We may ask for and store additional information to either extend more Services or even as additional requirement for continuing the existing Services or sub-services.

Terms of Use of RupayBachao Facilities/ Services

By agreeing to this Agreement you hereby agree to the RupayBachao Terms of Use for its facilities and services through the web and the mobile app, which may be updated by RupayBachao from time to time. All transactions concluded by users using RupayBachao on the RupayBachao platform using the RFT with any of other Members of RupayBachao, will be in accordance with the RupayBachao Terms of Use.

Privacy

We collect, hold, use and transfer Your personal data in accordance with Our Privacy Policy. By agreeing to the Terms of Service, You hereby agree to Our Privacy Policy, which may be updated by Us from time to time. You understand and agree that, to the extent permitted by applicable law, any data provided by You in connection with the Services may be shared with Our affiliates or partners or any government agency as required.

User Responsibilities***Beneficial Owner***

You must be the beneficial owner of the Account, and conduct transaction only yourself and on behalf of yourself.

Username and Password

You must be the beneficial owner of the Account, and conduct business only on behalf of yourself.

- A set of username and password is unique to Your use of the Service and You shall not share, assign or permit the use of Your username and password to any other persons. You acknowledge that sharing of Your username and password with other persons (collectively, "multiple use") may cause irreparable harm to RupayBachao. You shall indemnify RupayBachao against any loss or damage suffered by RupayBachao as a result of such multiple use. You undertake to notify RupayBachao immediately of any unauthorized use of your username or password or any other breach of security. You agree that RupayBachao shall not be liable for any loss or damage arising from your failure to comply with this section.
- You shall be solely responsible for:
 - maintaining the confidentiality of Your RupayBachao username and password
 - maintaining the confidentiality of RupayBachao MPIN and OTP messages
 - maintaining the confidentiality of any credentials or/and information using which, one can impersonate you
 - all transactions and activities that occur under your username and password
 - all consequences of use or misuse of your username and password
 - misuse of your account due to your sharing any of the above credentials with anyone including anyone claiming-from or from bank, RupayBachao etc.
- If you are a business entity, you agree that all officers, employees, agents, representatives and others having access to the username and/or password have been duly authorized by you to use the Services on your behalf and to legally bind you. You shall be responsible for all actions by current and former officers, employees, agents, representatives and others, regardless of whether authorized by you, that access the Services using the business' user name and password.

You must be the beneficial owner of the Account, and conduct business only on behalf of yourself.

User Obligations

- You must ensure the availability of sufficient RFT before executing any transaction from your Account.
- You shall ensure that your KYC information shared with the RupayBachao is true and accurate.
- You shall intimate us about change in your address, if any, in writing along with such proof of address as per the KYC documents.
- You authorize RupayBachao to debit your account, as per your directions through the RupayBachao App or the online transaction done with the valid OTP sent to your registered Mobile, for the RFT directly in favour of the other Member Account irrevocably. You are solely responsible for complying with any terms under this agreement, including any fee terms, such as non-sufficient fund fee or overdraft fee terms or any such fee.

Other Responsibilities

- You shall promptly inform us for any unauthorized usage of your account, lost/stolen/misplaced/ device or account details, and any other circumstances which may lead to unauthorized usage of your account. The responsibility of any transaction prior to intimation, will solely be on the registered User.
- You agree and understand that when you acquire goods or any other services from a Members through any other platform through RFT account on RupayBachao, we are not a party to the contract between you and the other Member. We do not endorse any advertiser or Member linked to its website or app. Furthermore, we are under no obligation to monitor the other members service used by you; the other member alone will be responsible for all obligations under the contract including (without limitation) warranties or guarantees. Any dispute with or complaint against the other member must be directly resolved by the User with the respective member only. It is clarified that we shall not be responsible or liable for any deficiency in goods and/or services purchased using RupayBachao app. You are instructed to satisfy yourself regarding the quality, quantity and fitness of any good and/or service before purchasing the same.
- In case any RFT is transferred erroneously by the You to any other Member or any other person, RupayBachao shall not be liable to refund such amount to You any circumstances.
- Any web-link on the website to a third party site is not an endorsement of that web-link. By using or browsing any such other web-link, you shall be subject to the terms and conditions in each such web-link.
- In the event of any dispute, RupayBachao records shall be binding as the conclusive evidence of the transactions carried out through use of RFT on RupayBachao Platform.
- RupayBachao shall send all customer communications by SMS and/or email and they shall be deemed to have been received by You after they have been submitted for delivery to the SMS/email service providers.
- You agree to receive all commercial message including transactional messages from RupayBachao.
- You will use the Services in good faith and in compliance with all applicable laws and regulations.
- The information and material you provide in connection with the use of the Services is true, lawful and accurate, and is not false, misleading or deceptive.
- You should 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 through the Services or otherwise arising from transactions entered upon the RupayBachao application in RFT.
- You shall not use RupayBachao Services for any purpose that might be construed as contrary or repugnant to any applicable law, regulation, guideline, judicial dicta, Terms of Use or for any purpose that might negatively prejudice the goodwill of RupayBachao.

- You shall ensure that the RFT on RupayBachao platform are not used for Transactions in foreign currency or in creating any foreign liability. Use of RFT on the RupayBachao Platform are issued & shall be valid only in India and shall be used at Members only in India.

Prohibitions

You shall not:

- use the Services to defraud RupayBachao, our affiliates or other members or users, or engage in other unlawful activities (including without limitation dealing in products or services prohibited by law).
- Impersonate any person or entity, falsely claim or otherwise misrepresent an affiliation with any person or entity, or access the accounts of others without permission, forge another person's digital signatures or perform any other fraudulent activity.
- post or transmit any message, image or data which is pornographic in nature.
- purchase anything (products or services) using fraudulent funds
- use the Services in a manner that may result in complaints, disputes, imposition of fines, penalties, chargebacks or any other liability to RupayBachao.
- use RupayBachao facilities for money laundering, tax evasion or any other illegal activities.

Consent to Electronic Communications and Transactions

By registering with Us, you consent to conduct transactions and receive communications, notices and information from us electronically, whether sent by e-mail or other electronic means. Electronic communications shall be deemed to have been received by you when We send the electronic communication to the email address/mobile number that as per our records, or when We post the electronic communication on the website. The requirements for such electronic transactions and communications following: you must have access to the Internet, mobile web, applications and a valid e-mail address. You can withdraw your consent at any time by contacting Us, but We reserve the right to terminate your Account upon such withdrawal. Withdrawal of your consent will not affect the legal validity and enforceability of any notice, statement or disclosure previously received electronically. You agree to notify us promptly if your email address, phone number or other contact information changes by updating your account information or contacting us.

Anti-Money Laundering Policy

RupayBachao strongly condemns and prohibits the prevention of money laundering and any activity that facilitates money laundering or financing of terrorist or criminal activities. At RupayBachao the directors, officers, employees and any other individuals or organisations associated with RupayBachao are supposed to adhere to the applicable law.

Erroneous Transaction

Unauthorized Transactions

An unauthorized transaction occurs when a payment is made from your account that you did not authorize. For example, if someone makes a transaction from your account using a stolen password, an unauthorized transaction has occurred. If you provide access to your account to a third party (by disclosing your login or/and MPIN information or any other information) and they conduct transactions without your knowledge or permission, you are responsible for any resultant use. The liability of any misuse is solely Yours.

In the event of an unauthorized transaction in your account, you should immediately notify RupayBachao if you believe:

- there has been an Unauthorized Transaction or unauthorized access to your account;
- there is an error in your account history statement (you can access your account history statement by logging into your app and go to transaction history section);
- your RupayBachao username and password and/or bank account MPIN has been compromised;
- your device with the RupayBachao App has been lost, stolen or deactivated;

For unauthorized transactions or errors in your Account, notify us by reporting it at our helpline number or by sending an email to support@rupaybachao.com

RupayBachao Errors

We will rectify any error that we discover. If the error results in crediting of less than the correct RFT to which you are entitled, RupayBachao may credit your account for the differential RFT. If the error results in debiting of more than the correct amount to which you are entitled, RupayBachao may debit the extra RFT from your account.

User Errors

If you erroneously instruct to credit RFT to the wrong party, or RFT for the wrong amount (for instance a typographical error at your end) your only recourse will be to contact the member to whom you have credited the RFT and ask them to refund the RFT back to your account, and it shall be solely as per the mutual agreement between You and respective Member, and RupayBachao will in no way would be responsible for the same. RupayBachao will not reimburse you or reverse a payment that you have erroneously made.

No Refunds

All transactions on RupayBachao to any other Member are irreversible and final. Such transactions cannot be refunded/ returned or cancelled once initiated.

Indemnification

You agree to indemnify and hold RupayBachao, its affiliates, employees, directors, officers, agents and representatives and to hold them harmless, from any and all losses, damages, actions, claims and liabilities (including legal costs on a full indemnity basis) which may arise, directly or indirectly, from your use or misuse of the Services or from your breach of the Terms of use of the Services. RupayBachao reserves the right, at your expense, to assume the exclusive defence and control of any matter for which you are required to indemnify RupayBachao including right to settle, and you agree to co-operate with RupayBachao defences and settlement of these claims. RupayBachao shall use reasonable efforts to notify You of any claim, action or proceeding brought by a third party that is subject to the aforesaid indemnification.

Amendment

We will send notice of any change to You that involves an increase in fees or liability for You ("Material Change"), to the registered email address, and that Material Change will be effective 15 days from the earlier of posting it to our Website or otherwise communicating it to You. You will be deemed to accept any Material Change if you use the Website or Services after the 15-day notice period. We may make Material Changes without prior notice if immediate changes are necessary for security reasons.

RupayBachao may suspend and/or terminate your RupayBachao account anytime with or without prior notice due to any change in rules, regulations and laws by the relevant government authorities/regulators.

Intellectual Property Rights

Intellectual Property Rights for the purpose of this Terms of Use shall always mean and include copyrights whether registered or not, patents including rights of filing patents, trademarks, trade names, trade dresses, house marks, collective marks, associate marks and the right to register them, designs both industrial and layout, geographical indicators, moral rights, broadcasting rights, displaying rights, distribution rights, selling rights, abridged rights, translating rights, reproducing rights,

performing rights, communicating rights, adapting rights, circulating rights, protected rights, joint rights, reciprocating rights, infringement rights. All those Intellectual Property rights arising as a result of domain names, internet or any other right available under applicable law shall vest in the domain of RupayBachao as the owner of such domain name. The Parties hereto agree and confirm that no part of any Intellectual Property rights mentioned hereinabove is transferred in the name of User and any intellectual property rights arising as a result of these presents shall also be in the absolute ownership, possession and Our control or control of its licensors, as the case may be.

Trademark, Copyright and Restriction

All material on this site, including images, illustrations, audio clips, and video clips, are protected by copyrights, trademarks, and other intellectual property rights. Material on Website is solely for Your personal, non-commercial use. You must not copy, reproduce, republish, upload, post, transmit or distribute such material in any way, including by email or other electronic means and whether directly or indirectly and You must not assist any other person to do so. Without the prior written consent of the owner, modification of the materials, use of the materials on any other platform or networked computer environment or use of the materials for any purpose other than personal, non-commercial use is a violation of the copyrights, trademarks and other proprietary rights, and is prohibited. Any use for which You receive any remuneration, whether in money or otherwise, is a commercial use for the purposes of this clause.

Limitation of Liability

IN NO EVENT SHALL RUPAYBACHAO OR ITS AFFILIATED COMPANIES, SUBSIDIARIES, OFFICERS, DIRECTORS, EMPLOYEES OR ANY RELATED PARTY BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES OR ANY LOSS OF REVENUE OR PROFITS ARISING UNDER OR RELATING TO THESE TERM OF USE. TO THE EXTENT PERMITTED BY LAW, OUR MAXIMUM AGGREGATE LIABILITY TO YOU FOR ANY CAUSES WHATSOEVER, AND REGARDLESS OF THE FORM OF ACTION (WHETHER LIABILITY ARISES DUE TO NEGLIGENCE OR OTHER TORT, BREACH OF CONTRACT, VIOLATION OF STATUTE, MISREPRESENTATION OR FOR ANY OTHER REASON) WHATSOEVER WILL AT ALL TIMES BE LIMITED TO INR ONE HUNDRED (INR 100).

Suspension or Breakdown of Systems

If You are unable to use the Services as a result of improper operation of the systems due to any of the following reasons, You agree you will not hold RupayBachao and our affiliates liable for:

- System suspension which has been announced by RupayBachao in advance through any mode of communication;
- Failure in data transmission due to breakdown in the telecommunications equipment and systems;
- Failure in system operations due to breakdown resulting from typhoon, earthquake, tsunami, flood, electricity blackout, war, terrorist attack, and other force majeure events which are beyond our reasonable control; or
- The Services are interrupted or delayed due to hacking, authority, website upgrade, and other reasons.

Dispute Resolution: Governing Law: Jurisdiction

Dispute Resolution

If any dispute or difference of any kind whatsoever shall arise between the parties in connection with or arising out of the us of the Services (whether before or after the termination or breach of this Agreement) the concerned representatives of the parties shall promptly and in good faith negotiate with a view to an amicable resolution and settlement of the dispute.

In the event no amicable resolution or settlement is reached within a period of thirty (30) days, such dispute or difference shall be referred to a single arbitrator appointed by the Director of RupayBachao who shall act as the arbitrator under the provisions of the Indian Arbitration and Conciliation Act, 1996. The arbitration proceedings shall be held at New Delhi.

The existence of any dispute or difference or the initiation or continuance of the arbitration proceedings shall not postpone or delay the performance by the parties of their respective obligations under this Agreement. It is agreed that the arbitrators shall also determine and make an award as to the costs of the arbitration proceedings. Notwithstanding anything contained herein, the parties shall have a right to institute legal proceedings to prevent any continuing breach and to seek an injunctive or any other specific relief.

Jurisdiction

Subject to the above clause, the Courts of New Delhi, alone shall have the jurisdiction to try and adjudicate all suits, legal proceedings, etc. arising out of this Agreement.

Governing Law

This Agreement and the rights and obligations thereunder and the relations of the parties and all matters arising under or in connection with this Agreement, including the construction, validity, performance or termination thereunder, shall be governed by and construed in accordance with the laws of the Republic of India.

Disclaimer

- You agree that all risks arising from online transactions will be borne by You.
- RupayBachao and third party partners make no warranty, express or implied regarding the quality of Services including but not limited to: i) the Services will meet your requirements; II) the Services will be uninterrupted, timely or error free; or III) any products, information or material obtained by You in connection with the services will meet Your requirements.
- Except as expressly provided herein and to the full extent permitted by law, the Services are provided "as is", "as available" and "with all faults". All such warranties, representations, conditions, undertakings and terms, whether express or implied, are hereby excluded. It is Your responsibility to evaluate the accuracy, completeness and usefulness of the Services and other information provided by RupayBachao or generally available. We do not authorise anyone to make any warranty on our behalf and You should not rely on any such statement.
- In no event will RupayBachao be liable for any indirect, consequential, incidental, special or punitive damages, including without limitation damages for loss of profits or revenues, business interruption, loss of business opportunities, loss of data or loss of other economic interests, whether in contract, negligence, tort or otherwise, arising from the use of or inability to use the Services, however caused and whether arising in contract, tort, negligence, warranty or otherwise, exceed the amount paid by You for using the Services giving rise to the cause of action or Rupees One Hundred (Rs. 100) whichever is less.
- If you have a dispute with other parties, you release RupayBachao (and our affiliates and officers, directors, agents, and employees thereof) from claims, demands and damages (actual and consequential) of every kind and nature, known and unknown, arising out of or in any way connected with such disputes.

General Provisions

- If any provision of this Agreement is held to be invalid or otherwise unenforceable, then that provision shall be deleted and the remaining provisions shall remain valid and enforceable.
- Headings are for convenience purposes only and in no way define, limit, construe or describe the scope or extent of such section.

- Any failure by RupayBachao to exercise any of our rights under this Agreement shall not constitute a waiver of such right or a waiver with respect to subsequent or similar breach. A waiver shall be effective only if made in writing.
- RupayBachao shall have the right to assign this Agreement (including all of our rights, titles, benefits, interests, and obligations and duties in this Agreement) to any of our affiliates and to any successor in interest. RupayBachao may delegate certain of RupayBachao rights and responsibilities under this Agreement to independent contractors or other third parties. You may not assign, in whole or part, this Agreement to any person or entity without our prior written consent which may be withheld at our sole discretion,
- If there is any conflict between the English version and another language version of this Agreement, the English version shall prevail.

Terms of Use of RupayBachao

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.

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 RupayBachao 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.

USING RUPAYBACHAO 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 RupayBachao Policies (including but not limited to Privacy Policy as amended from time to time.

Purchases through RupayBachao platform based on RFT

- RupayBachao can be used to purchase products and services online or offline or on any Members platform based on RFT . RupayBachao can be used by selecting it as the transaction mode at the time of checkout.
- RupayBachao is one of the transaction option available to the Users on Members online or offline platform and We assume no responsibility for the products purchased using RFT on RupayBachao platform and any liability thereof is expressly disclaimed.

Withdrawals/ Reversal of RFT from Your RupayBachao

- In case the User do not wish to continue with RupayBachao, The User will be only allowed to transfer back the RFT available to his credit by way of transferring it to the Trade Member under whose instruction the User account for You was created with RupayBachao. RupayBachao shall be in no way held responsible for any settlement/ payment/ disputes between the User and the Trade Member's under whose instructions the sub user was created for the use of employees, directors, nominees and agents of the Trade Member.

Charges

License Fee to use the mobile is currently free for Users. RupayBachao does not charge its Users any fee for using/ downloading the RupayBachao mobile application, however the applicable fees as per the agreement of the Trade Partner's agreement would be charged to the Trade Member's account. Though RupayBachao reserves the right to change its fee policy from time to time. In particular, RupayBachao 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, We reserve 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 and/or RFT.

Validity & Forfeiture Policy

- Your RupayBachao Account will be valid for 12 months from the time of activation or 12 months from the time of the last transaction whichever is later. However, the Trade Member under whose instructions the sub user was created has the right to make Your account inactive or suspend it. Please note that RupayBachao reserves the right to terminate Your RupayBachao Account in case of violation of any policy or Terms of Use.

By continuing further with the RupayBachao Web platform/ mobile application, I undertake that I have read and understood the terms and conditions as laid down by RupayBachao and I hereby irrevocably agree to abide by them.