

TERMS OF USE

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If you disagree with any part of these Terms, please discontinue using our Website immediately. We reserve the right to modify, alter or update these Terms at any time and you agree to be bound by such modifications, alterations, and updates.

This Website is made available for the users who are looking for digital assets trading platform and ancillary services (“**Services**”).

You hereby acknowledge and agree that Carret is not a financial institution, bank, credit union, trust, hedge fund, broker or investment or financial advisor, and is not subject to the same laws, regulations, directives, or requirements applicable to such persons. You acknowledge and agree that no oral or written information or advice provided by Carret, its officers, directors, employees, or agents, nor any information obtained through the Services, will or shall constitute investment, or financial advice. You are solely and exclusively responsible for all trading decisions made by you while using the services.

Carret is merely a technology platform, and you are solely and entirely responsible for the legal, regulatory and tax compliance of all transactions carried out by you using the Services.

You acknowledge and agree that your license to use the Website is automatically revoked upon your attempt to use the Site for any other purpose. If you are accessing or using the Site, you are agreeing to these Terms on behalf of yourself and such other person whom you represent and warrant that you have the authority to bind such person, to this Terms. You acknowledge that we own a copyright on the Website, Applications, and Services, including in compilations of information available through any of the foregoing.

You also acknowledge that trading in assets including digital assets like cryptocurrency, stocks, equity (“**assets**”) involves a high degree of risk and subject to the frequent fluctuations in value. Such fluctuation may consequent to complete loss of your funds. You acknowledge that you are solely responsible for determining the nature, suitability, and appropriateness of these trading risks for you. You acknowledge and agree that Carret bears no responsibility or liability to you or any other person whatsoever for any losses or gains incurred in connection with your use of the services. you also acknowledge and agree that Carret does not give advice or recommendations regarding the trading of assets, including the suitability and appropriateness of, and investment strategies for, assets.

You also acknowledge and agree that Carret and your ability to use the services may be detrimentally impacted by regulatory action, changes in regulations, laws applicable to these assets including cryptocurrencies. You agree that we may disclose your personal and account information if we believe that it is reasonably necessary to comply with a law, notification, circular, master circular, regulation, legal process, or governmental request.

We reserve the right to change the Terms anytime and suggest you keep checking the same periodically.

Eligibility and Account Creation

You will not use the Website if you:

1. are not able to form legally binding contracts;
2. are under the age of 18;
3. a person barred from receiving and rendering services under the laws of India or other applicable jurisdiction;
4. are suspended from using the Website; or
5. do not hold a valid email address.

All the User Accounts (“**Accounts**”, “**account**”) are associated with individuals. Login credentials should not be shared by users with others. You must always treat Account information as confidential and must not disclose it to any third party. The individual associated with the account will be held responsible for all actions taken by the account, without limitation.

Users may provide a business name or a company name, which is associated with the User's Account. Users acknowledge and agree that where a business name or company name is associated with their Account, this User Agreement is a contract with the User as an individual (not the business or company) and Users remain solely responsible for all activity undertaken in respect of their Account.

A company, corporation, trust, partnership, or other non-individual corporate entity may be a User subject to an eligible corporate account which pays corporate subscriptions.

We may, at our absolute discretion, refuse to register any person or entity as a User.

You cannot transfer or assign any rights or obligations you have under this agreement without prior written consent.

You agree to immediately notify Carret of any unauthorized use, or suspected unauthorized use of your Account or any other breach of security. Carret cannot and will not be liable for any loss or damage arising from your failure to comply with the above requirements.

You are solely responsible for ensuring that your use of the Services is in compliance with all laws, rules and regulations applicable to you and the right to access the Services is automatically revoked where use of the Services is prohibited or to the extent that the offering, sale or provision of the Services conflicts with any law, rule or regulation applicable to you.

Subject to this Agreement, Carret grants you a non-transferable, non-exclusive, revocable, limited license to use and access the Services solely for your own personal or internal business purposes, in accordance with the Account type you are currently subscribing to.

You may cancel your Account at any time by withdrawing all balances and sending us a request to cancel of your Account. Upon termination of this Agreement and your Account, you remain liable for all transactions made while the Account was open.

Website Content

All materials, including reports, newsletters, photographs, illustrations, images, artwork, designs, text, graphics, logos, button icons, images, audio and video clips, blogs etc. (collectively, “**Content**”) appearing on or accessible through this Website are owned and controlled by the Carret and/or its affiliates and are protected by the intellectual property laws.

Use of content

Subject to the terms and conditions set forth in this Terms and any other policy as may be referred here you have been granted a non-exclusive, non-transferable, limited right to access and use this Website. You agree not to interrupt or attempt to interrupt the operation of the Website in any manner. You shall not modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any information, software, products or services obtained from this Website.

Accuracy of content

Notwithstanding best endeavors, this Website may contain mistakes or typographical blunders. Carret makes no representations about the accuracy, reliability, completeness, or timelines of the Website or the Content. The utilization of the Website and Content is at your hazard. Changes are periodically made to the Website and may be made at any time. If you rely on any representation of information contained on this Website, then it shall be at your own risk.

Blogs and other social media channels

Carret’s employees, volunteers and associates may contribute their articles and opinion as a blog on this website entirely at the sole discretion of Carret. You hereby acknowledge and agree that these blogs constitute the opinion of the Individuals in their personal capacity and may not represent official opinion of Carret in any manner.

You may be permitted to post comments and feedback to these blogs. By doing so, you expressly agree and acknowledge to abide by the following with respect to the blog and Website both:

- a) You shall not defame, abuse, harass, stalk threaten or otherwise violate the legal rights of Carret or any third party.

- b) You shall not contribute any content or take any action that may in any manner adversely affect the reputation of Carret, or that is otherwise detrimental to Carret. You shall not upload or otherwise make available, files that contain images, photographs, software, or other material protected by intellectual property laws, including, by way of example, and not as limitation, copyright or trademark laws (or by rights of privacy or publicity) unless You own or control the rights thereto or have received all necessary consent to do the same.
- c) You shall not in any manner publish or post any inappropriate, defamatory, infringing, obscene, racist, terrorist, politically slanted, indecent, or unlawful topic, name, material, or information. You shall not use objectionable language or abbreviations.
- d) You shall not in any manner reveal confidential or proprietary information of any third party. Specifically, you shall not post any material for which you do not have requisite and applicable right(s) under law.
- e) You shall not upload files that contain viruses, trojan horses, worms, time bombs, cancelbots, corrupted files, or any other similar software or programs that may damage the operation of another's computer or property of another.
- f) You shall not advertise or offer to sell or buy any goods or services for any business purpose.
- g) You shall not download any file posted that you know, or should know, cannot be legally reproduced, displayed, performed, and/or distributed in such manner.
- h) You shall not falsify or delete any copyright management information, such as author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded.
- i) You shall not create a false identity for the purpose of misleading others.
- j) You acknowledge that Carret may, at its sole discretion, monitor, remove or edit any content that You contribute. Carret may also pursue remedies available to it under law for any violation of these terms and conditions.
- k) You shall indemnify and hold harmless Carret from any claims and loss incurred by Carret as a result of your violation of these Terms of Use.

Ownership of Intellectual Property Rights

All content including trademark, copyrights, names etc. shall have the ownership of Carret only. No use of these made for any purpose whatsoever without the prior written authorization/consent of Carret is allowed.

Accessing External Sites

The Website contains links to other sites on the internet which are owned and/or operated by third-party vendors and other third parties (the “**External Sites**”). You acknowledge that Carret is not responsible or liable for any such third parties or for the availability of, or the materials located on or through any External Sites.

Carret may provide you with links to third party sites that offer you services for your use or benefit. We may stop offering any such third-party sites or services at any time. If you choose to use such third-party sites or services, you enter into an agreement with such third party alone at your own risk. When entering into an agreement with such parties, you are giving them your data directly and your rights and their obligations are determined by their privacy policies and terms of service. We are not responsible for any content or services provided by these third parties and disclaim all

liability from anything that may occur when you utilize such third parties. We are additionally not responsible for any payment that may be asked of you by such third party.

Payments

You understand that services offered by Carret or supported by our Websites may require payment for access or continued use. Each product may have its own payment terms specific to the needs and function of the service and such terms will be agreed mutually, in a separate agreement, between you and Carret.

No warranties

Carret has compiled all the data, content and information posted on this Website through various sources. No representation is made, or warranty given as to the completeness or accuracy of such information. There is no express or implied warranty, regarding third party content. Despite of Carret's best endeavours, there is no warranty that this Website will be free of any computer viruses.

Limitation of liabilities

Carret shall not be liable for any direct, indirect, special, consequential or other damages (including, without limitation, any lost profits, business interruption, loss of information or programs or other data on your information handling system) that are related to the use of, or the inability to use, the content, materials, and functions of this Website or any linked Website, even if Carret has expressly advised of the possibility of such damages.

Indemnification

You shall be liable to indemnify, defend and keep Carret harmless and its directors, trustees, employees, associates, affiliates etc. ("**Indemnified Parties**") from and against any and all liability and costs, including, without limitation, reasonable attorneys' fees, incurred by the indemnified parties in connection with any claim arising out of any breach by you of these Terms and intellectual property rights.

Modification

Carret reserves the rights, at its sole discretion, to change, modify, add, remove or impose restriction on features or service or any portion of these Terms of Use in whole or in part, at any time. Changes in these Terms of Use will be effective when notice of such change is posted. Your continued use of the Website after any changes to these Terms of Use are posted will be considered acceptance of those changes.

Violations

Violations of this policy may result in a range of actions, including blacklisting, loss of special status, cancellation of contract or legal action against breach.

We reserve the right to suspend, block, cancel or reverse a transaction and/or refuse to continue providing you with access to the Online Platforms are (even if even after funds have been debited from your User Account) if we discover that you: (a) incompetent to contract by virtue of your age

or otherwise under these Terms or the applicable law and/or (b) in breach of the Terms and applicable law.

Your access to the Services may also be suspended, and your Account may be terminated, deactivated or cancelled with immediate effect if: a. We detect unusual activities in the User Account, b. We detect there is a violation of any terms and/or applicable laws. c. We detect unauthorized access to the User Account; and/or d. We are required to do so by an order by a court/regulatory/government and/or statutory body or authority.

Once a User Account is closed/withdrawn/cancelled/deactivated, all remaining account balance (which includes charges and liabilities owed to Us) will be payable immediately to us/ our subsidiaries/or affiliates. Upon payment of all outstanding charges to Us (if any), You will be provided with a reasonable number of business days to withdraw all funds from the account. Provided, we may maintain full custody of the funds, assets, and user data/information in the event of suspension/closure of any account arising from fraud, cyber investigations, investigations of violation of applicable law or violation of these Terms.

Applicable Laws

This Website, including the Content and information contained herein, shall be governed by the laws of the Republic of India and the courts of Bangalore, India shall retain exclusive jurisdiction to entertain any proceedings in relation to any disputes arising out of the same.

Contact Us

Please contact us for any questions or comments (including all inquiries unrelated to copyright infringement) regarding this Website and Services.

Grievance officer

Following are the contact details of the Grievance Officer:

Name- Neha Kumari

Email- contact@carret.in