

TERMS OF USE

This Agreement is a contract between you and Pay2remit and applies to your use of the Pay2remit services (the "Services").

By registering for the Services, you must read, agree with and accept all of the terms and conditions contained in this Agreement. You agree that any use by you of the Services shall constitute your acceptance of the Agreement and we recommend that you store or print-off a copy of the Agreement (including all policies) for your records.

This document is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000.

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.Pay2remit.com website.

The domain name www.pay2remit.com (hereinafter referred to as "Website") is owned by Xotik Travel & Forex Private Limited, a company incorporated under the Companies Act, 1956 with its registered office at India (hereinafter referred to as Pay2remit). Pay2remit or Pay2remit.com is an integral part of Xotik Travel & Forex Private Limited business and are protected under the intellectual property rights law of India. Pay2remit & its logo of the Website and business operated by Xotik Travel & Forex Private Limited. Infringement of any right, accrued to Pay2remit qua our intellectual property, shall be subject of prosecution, for which you are hereby deemed to be notified.

Please read this Agreement carefully and make sure that you understand it fully before using the Services.

COLLECTION OF PERSONALLY IDENTIFIABLE INFORMATION AND OTHER INFORMATION

When you use our Website, we collect and store your personal information which is provided by you from time to time. Our primary goal in doing so is to provide you a safe, efficient, smooth and customized experience. This allows us to provide services and features that most likely meet your needs, and to customize our Website to make your experience safer and easier. More importantly, while doing so we collect personal information from you that we consider necessary for achieving this purpose.

In general, you can browse the Website without telling us who you are or revealing any personal information about yourself. Once you give us your personal information, you are not anonymous to us. Where possible, we indicate which fields are required and which fields are optional. You always have the option to not provide information by choosing not to use a particular service or feature on the Website.

We may automatically track certain information about you based upon your behaviour on our Website. We use this information to do internal research on our users' demographics, interests, and behaviour to better understand, protect and serve our users. This information is compiled and analysed on an aggregated basis. This information may include the URL that you just came from (whether this URL is on our Website or not), which URL you next go to (whether this URL is on our Website or not), your computer browser information, and your IP address.

We use data collection devices such as 'cookies' on certain pages of the Website to help analyse our web page flow, measure promotional effectiveness, and promote trust and safety. 'Cookies' are small files placed on your hard drive that assist us in providing our services. We offer certain features that are only available through the use of a 'cookie'.

Cookies can also help us provide information that is targeted to your interests. Most cookies are 'session cookies,' meaning that they are automatically deleted from your hard drive at the end of a session. You are always free to decline our cookies if your browser permits, although in that case you may not be able to use certain features on the Website and you may be required to re-enter your password more frequently during a session.

Additionally, you may encounter 'cookies' or other similar devices on certain pages of the Website that are placed by third parties. We do not control the use of cookies by third parties. If you choose to buy on the Website, we collect information about your buying behaviour.

If you transact with us, we collect some additional information, such as a billing address, other payment instrument details and tracking information from cheques or money orders.

If you choose to post messages on our message boards, chat rooms or other message areas or leave feedback, we will collect that information you provide to us. We retain this information as necessary to resolve disputes, provide customer support and troubleshoot problems as permitted by law. If you send us personal correspondence, such as emails or letters, or if other users or third parties send us correspondence about your activities or postings on the Website, we may collect such information into a file specific to you.

We collect personally identifiable information (email address, name, phone number, payment instrument details, etc.) from you when you set up a free account with us. While you can browse some sections of our Website without being a registered member, certain activities (such as placing an order) do require registration. We do use your contact information to send you offers based on your previous orders and your interests.

The domain name www.Pay2remit.com (hereinafter referred to as "Website") is owned by Xotik Travel & Forex PVT LTD a company incorporated in India with its corporate office at Unit No. 3, Jaipur Tower, Opposite All India Radio,
M I Road, Jaipur-302001 (Rajasthan)

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 XOTIK TRAVEL & FOREX PVT LTD and these terms and conditions including the policies constitute Your binding obligations, with Pay2remit.

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 Customers on the Website by providing Registration Data while registering on the Website as Registered User using the computer systems.

When You use any of the services provided by Us through the Website, including but not limited to, (e.g. Seller 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 Pay2remit Policies (including but not limited to Privacy Policy available on /s/privacy policy) as amended from time to time.

Foreign exchange transactions are subject to a maximum transaction limit as prescribed by the RBI in respect of sale/purchase of forex.

The rates provided to you on Pay2remit.com are on the basis of policies which we govern as per RBI.

The quotes provided by Pay2remit.com are valid for that point in time only, within which you need to confirm the quote. Post confirmation the agreed rate will be valid for a specific period and Pay2remit has a right to change the same on time to time basis depending upon the market conditions.

The quotes provided by Pay2remit.com are exclusive of any government tax like service tax, charges and levies which will be charged at actuals.

Any requirement received during non-working hours will be attended to on the next morning. Pay2remit has a right to change the working hours on time to time basis depending upon the market conditions.

Pay2remit has a right to ask for various KYCs documents as per the directions issued by RBI on time to time basis. We also will be verifying such documents through the APIs taken from the Third Party on timely basis.

If you wish to amend/ change a transaction which has already been submitted on Pay2remit.com, first you will need to cancel the transaction and then re-book a new one on Pay2remit.com.

You expressly agree that your contact details can be shared with any govt agencies if demanded or notified. Additionally your contact details can be used to provide you with any information about Pay2remit.com.

MEMBERSHIP ELIGIBILITY

Use of the 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 Website. If you are a minor i.e. under the age of 18 years, you shall not register as a User of the Pay2remit website and shall not transact on or use the 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. Pay2remit reserves the right to terminate your membership and / or refuse to provide you with access to the Website if it is brought to Pay2remit's notice or if it is discovered that you are under the age of 18 years.

YOUR ACCOUNT AND REGISTRATION OBLIGATIONS

If You use the Website, You shall be responsible for maintaining the confidentiality of your Display Name and Password and You shall be responsible for all activities that occur under your Display Name and Password. You agree that if You provide any information that is untrue, inaccurate, not current or incomplete or We have reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, or not in accordance with the this Terms of Use, We shall have the right to indefinitely suspend or terminate or block access of your membership on the Website and refuse to provide You with access to the Website.

COMMUNICATIONS

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

PLATFORM FOR TRANSACTION AND COMMUNICATION

The Website is a platform that Users utilize to meet and interact for their transactions. Pay2remit is not and cannot be a party to or control in any manner any transaction between the Website's Users.

All commercial/contractual terms are offered by and agreed to between Customers and Pay2remit alone. The commercial/contractual terms include without limitation price, shipping costs, payment methods, payment terms, date, period and mode of delivery, warranties related to services and after sales services.

Pay2remit is not responsible for unsatisfactory or delayed performance of services or delays as a result of any issue pertaining to its banking partner or any other reason.

You shall independently agree upon the manner and terms and conditions of delivery, payment, insurance etc. with Pay2remit.

You release and indemnify Pay2remit and/or any of its officers and representatives from any cost, damage, liability or other consequence of any of the actions of the Users of the Website and specifically waive any claims that you may have in this behalf under any applicable law.

Forex rates provided on our platform are indicative and are subject to change as per the international market trading scenarios. The final rate applicable to your transaction will be the rate prevailing at the time your money reflects into our account through proper banking channels.

Pay2remit.com is a service provider and does not own any of the products sold on its platform

PAYMENTS, CANCELLATIONS AND REFUNDS

By paying on the platform, Customer/Entity completing the payment explicitly agrees that the payment for the foreign exchange is being made from his/her/the entity's own funds and that all persons availing forex will be available to sign invoice and documents at the time of transaction execution.

For transactions cancelled on customer's request or non-compliance of the KYC Regulations by the customer, the amount will be refunded after deduction of payment gateway charges and cancellation charges (if applicable).

Payment Gateway charge is a fee also known as 'Merchant Service fee', and is applicable for all transactions where customer makes payment online. Currently this fee varies from one mode of payment to another and is subject to change as decided by respective Payment Gateway.

Cancellation charges are arrived at by Pay2remit.com (executer of the transaction) and shall cover any losses which might be incurred by either party. Refunds are processed within 7 working days of receiving a request from the customer.

CHARGES

Membership on the Website is free for Customers. Pay2remit does not charge any fee for browsing and buying on the Website. Pay2remit reserves the right to change its Fee Policy from time to time. In particular, Pay2remit 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 Pay2remit 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 Pay2remit.com

USE OF THE WEBSITE

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

You shall not host, display, upload, modify, publish, transmit, update or share any information which:

belongs to another person and to which You do not have any right;

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;

is misleading in any way;

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;

Harasses or advocates harassment of another person;

Involves the transmission of "junk mail", "chain letters", or unsolicited mass mailing or "spamming";

promotes illegal activities or conduct that is abusive, threatening, obscene, defamatory or libellous;

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;

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;

Contains restricted or password-only access pages, or hidden pages or images (those not linked to or from another accessible page);

Provides material that exploits people in a sexual, violent or otherwise inappropriate manner or solicits personal information from anyone;

Provides instructional information about illegal activities such as making or buying illegal weapons, violating someone's privacy, or providing or creating computer viruses;

contains video, photographs, or images of another person (with a minor or an adult);

tries to gain unauthorized access or exceeds the scope of authorized access to the Website or to profiles, blogs, communities, account information, bulletins, friend request, or other areas of the Website or solicits passwords or personal identifying information for commercial or unlawful purposes from other users;

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" products related to the Website. Throughout this Terms of Use, Pay2remit's prior written consent means a communication coming from Pay2remit's Legal Department, specifically in response to Your request, and specifically addressing the activity or conduct for which You seek authorization;

Solicits gambling or engages in any gambling activity which We, in Our sole discretion, believes is or could be construed as being illegal;

Interferes with another USER's use and enjoyment of the Website or any other individual's User and enjoyment of similar services;

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;

Harm minors in any way;

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 products;

violates any law for the time being in force;

Deceives or misleads the addressee/ users about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;

Impersonate another person;

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, cancel bots, 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;

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 internet service provider ("ISPs") or other suppliers;

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;

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;

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;

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 Pay2remit, Pay2remit, or otherwise engage in any conduct or action that might tarnish the image or reputation, of Pay2remit or Forex Dealers on platform or otherwise tarnish or dilute any Pay2remit'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 Pay2remit's systems or networks, or any systems or networks connected to Pay2remit;

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;

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;

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 Pay2remit and / or others;

You shall at all times ensure full compliance with the applicable provisions of the Information Technology Act, 2000 and rules there under as applicable and as amended from time to time and also all applicable Domestic 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, Local Levies) regarding Your use of Our service and Your listing, purchase, solicitation of offers to purchase, and sale of products 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;

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. 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 may not transmit any chain letters or unsolicited commercial or junk email to other Users via the Website. It shall be a violation of these Terms of Use to use any information obtained from the Website in order to harass, abuse, or harm another person, or in order to contact, advertise to, solicit, or sell to another person other than Us without Our prior explicit consent. In order to protect Our Users from such advertising or solicitation, We reserve the right to restrict the number of messages or emails which a user may send to other Users in any 24-hour period which We deems appropriate in its sole discretion. 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 subpoena. 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. We reserve the right, but has no obligation, to monitor the materials posted on the Website. Pay2remit shall have the right to remove or edit any content that in its sole discretion violates, or is alleged to violate, any applicable law or either the spirit or letter of these Terms of Use. Notwithstanding this right, YOU REMAINSOLELY RESPONSIBLE FOR THE CONTENT OF THE MATERIALS YOU POST ON THE WEBSITE AND IN YOUR PRIVATE MESSAGES. Please be advised that such Content posted does not necessarily reflect Pay2remit views. In no event shall Pay2remit assume or have any responsibility or liability for any Content posted or for any claims, damages or losses resulting from use of Content and/or appearance of Content on the Website. You hereby represent and warrant that You have all necessary rights in and to all Content which You provide and all information it contains and that such Content shall not infringe any proprietary or other rights of third parties or contain any libellous, tortious, or otherwise unlawful information.

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.

It is possible those 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. Pay2remit 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).

Government Taxation on Foreign Exchange Transactions

All foreign exchange transactions are subject to Government taxation, which includes the current Service Tax and any associated amendments. The applicability of Goods and Services Tax (GST) or State Goods and Services Tax (SGST) varies based on the order size:

In accordance with the Government of India's regulations, any currency conversion involving sale, encashment, or remittance will incur GST/SGST charges based on the total amount of currency exchanged, as follows:

- For amounts up to Rs 100,000: 0.18% of the gross currency exchanged, with a minimum charge of ₹ 45.
- For amounts exceeding Rs 100,000 and up to Rs 10,00,000: ₹ 180 plus 0.09% of the gross currency exchanged.
- For amounts exceeding Rs 10,00,000: ₹ 990 plus 0.018% of the gross currency exchanged, with a maximum charge of ₹ 10,800.

Please note that GST/SGST rates and rules may change over time, and our channel partners will apply the relevant GST/SGST charges. While we strive to keep the Website updated with the latest amendments in GST/SGST, we disclaim responsibility if the most recent changes are not immediately reflected on the Website.

INDEMNITY

You shall indemnify and hold harmless Pay2remit, 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 _____.

JURISDICTIONAL ISSUES/SALE IN INDIA ONLY

Unless otherwise specified, the material on the Website is presented solely for the purpose of sale in India. Pay2remit 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 Pay2remit 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.

TRADEMARK, COPYRIGHT AND RESTRICTION

This site is controlled and operated by Pay2remit. 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 website 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.

TRADEMARK COMPLAINT

Pay2remit respects the intellectual property of others. In case You feel that Your Trademark has been infringed, You can write to Pay2remit at support@Pay2remit.com.

PRODUCT DESCRIPTION

Pay2remit we do not warrant that Product description or other content of this Website is accurate, complete, reliable, current, or error-free and assumes no liability in this regard.

LIMITATION OF LIABILITY

IN NO EVENT SHALL Pay2remit BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES OF ANY KIND IN CONNECTION WITH THESE TERMS OF USE, EVEN IF USER HAS BEEN INFORMED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES.

GREIVANCE OFFICER

That in compliance with the provisions of the Information Technology (Intermediaries Guidelines) Rules, 2011, specifically Rule 3 (11), according to which You or any victim who suffers as a result of access or usage of computer resource by any person in violation of Rule 3 of the Information Technology (Intermediaries Guidelines) Rules, 2011, can notify their complaints against such access or usage of computer resource to:

Name:

Contact Number:

If any complaint is received by the above mentioned officer, on their official address, addressed to them in their official capacity as a grievance officer with proper and accurate responding contact details, then an appropriate

response shall be given to the complaining legal or natural person after a due inquiry in the matter of their complaint, within one month of the receipt of such a complaint. The Grievance officer shall endeavour to resolve the issues raised before them by way of the afore mentioned reply, however, in case the resolution is beyond the control, means and resources available with Pay2remit or the concerned officer, then the officer or Pay2remit cannot be held liable for any damage or injury or any harm, whatsoever.