

PRIVACY POLICY

This Privacy Policy explains how DiSHA Investments uses and protects any information collected from visitors to www.dishainvestments.in when you use this website. Why the information is collected and how it is used. It also explains user options for accessing and managing information, our data security practices and other matters. Should we ask you to provide certain information by which you can be identified when using this website, then you can be assured that it will only be used in accordance with this privacy statement.

This Policy is effective from November 2020 and is subject to our Terms of Use.

What we collect?

We may collect the following information: • name and job title • contact information including email address • demographic information such as postcode, preferences and interests • other information relevant to customer surveys and/or offers to provide you with information required to service you, to ensure that we provide you with the correct feedback regarding your performance in various tests, and to help us deliver a superior educational experience.

What do we do with the information we collect?

1. Information you provide:

We require this information to understand your needs and provide you with a better service, and in particular for the following reasons: • Internal record keeping. • We may use the information to improve our products and services. • We may periodically send promotional emails about new products, special offers or other information which we think you may find interesting using the email address which you have provided. • From time to time, we may also use your information to contact you for market research purposes. We may contact you by email, phone, fax or mail. We may use the information to customize the website according to your interests. We also may ask for this information at other times, such as when you enter contests or other promotions sponsored by us and/or our partners. If you use a feature that requires payment of a fee, we collect your credit card data or payment account information. When you use one of our paid products, we track the web pages, and information that has been accessed by you, and store it on our servers. This enables us to track items that you have completed, and those that you need to see.

2. How we use cookies:

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyze web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an

individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences, help you login faster, and aggregated to determine user trends. Most browsers are initially set up to accept cookies, but you can reset your browser to refuse all cookies or to indicate when a cookie is being sent. Some of our features and services may not function properly if your cookies are disabled.

3. Log information:

When you access our website, our servers automatically record certain information in log files. This log data is used for troubleshooting, statistics, analytics, quality assurance, and to monitor system security and can be analyzed to that end. This log may include information such as your web request, Internet Protocol address, browser type, browser language, the date and time of your request and one or more cookies that may uniquely identify your browser.

4. Links to other websites:

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide while visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question. This Privacy Policy applies solely to information collected by our website.

5. Communication between you and us:

When you send an email or other communication to us, this message can be stored to process it, to compile statistical information, to improve our services and support, or to get in touch with you.

6. Alerts:

We may notify you occasionally through sms/call about important changes to our Web site, new services and special offers we think you will find valuable.

7. Public Forums:

When you use discussion forums on our website and you share your comments, messages, files, photos it will be available to all users and will be in the public domain. All such sharing of information is done at your own risk and may become publicly available.

8. Data Security:

When you make payment of a fee, we transmit your credit/debit card data to our bank for processing. If we encounter a problem with payment, we may review the order information with you and our bank to resolve it. We do not otherwise disclose your credit/debit card information. We do not share your email address or your personal information with third

party marketers. We offer secure pages to collect sensitive information on our order form, such as credit/debit card information. We maintain certain administrative, technical and physical safeguards to help protect against loss, misuse or unauthorized access, disclosure, alteration or destruction of your Personal Data.

By using the website, or providing us with any personal data, you consent to the collection, processing, maintenance and transfer of such personal data and usage data to DiSHA Investments.

9. Information sharing:

We may enter into alliances, partnerships or other business arrangements with third parties who may be given access to personal information including your name, address, telephone number and email for the purpose of providing you information regarding products and services that we think will be of interest to you. In connection with alliances, partnerships or arrangements, we may also provide certain information to third parties if we have determined that the information will be used in a responsible manner by a responsible third party.

Currently, we plan to retain user data while an account is active and afterwards. We may alter this practice according to legal and business requirements. Unless otherwise prohibited, we may shorten the retention period for some types of data if needed to free up storage space

Your Consent to This Policy

By using our website you consent to our collection and use of your personal information as described in this Privacy Policy. If we change our privacy policies and procedures, we will post those changes on our website to keep you aware of what information we collect, how we use it and under what circumstances we may disclose it.

Contacting Us

If there are any questions regarding this privacy policy you may contact us by writing to us at:

Address: DiSHA Investments, Flat 19, 3rd Floor, Krishnai Apt, Sanghavi Nagar, Aundh, Pune 411007.

Email: info@dishainvestments.in

TERMS & CONDITIONS

Welcome to DiSHA Investments.

Thanks for using our products and services. By using our Services, you are agreeing to these terms. Please read them carefully. If you continue to browse and use this website you are agreeing to comply with and be bound by the following terms and conditions of use, which together with our privacy policy govern DiSHA Investment's relationship with you in relation to this website and the product which you purchase through this website.

You must follow any policies made available to you within the Services. The term 'DiSHA Investments' or 'us' or 'we' refers to the owner of the website whose registered office is at Flat 19, 3rd Floor, Krishnai Apt, Sanghavi Nagar, Aundh, Pune 411007. The term 'you' refers to the user/viewer of our website.

The use of this website and the products purchased on this website is subject to the following terms of use:

1. The content of the pages of this website is for your general information and use only. It is subject to change without notice.
2. DiSHA Investments reserves the right to update and change the Terms of Service at any time without notice. You can review the most current version of the Terms of Service on our website.
3. Neither we nor any third parties provide any warranty or guarantee as to the accuracy, timeliness, performance, completeness or suitability of the information and materials found or offered on this website for any particular purpose. You acknowledge that such information and materials may contain inaccuracies or errors and we expressly exclude liability for any such inaccuracies or errors to the fullest extent permitted by law.
4. Your use of the Services is at your sole risk. The Services are provided on an "as is" and "as available" basis. It shall be your own responsibility to ensure that any products or information available through this website meet your specific requirements.
5. This website contains material, which is owned by or licensed to us. This material includes, but is not limited to, the design, layout, look, appearance and graphics. Reproduction is prohibited other than in accordance with the copyright notice, which forms part of these terms and conditions.
6. All trademarks reproduced in this website which are not the property of, or licensed to, the operator are acknowledged on the website.

7. Unauthorized use of this website may give rise to a claim for damages and/or be a criminal offence.

8. From time to time this website may also include links to other websites. These links are provided for your convenience to provide further information. They do not signify that we endorse the website(s). We have no responsibility for the content of the linked website(s).

9. You may not create a link to this website from another website or document without DiSHA Investments prior written consent.

10. Your use of this website and any dispute arising out of such use of the website is subject to the laws of India or other regulatory authority.

11. All information, content and material, including the software, text, images, graphics, video and audio, contained in the COURSE and the products and services are copyrighted property of DiSHA Investments. All trademarks, services marks, and trade names are proprietary to DiSHA Investments. This trademark may not be used in any manner without prior written consent of DiSHA Investments. No information, content or material from our products and services may be copied, downloaded, reproduced, modified, republished, uploaded, posted, transmitted or distributed in any way without obtaining prior written permission from DiSHA Investments and nothing on this COURSE shall be deemed to confer a license of or any other right, interest or title to or in any of the intellectual property rights belonging to DiSHA Investments, to the User. You may own the medium on which the information, content or materials resides, but DiSHA Investments retains full and complete title to the information, content or materials and all intellectual property rights therein.

12. Your use of our products and services provided for herein is solely for your personal and non-commercial use. Any use of the course or its content other than for personal purposes is prohibited. Your personal and non-commercial use of this course and / or our services shall be subjected to the following restrictions:

i) You may not decompile, reverse engineer, or disassemble the contents of the COURSE and / or our products, or (c) remove any copyright, trademark registration, or other proprietary notices from the contents of the COURSE and / or our products.
ii) You will not (a) use our product or service for commercial purposes of any kind, or (b) advertise or sell any products, services or otherwise (whether or not for profit), or solicit others (including, without limitation, solicitations for contributions or donations) or use any public forum for commercial purposes of any kind, or (c) use the COURSE and / or our products and services in any way that is unlawful, or harms DiSHA Investments or any other person or entity as determined by DiSHA Investments.

13. In no event will DiSHA Investments be liable for damages of any kind, including without limitation indirect, punitive, special, exemplary, incidental, or consequential

damage (including loss of business, revenue, profits, use, data or other economic advantage, loss of programs or information), or direct damages in excess of the amount paid to DiSHA Investments for the product and / or service, arising out of the use of, misuse of or inability to use, or errors, omissions or other inaccuracies in the Site or the products and / or services, or any information provided on the Site. Some jurisdictions do not allow the limitation or exclusion of liability. Accordingly, in such instances, some of the above limitations may not apply to the User.

14. You have to specify the address to which the shipment has to be made at the time of purchase. All product(s) shall be delivered directly to the address as specified at the point of ordering [and you cannot, under no circumstances whatsoever, change the address after the order is processed]. Any inconsistencies in name or address will result in non-delivery of the product(s).

15. We request you not to accept any product package that seems to be tampered with, opened or damaged at the time of delivery. The products must be returned in the same condition / unopened as delivered by DiSHA Investments. Any products returned showing signs of any use or damage in any manner shall not be accepted for return.

16. No return of products will be entertained post 7 days from the date of delivery. There will be no refund of the product.

17. DiSHA Investments may also contact the user through sms, email and call to give notifications on various important updates. Therefore, User holds DiSHA Investments nonliable to any liabilities including financial penalties, damages, expenses in case the user's mobile number is registered with Do not Call (DNC) database.

18. You hereby indemnify, defend, and hold DiSHA Investments distributors, agents, representatives and other authorized users, and each of the foregoing entities" respective resellers, distributors, service providers and suppliers, and all of the foregoing entities' respective officers, directors, owners, employees, agents, representatives, harmless from and against any and all losses, damages, liabilities and costs arising from your use of our product.

19. In the event of breach of the terms and conditions of this Terms of Use by the User, the User shall be promptly liable to indemnify DiSHA Investments for all the costs, losses and damages caused to DiSHA Investments as a result of such a breach.

20. In the event of your breach of this Terms of Use, you agree that DiSHA Investments will be irreparably harmed and will not have an adequate remedy in money or damages. DiSHA Investments therefore, shall be entitled in such event to obtain an injunction against such a breach from any court of competent jurisdiction immediately upon request. DiSHA Investments' right to obtain such relief shall not limit its right to obtain other remedies.

21. Persons who are “competent/capable” of contracting within the meaning of the Indian Contract Act, 1872 shall be eligible to use our products or services. Persons who are minors, un-discharged insolvents etc. are not eligible to use our products or services. As a minor if you wish to use our products or services, such use shall be made available to you by your legal guardian or parents. DiSHA Investments will not be responsible for any consequence that arises as a result of misuse of any kind of our products or services that may occur by virtue of any person including a minor using the services provided. By using the products or services you warrant that all the data provided by you is accurate and complete and that you have obtained the consent of parent/legal guardian (in case of minors). DiSHA Investments reserves the right to terminate your subscription and / or refuse to provide you with access to the products or services if it is discovered that you are under the age of 18 years and the consent to use the products or services is not made by your parent/legal guardian or any information provided by you is inaccurate.

Cancellation/Refund Policy

There will not be any partial or full fee refund once you have enrolled for our courses.