

## **TERMS AND CONDITIONS**

### **Finovest Group CRM Application**

#### **Effective Date:**

These Terms and Conditions (“Terms”) govern the access to and use of the Finovest Group CRM Application (“Application”) operated for the internal business purposes of Finovest Group (“Company”).

The Application is intended exclusively for authorized employees, officers, agents and other persons permitted by the Company (“Authorized Users”).

#### **1. Acceptance**

By downloading, installing, accessing or using the Application, the Authorized User agrees to comply with these Terms and the applicable policies, instructions and procedures of the Company.

#### **2. Internal Business Use**

The Application is provided solely for authorized internal business purposes of the Company.

Users shall not use the Application for personal, commercial or unauthorized purposes.

#### **3. User Accounts**

Access shall be provided only to persons authorized by the Company.

Users shall keep their login credentials confidential and shall not share their username, password, OTP or other authentication information with any other person.

Users shall immediately report suspected unauthorized access or compromise of their account.

#### **4. Confidential Information**

The Application may contain confidential information relating to the Company, customers, subscribers, employees, business partners and other stakeholders.

Users shall maintain strict confidentiality and shall not disclose, copy, transfer, reproduce or otherwise make such information available to unauthorized persons.

These obligations shall continue after cessation of employment or access to the Application.

#### **5. Customer Data**

Customer information shall be accessed and used only for legitimate Company business.

Users shall not:

use customer information for personal purposes;

disclose customer information to unauthorized persons;  
copy or transfer customer information to unauthorized applications or devices;  
take unauthorized screenshots or photographs of confidential information;  
download or export information without authorization; or  
use customer information for personal financial or commercial benefit.

## **6. Accuracy of Data**

Users shall ensure that information entered into the Application is accurate and updated to the extent reasonably possible.

Users shall not knowingly enter false, misleading or fraudulent information.

## **7. Prohibited Activities**

Users shall not:

- a. attempt to gain unauthorized access to the Application or its systems;
- b. bypass or interfere with security controls;
- c. introduce viruses, malware or other harmful code;
- d. reverse engineer, decompile or modify the Application without authorization;
- e. use automated means to extract or collect information;
- f. interfere with the operation of the Application; or
- g. use the Application for any unlawful purpose.

## **8. Intellectual Property**

The Application, software, design, interface, databases, content, trademarks, logos and related materials are owned by or licensed to the Company or its relevant licensors.

No ownership rights are transferred to any user by virtue of accessing or using the Application.

## **9. Monitoring and Audit**

Subject to applicable law and Company policies, the Company may monitor and audit Application usage for legitimate business, security, operational, compliance and investigation purposes.

The Company may maintain access logs and records of activities performed through the Application.

## 10. **Security**

Users are responsible for maintaining the security of devices used to access the Application.

Users shall take reasonable precautions to prevent unauthorized persons from accessing their accounts or Company information.

## 11. **Availability**

The Company may modify, suspend or discontinue the Application or any feature thereof for maintenance, security, operational, legal or business reasons.

The Company does not guarantee uninterrupted or error-free availability of the Application.

## 12. **Suspension and Termination**

The Company may suspend or terminate access where necessary, including due to:

violation of these Terms;

unauthorized use;

misuse of confidential information;

security concerns;

termination or cessation of employment or engagement; or

legal, regulatory or business requirements.

Upon termination, the user shall immediately cease using the Application and shall not retain or use confidential information obtained through it.

## 13. **Third-Party Services**

The Application may contain integrations with third-party services or technology providers. Such services may be subject to their respective terms and conditions.

## 14. **Disclaimer**

The Application is provided primarily for the Company's internal business operations.

To the maximum extent permitted by applicable law, the Company shall not be responsible for loss arising from unauthorized use, misuse of credentials, user negligence, use of unauthorized devices or circumstances beyond the Company's reasonable control.

Nothing in these Terms shall exclude or limit liability that cannot lawfully be excluded or limited.

## 15. **Changes to Terms**

The Company may amend these Terms from time to time.

Updated Terms may be communicated through the Application, Company communication channels or other appropriate means.

## 16. **Governing Law**

These Terms shall be governed by the laws of India.

Subject to applicable law, disputes arising from or relating to these Terms shall be subject to the jurisdiction of the competent courts at [Ernakulam, Kerala].

## 17. **Contact**

Finovest Group

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Thrippunithura, Ernakulam,

Kochi, Kerala 682301

Phone: 18008899787

By accessing or using the Application, the Authorized User acknowledges that they have read, understood and agreed to these Terms and Conditions.