



NMAMI LIFE APP TERMS AND CONDITIONS

By accessing the Nmami Life App or the Marketplace, at your option, registering thereon and thereafter using the Services as a member or guest, you agree to be bound by this Agreement and the terms contained in it. This Agreement governs your access and use of this App/Marketplace and applies to all visitors, users and others who access the Service ("Users"). Nmami Life will not be liable for any consequences arising from your unauthorized use. We may revise these terms of use at any time by amending this page and the terms hereof. All changes are effective as soon as we post them and by continuing to use the App/Marketplace and avail of the Services, you agree to be bound by the revised terms and conditions of use.

Nmami Life has created this App to provide Users, the Services which includes guidance on how to improve their diet and how to integrate wellness into their individual lifestyles and to provide the Users access to health & wellness information.

❖ ACCESS

- Nmami Life grants you permission to use the Services as set forth in this Agreement, provided that:
 - you will not copy or distribute, any part of the Services in any medium or in any manner whatsoever without Nmami Life's explicit authorisation in this regard;
 - you will not alter or modify any part of the Services other than as may be reasonably necessary to use the Services for its intended purpose; and
 - you will otherwise comply with the terms and conditions of this Agreement.

- In order to access the Services, you will need to register on the App and create a "Member" account. Your account gives you access to the Services and functionality that we may establish and maintain from time to time and in our sole discretion on the Website.

❖ USER GUIDELINES

By using the Services and completing the registration process, you warrant that:

- all the data provided by you is accurate and complete;

- you shall maintain the accuracy of such information, and any changes thereto by regular updation of any such information;
- you may use the App or such other Services provided through the App only in compliance with this Agreement and all applicable local, state, national, and international laws, rules and regulations. We shall not be liable for any injury, damage or other consequence, health related or otherwise arising out of any inaccuracy in the information provided by you on the Website/App. Your profile may be deleted by us by informing you 24 (twenty four) hours in advance without warning, or without any notice whatsoever, if we believe that you have violated any of the conditions as mentioned under this Agreement or the Privacy Policy.

❖ **USE OF INFORMATION**

You must provide your full legal name, valid email address and any other information requested from you, from time to time, in order to complete the registration process and be entitled to use the Services. The information provided by you may be shared by us with any third party for providing the Services, record keeping purposes, internal procedures or for any other purposes and by using this Website/ App you expressly consent to such sharing of the information provided by you.

Upon completing the registration process, you will be provided with a user identification code, password or any other piece of information, as part of our security procedures. You must treat such information as confidential, and you must not disclose it to any third party. You also agree to ensure that you exit/log out from your account at the end of each session. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of this Agreement. You will immediately notify Nmami Life of any unauthorized use of your password or user identification code, by sending details of such unauthorized use to: ask@nmami.in

• **REGISTRATION FOR THE SERVICES**

Once you complete registration on the Website/App, you will be a member which:

- allows you to access and content on the Website/ App/Marketplace;
- allows us to contact you, if necessary, in order to inform you of changes to the terms of use of the Website/App or describing new services that we enable on the Website/App;
- allows you to access and purchase programs in the App, subject to the terms and conditions set out herein;
- allows you to make use of the Services on the Website/ App subject to these terms and conditions;
- **USER CONSENT**

By registering this App, you agree to:

- Nmami Life using your email address or mobile number to send you Service-related notices, including any notices required by law, in lieu of communication by postal mail. You may use your settings to opt out of Service-related communications *vide* email/mobile number or entirely.
- Nmami Life using the phone numbers provided by you, to contact you from time to time, in order to provide you updates and advice relating to your progress on the App and the usage of our Services, and relating to any new promotions and sales opportunities on the App.
- Nmami Life using your email address, home address, phone number and other ancillary information to fulfil the orders placed by you.
- Nmami Life using your email address or phone number to send you other messages, including changes to features of the Service and special offers. If you do not want to receive such email messages, you may opt out by sending us an email at: ask@nmami.in. Opting out may prevent you from receiving email messages or phone messages regarding updates, improvements, or offers.

❖ **GRANT OF LICENSE**

- Subject to these terms and conditions of use, Nmami Life grants you a non-transferable, non-exclusive, non-sublicensable limited right and license for you to access and use the content/ services solely for the purpose permitted, including but not limited to storing or otherwise using or sharing your documents, files, schedules, minutes or other data.

❖ **RESTRICTION OF CONTENT BY USERS**

Your contribution must not:

- belong to another person and contain any information that you do not have any right to;
- Be defamatory of any person;
- Be obscene, offensive, pornographic, hateful, harmful, harassing, defamatory, vulgar, libelous, lewd, blasphemous, lascivious, invasive of another's privacy, racially, ethnically or otherwise objectionable or inflammatory, disparaging, relating or encouraging money laundering or gambling or otherwise unlawful in any manner whatsoever;
- Promote discrimination based on race, sex, religion, nationality, disability, sexual orientation or age;
- Disclose the name, address, telephone, mobile or fax number, e-mail address or any other personal data in respect of any individual.

- Contain any computer viruses, any code, worms or other potentially damaging or limiting the functionality of any computer programs or files.
- We hereby reserve the right to take down any content posted by you, which, in our sole discretion falls under the above restrictions.

❖ **USE OF SERVICES**

You are not permitted to

- Distribute, sell, supply, modify, adapt, amend, incorporate, merge or otherwise alter the Services and all content provided to you as part of the Services;
- Attempt to decompile, reverse engineer or otherwise disassemble any Service or content provided to you as part of the Services or the Website or the App or the Marketplace;
- Attempt to copy any software provided to you as part of the Services or the Website or the App or the Marketplace and in particular its source code, or attempt to decrypt any part of such software that is provided to you;
- Create any derivative work or version of any software provided by us in relation to or to facilitate your use of the Services or any content provided as part of the Services;
- Remove, from the Services or any content provided as part of the Services, any logo, copyright or proprietary notices, legends, symbols, labels, watermarks, signatures or any other like marks affixed to or embedded in the Services;
- Use the Services or any part of it to create a false identity, to impersonate any person or organization, or attempt to disguise the origin of any content;
- Use any of Nmami Life's domain name as a pseudonymous return email address;
- Access or use the Website/ App/Marketplace in any manner that could damage, disable, overburden, or impair any of the Website/ App/Marketplace's servers or the networks connected to any of the servers on which the Website/ App/Marketplace is hosted;
- Access or attempt to access any content that you are not authorized to access by any means;
- Access the Website/ App/Marketplace through any other means other than through the interface that is provided by us;
- Alter or modify any part of the Services; and
- Disrupt or interfere with the security of, or otherwise cause harm to the Website/ App, materials, system resources, or gain unauthorized access to the user accounts, passwords, servers or networks connected to or accessible through the Website/App/Marketplace or any affiliated linked sites.
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❖ **DISCLAIMERS**

- You must fill your personal information and medical history accurately.
- You are required to seek approval/consent from a qualified health care practitioner prior to using the Services , if you have:
 - heart disease;
 - high blood pressure
 - *for females- pregnancy/ lactation;
 - cancer;
 - bone or joint problems;
 - diabetes, high cholesterol, obesity; or
 - Arthritis
 - Or any other chronic/ acute medical condition.
- The content of the Website/App/Marketplace, including without limitation, text, copy, audio, video, photographs, illustrations, graphics and other visuals, is for informational purposes only and does not constitute/substitute professional medical advice, diagnosis, treatment or recommendations of any kind. You should always seek the advice of your qualified healthcare professionals with any Questions or concerns you may have regarding your individual needs and any medical conditions. You agree that you will not under any circumstances disregard any professional medical advice or delay in seeking such advice in reliance on any content provided on or through the Website/App/. Reliance on any such content is solely at your own risk.
- You should discontinue the program in cases where it causes pain or severe discomfort, and should consult a medical expert prior to returning to services in such cases. We reserve the right to deny you access to the Services for any reason or no reason, including if we determine, in our sole discretion, that you have certain medical conditions.

❖ **DATA CHARGES**

- You acknowledge that applicable network/data charges may be incurred through your use of the App and you agree that you are responsible for any and all such charges that may be charged to you and that Company shall have no liability to you whatsoever in respect of such charges. You also agree that the charges incurred through your use of the App are dependent on your agreement with your service provider and that Company has absolutely no liability to you in respect of such charges. You agree that use of the App whilst outside your home circle might incur additional roaming charges and agree to be solely liable for such charges. Company has no liability to you in respect of such charges.

❖ **INTELLECTUAL PROPERTY RIGHTS**

- The App may features trademarks, logos, service marks, product names and designations, by making these trademarks available through the App and in

content, the Company is not selling you the App to use it in any manner, and you are not granted any rights under any of Company's intellectual property rights.

NMAMI LIFE PAYMENT TERMS AND CONDITIONS

BILLING AND PAYMENT

- Certain aspects of the Services may be provided for a fee or other charge. If you elect to use paid aspects of the Services, you agree to the terms of sale, pricing, payment and billing policies applicable to such fees and charges. Nmami Life may add new services for additional fees and charges, or amend fees and charges for existing services, at any time in its sole discretion.
- It is your responsibility to promptly provide Nmami Life with any contact or billing information changes or updates (including phone number, email address, credit card numbers, etc.). Nmami Life does not validate all credit card information required by the Customer's payment provider to secure payment.
- In respect of purchases made on the app, you hereby acknowledge and agree that no refund requests will be entertained in any manner whatsoever and no refunds will be initiated therefore.

FAQ on how customers can protect themselves shopping online.

Question: Is it necessary to have an account to purchase products from Nmami Life?

You can avail the services of Nmami Life through a simple registration process. The details provided during registration are protected under our Privacy Policy. We recommend that you go through the terms of our privacy policy at the time of registration.

Question: How do I pay?

Nmami Life offers you multiple payment methods, through trusted payment gateway partners. Our payment gateway partners use secure encryption technology to keep your transaction details confidential at all times.

You may use cash to make your purchase. Nmami Life also accepts payments made using Visa, MasterCard, Maestro and American Express credit/debit cards in India.

Question: Are there any hidden charges (Octroi or Sales Tax) when I make a payment?

There are no hidden charges when you make payments on Nmami Life. The prices listed for all the services are final and all-inclusive. The price you see on the webpage is exactly what you pay.

Question: How do I pay using a credit/debit card?

We accept payments made by credit/debit cards issued in India.

Credit cards.

We accept payments made using Visa, Master and American Express credit cards. To pay using your credit card, you will need your card number, expiry date, three-digit CVV number (found on the backside of your card). After entering these details, you will be redirected to the bank's page for entering the online 3D Secure password.

Debit cards

We accept payments made using Visa, Master and American Express debit cards. To pay using your debit card at checkout, you will need your card number, expiry date (optional for Maestro cards), three-digit CVV number (optional for Maestro cards). You will then be redirected to your bank's secure page for entering your online password (issued by your bank) to complete the payment.

Question: Is it safe to use my credit/debit card on Nmami Life?

Your online transaction is secure with the highest levels of transaction security currently available on the Internet. Nmami Life uses encryption technology to protect your card information while securely transmitting it to the respective banks for payment processing.

All credit card and debit card payments on Nmami Life are processed through secure and trusted payment gateways managed by leading banks. Banks now use the 3D Secure password service for online transactions, providing an additional layer of security through identity verification.

r any unauthorized usage of your cards.

Question: What is a 3D Secure password?

A 3D Secure password adds an additional layer of security through identity verification for your online credit/debit card transactions. This password, which is created by you, is known only to you and ensures that only you can use your card for online purchases.

Question: My transaction failed but the money was deducted from my account. What do I do?

Please contact us at ask@nmami.in, within 24 hours of such deduction of money from your account, and we will contact our payment partner and refer the matter to them immediately.