

FinJio

Privacy Policy

Welcome to our Fin Jio CRM/APP. This is published under a company registered under the name of Baaqee Global Ventures Pvt. Ltd. (CIN –U72900KA2017PTC107307), in 2017 having its registered office at – Baaqee Global Ventures Pvt. Ltd. #9,chikka bazar road,queens road,opposite to geniuses hospital,bangalore karanataka

By registering on the website and App of Fin Jio you agree to be bound by the following terms and conditions (“Terms of Use”) and our privacy policy. If you have any queries about the Fin Jio App or these Terms, you can contact us as bp@finjio.com.

About Fin Jio App

You can use the Fin Jio CRM/App, to buy leads based on your requirement for the financial products sold by you, at a minimal price. After buying the lead, you will receive all the details of the lead, like its name, address, mobile number, annual income, area of interest, requirement details at your CRM/APP.

As you agreed to the terms and conditions, while registering, so we assume that you will abide them without any discrimination.

After registration, you would need to recharge your Wallet by adding money using the My Wallet feature either using online banking, credit card or debit card to be able to avail the features, that this is entitled to provide.

General rule relating to conduct

The Fin Jio CRM/APP is made available for your own, personal use. This must not be used for any commercial purpose whatsoever or for any illegal or unauthorized purpose. When you use the CRM/APP you must comply with all applicable Indian laws.

You hereby agree not to:

- a. use the CRM/APP in any unlawful manner or in a manner which promotes or encourages illegal activity including (without limitation to) copyright infringement;or
- b. attempt to gain unauthorized access to CRM/APP or any networks, servers or computer systems connected to the CRM/APP; or
- c. modify, adapt, translate or reverse engineer any part of the CRM/APP or re-format or frame any portion of the pages comprising the CRM/APP, save to the extent expressly permitted by these terms or by law;or
- d. Recordings are only or should only be used for the confirmation and analyzation of Leads and nothing else. Recording doesn`t have to do nothing else. Recording doesn`t have to do anything with lead conversation.

You agree to indemnify Fin Jio App and its group companies in full and on demand from and against any loss, damage, costs or expenses which they suffer or incur directly or indirectly as a result of your use of the App otherwise than in accordance with these Terms or Applicable Laws.

Security

Please don't share any of your personal, business or banking (Debit card, Credit card, CVV number, ATM pin, Net banking User ID and Password) information to anybody, as Fin Jio CRM/App never ask his customer/Associates for any of the personal, business or banking (Debit card, Credit card, CVV number, ATM pin, Net banking User ID and Password) information. Anybody from Fin Jio CRM/App including Customers, employees, management, stake holders are not responsible for the misuse of your information and loss of your Assets & Money.

If anybody ask you to share your banking information (Debit card, Credit card, CVV number, ATM pin, Net banking User ID and Password), please write an email to bp@finjio.com strict action will be taken against that person.

Charge Back & Refund Policy

No claim of charge back / refund shall be admissible under any circumstances as:

1. All Leads available on Fin Jio CRM/APP are generated through a standard process which is completely documented.
2. We spend money on promotion & lead generation considering the demand from you. Hence, when you don't buy the leads displayed in CRM/APP, we do incur loss as there is a huge cost to keep leads available all the time. Also, the leads are highly perishable and cant be reused.
3. Though there is no validity for the wallet balance, this will not be refunded under any circumstances and the wallet balance has to be used only to buy leads through Fin Jio CRM/APP.
4. You are requested to recharge your Wallet only if you agree & accept all the terms & conditions mentioned here.
5. You are recharging your wallet only to buy the leads available in CRM/APP & the company is not responsible for non-availability of leads under any category or in particular place.

Terms of Use:

By downloading/registering and using the Fin Jio CRM/App you are agreeing to be bound by the following terms and conditions. We may change these terms and conditions at any time. Your continued use of the CRM/APP means that you accept any new or modified terms and conditions that we come up with. Please re-visit the 'Terms of Use' link from time to time to stay abreast of any changes that we may introduce.

The term 'Fin Jio CRM/App' is used throughout this entire Terms of Use document to refer to the CRM/APP, its owners and the employees and associates of the owner.

1. REGISTRATION

By registering, you certify that all information you provide, now or in the future, is accurate to the best of your knowledge.

Fin Jio App / Website reserves the right, in its sole discretion, to deny you access to Fin Jio App or any portion thereof without notice for the following reasons.

- (a) any unauthorized access or use by you
- (b) if you assign or transfer (or attempt the same) any rights granted to you under this Agreement;
- (c) if you violate any of the other terms and conditions of this User Agreement.
- (d) Miss using of company Offers or Voucher Code, then we will be forced to freeze the wallet and proceed legally.

I agree to get periodic SMS alerts/notifications. I agree to get periodic newsletters.

2. LICENSE

Fin Jio CRM/APP, hereby grants you a limited, non-exclusive, non-assignable and non-transferable license to access Fin Jio CRM/APP provided and expressly conditioned upon your agreement that all such access and use shall be governed by all of the terms and conditions set forth in this USER AGREEMENT.

3. COPYRIGHT & NO RETRANSMISSION OF INFORMATION

Fin Jio CRM/APP as well as the design and information contained in Fin Jio CRM/APP is the valuable, exclusive property of Baaqee Global Ventures Pvt. Ltd. , and nothing in this Agreement shall be construed as transferring or assigning any such ownership rights to you or any other person or entity. All stock call information on CRM/APP is the proprietary, confidential property of Fin Jio CRM/APP and cannot be repeated for any reason outside the Fin Jio CRM/APP. You agree not to repeat or rebroadcast in any way any of the stock call information made on CRM/APP for any reason whatsoever. You agree that if you do repeat or re-post any of Fin Jio CRM/APP calls by any means, you will be liable for actual and punitive damages as determined by Fin Jio CRM/APP and additional damages to be determined by an Indian court of Law.

You may not resell, redistribute, broadcast or transfer the information or use the information in a searchable, machine-readable database unless separately and specifically authorized in writing by Fin Jio CRM/APP prior to such use. You may not rent, lease, sublicense, Sub-lease, distribute, transfer, copy, reproduce, publicly display, publish, adapt, store or time-share Lead Market, any part thereof, or any of the information received or accessed there from to or through any other person or entity unless separately and specifically authorized in writing by Fin Jio CRM/APP prior to such use. In addition, you may not remove, alter or obscure any copyright, legal or proprietary notices in or on any portions of Fin Jio CRM/APP without prior written authorization except as set forth herein, any other use of the information contained in Fin Jio CRM/APP requires the prior written consent of Fin Jio CRM/APP (Baaqee Global Ventures Pvt. Ltd.) and may require a separate fee.

4. DELAYS IN SERVICES

Neither Fin Jio CRM/APP (including its and their directors, employees, affiliates, agents, representatives or sub -contractors) shall be liable for any loss or liability resulting, directly or indirectly, from delays or interruptions due to electronic or mechanical equipment failures, telephone interconnect problems, defects, weather, strikes, walkouts, fire, acts of God, riots, armed conflicts, acts of war, or other like causes. Fin Jio CRM/APP shall have no responsibility to provide you access to the CRM/APP while interruption of Fin Jio CRM/APP is due to any such cause.

5. LIABILITY DISCLAIMER

You expressly agree that use of the CRM/APP is at your sole risk. The contents, information, software, products, features and services published on this CRM/APP may include inaccuracies or typographical errors. Changes are periodically added to the contents herein. Fin Jio CRM/APP and/or its respective suppliers may make improvements and/or changes in this CRM/APP at any time. This CRM/APP may be temporarily unavailable from time to time due to required maintenance, telecommunications interruptions, or other disruptions. Fin Jio CRM/APP (and its owners, suppliers, consultants, advertisers, affiliates, partners, employees or any other associated entities, all collectively referred to as associated entities hereafter) shall not be liable to user or member or any third party should Fin Jio CRM/APP exercise its right to modify or discontinue any or all of the contents, information, software, products, features and services published on Fin Jio CRM/APP.

Fin Jio CRM/APP and/or its respective associated entities make no representations about the suitability of the contents, information, software, products, features and services contained on this app for any purpose. All such contents, information, software, products, features and services are provided "as is" without warranty of any kind. Fin Jio CRM/APP and/or its associated entities hereby disclaim all warranties and conditions with regard to these contents, information, software, products, features and services, including all implied warranties and conditions of merchantability, fitness for a particular purpose, title, non-infringement, and availability.

In no event shall Fin Jio CRM/APP and/or its associated entities be liable for any direct, indirect, punitive, incidental, special or consequential damages arising out of or in any way connected with the use of this CRM/APP or with the delay or inability to use Fin Jio CRM/APP, or for any contents, information, software, products, features and services obtained through Fin Jio CRM/APP, or otherwise arising out of the use of CRM/APP, whether based on contract, tort, strict liability or otherwise, even if Fin Jio CRM/APP or any of its associated entities has been advised of the possibility of damages.

We as a merchant shall be under no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of authorization for any transaction, on account of the card holder having exceeded the preset limit mutually agreed by us with our acquiring bank from time to time".

6. USE OF CRM/APP AS A COMMUNICATION MEANS

If this CRM/APP contains message, boards, chat rooms, calling or other message or communication facilities (collectively, "Fora"), you agree to use them only to send and receive messages and material that are proper and related to the particular Forum. By way of example, and not as a limitation, you agree that when using a Forum, you shall not do any of the following:

- a. Defame abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- b. Publish post, distribute or disseminate any defamatory, infringing, obscene, indecent or unlawful material or information.
- c. Upload files that contain software or other material protected by intellectual property laws (or by rights of privacy or publicity) unless you own or control the rights there to or have received all necessary consents
- d. Upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer.
- e. Conduct or forward surveys, contests, or chain letters.
- f. Download any file posted by another user of a Forum that you know, or reasonably should know, cannot be legally distributed in such manner.

7. EQUIPMENT AND OPERATION

You shall provide and maintain all telephone/internet and other equipment necessary to access Fin Jio CRM/APP, and the costs of any such equipment and/or telephone/internet connections or use, including any applicable taxes, shall be borne solely by you. You are responsible for operating your own equipment used to access Fin Jio CRM/APP.

8. INFORMATION DISCLAIMER

You acknowledge that the information provided through Fin Jio CRM/APP is compiled from sources, which are beyond the control of Fin Jio CRM/APP though such information is recognized by the parties to be generally reliable, the parties acknowledge that inaccuracies may occur and Fin Jio CRM/APP does not warrant the accuracy or suitability of the information. For this reason, as well as the possibility of human and mechanical errors and other factors, you acknowledge that lead market is provided to you on an "as is, with all faults" basis. Fin Jio CRM/APP expressly disclaims any and all warranties, whether express, oral, implied, statutory or otherwise, of any kind to the users and/or any third party, including any implied warranties of accuracy, timeliness, completeness, merchantability and fitness for a particular purpose, as well as any warranties arising by virtue of custom of trade or course of dealing and any implied warranties of title or non-infringement. In addition, Fin Jio CRM/APP, in providing the information makes no endorsement of any particular security, market participant, or brokerage. Further, Fin Jio CRM/APP does not represent or warrant that it will meet your requirements or is suitable for your needs.

Under this User Agreement, you assume all risk of errors and/or omissions in Lead Market, including the transmission or translation of information. You assume full responsibility for implementing sufficient procedures and checks to satisfy your requirements for the accuracy and suitability of Fin Jio CRM/APP, including the lead

information, and for maintaining any means, which you may require for the reconstruction of lost data or subsequent manipulations or analyses of the information under the User Agreement.

You agree that Fin Jio CRM/APP (including its and their officers, directors, employees, affiliates, group companies agents, representatives or subcontractors) shall not in any event be liable for any special, incidental or consequential damages arising out of the use or inability to use Fin Jio CRM/APP for any purpose whatsoever. Fin Jio CRM/APP and its affiliates, officers, directors, employees and agents shall have no liability in tort, contract, or otherwise to user and/or any third party.

9. LINKS TO THIRD PARTY SITES

The links or Advertisement in Fin Jio CRM/APP will allow you to leave the CRM/APP. Fin Jio CRM/APP has not reviewed such links or advertisements. The linked sites are not under the control of these sites and is not responsible for the contents or promotions of any linked site or any links contained in a linked site. The inclusion of any linked site does not imply endorsement by Fin Jio CRM/APP of the site. Third party links/advertisements to Fin Jio CRM/APP shall be governed by a separate agreement.

10. INDEMNIFICATION

You shall indemnify, defend and hold harmless Fin Jio CRM/APP (including its and their officers, directors, employees, affiliates, group companies, agents, representatives or subcontractors) from any and all claims and losses imposed on, incurred by or asserted as a result of or related to:

- a. your access and use of Fin Jio CRM/APP
- b. any non-compliance by user with the terms and conditions hereof; or
- c. any third party actions related to users receipt and use of the information, whether authorized or unauthorized.

Any clause declared invalid shall be deemed severable and not affect the validity or enforceability of the remainder. These terms may only be amended in a writing signed by Fin Jio CRM/APP.

11. CONFLICTING TERMS

If there is any conflict between this User Agreement and other documents, this User Agreement shall govern, whether such order or other documents is prior to or subsequent to this User Agreement, or is signed or acknowledged by any director, officer, employee, representative or agent of Fin Jio CRM/APP.

12. ATTORNEY'S FEES

If Fin Jio CRM/APP (Baaqee Global Ventures Pvt. Ltd.) takes action (by itself or through its associate companies) to enforce any of the provisions of this User Agreement, including collection of any amounts due hereunder, Fin Jio CRM/APP (Baaqee Global Ventures Pvt. Ltd.) shall be entitled to recover from you (and you

agree to pay), in addition to all sums to which it is entitled or any other relief, at law or in equity, reasonable and necessary attorney's fees and any costs of any litigation.

13. ENTIRE AGREEMENT

This User Agreement constitutes the entire agreement between the parties, and no other agreement, written or oral, exists between you and Fin Jio CRM/APP. By using the Information on Fin Jio CRM/APP, you assume full responsibility for any and all gains and losses, financial, emotional or otherwise, experienced, suffered or incurred by you. Fin Jio CRM/APP does not guarantee the accuracy, completeness or timeliness of, or otherwise endorse in any way, the views, opinions or recommendations expressed in the Information, does not give investment advice, and does not advocate the purchase or sale of any security or investment by you or any other individual. The Information is not intended to provide tax, legal or investment advice, which you should obtain from your professional advisor prior to making any investment of the type discussed in the Information. The Information does not constitute a solicitation by the information providers, Fin Jio CRM/APP or other of the purchase or sale of securities.

The service is provided "as is," without warranty of any kind, either express or implied, including without limitation, any warranty for information, data, services, uninterrupted access, or products provided through or in connection with the service. Specifically, Fin Jio CRM/APP disclaims any and all warranties, including, but not limited to: (i) any warranties concerning the availability, accuracy, usefulness, or content of information, products or services; and (ii) any warranties of title, warranty of non-infringement, and warranties of merchantability or fitness for a particular purpose. This disclaimer of liability applies to any damages or injury caused by any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, theft or destruction or unauthorized access to, alteration of, or use of record, whether for breach of contract, tort, negligence, or under any other cause of action.

Neither Fin Jio CRM/APP nor any of its employees, agents, successors, assigns, affiliates, group companies or content or service providers shall be liable to you or other third party for any direct, indirect, incidental, special or consequential damages arising out of use of service or inability to gain access to or use the service or out of any breach of any warranty. Because some countries do not allow the exclusion or limitation of liability for consequential or incidental damages, the above limitation may not apply to you. In such countries, the respective liability of Fin Jio CRM/APP, its employees, agents, successors, assigns, affiliates, group companies and content or service providers respective liability is limited to the amount provided under said law. Further, you agree and understand that all services provided are non-refundable and that you should carefully consider whether our services are able to meet your needs.

14. TERMINATION

This User Agreement and the license rights granted hereunder shall remain in full force and effect unless terminated or cancelled for any of the following reasons:

- a. for any unauthorized access or use by you

- b. if you assign or transfer (or attempt the same) any rights granted to you under this Agreement;
- c. if you violate any of the other terms and conditions of this User Agreement.

Termination or cancellation of this Agreement shall not affect any right or relief to which Fin Jio CRM/APP may be entitled, at law or in equity. Upon termination of this User Agreement, all rights granted to you will terminate and revert to Fin Jio CRM/APP. Except as set forth herein, regardless of the reason for cancellation or termination of this User Agreement, the fee charged if any for access to Fin Jio CRM/APP is non-refundable for any reason.

15. JURISDICTION

The terms of this agreement are exclusively based on and subject to Indian law. You hereby consent to the exclusive jurisdiction and venue of courts in Bangalore in India in all disputes arising out of or relating to the use of Fin Jio CRM/APP. Use of Fin Jio CRM/APP is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph.

16. FOR ASSOCIATES

If you are an Associate of Fin Jio CRM/APP , we would like to confirm that the following terms and conditions apply to you,

- a. We do not Guarantee any conversion guarantee of leads served to you, it completely depends on you and customers acceptance of your service.
- b. SMS, Email and App notifications are just the complimentary services and the non-delivery of the same is not the responsibility of Fin Jio CRM/APP
- c. You must login to your CRM/APP after delivery of every new lead, so as to help our system understand that you are properly utilizing our services. Further, this will also help our system deliver leads to your account regularly. Also you can view the lead details by checking the My Leads Page.
- d. If you have chosen for the package where you are eligible for the conference calls and you have applied for the conference calls , the conferences will be done. In-case if you miss to attend the conference call or if the lead is busy where we will send you the lead to your MY LEADS section and debit the lead price directly from your wallet. Then you can call and fix the appointment with the lead directly. We will also notify the lead on the same.

We are doing business as per the Associate Offer Document, therefore we request the Associate/user who is buying leads from us to go through it to abide by the rules and regulations formulated in the Associate Offer Document.

17. Offer`s or Voucher Code.

Fin Jio App Introduce you to the most innovative concept which allows you, to redeem voucher of Rs 2000/- from the Leads purchased. Where you can redeem the voucher and close the sale. .

How it works ?

Generation and Activation of the Voucher Code

Download the Fin Jio app from respective Google app store/ URL. After finishing the registration procedure and payment procedure. According to the package subscribed you will be eligible for the limited leads where you can collect the voucher code from the lead and redeem it in your App and provide the services to the lead by closing the sale.

A unique Voucher Code of worth Rs 2000/- can be redeemed only after receiving it from the lead which are purchased through Fin Jio App and the Voucher Code will be shared to you only when the lead is interested in the investment of financial product.

Usage of Voucher Code

The Voucher Code worth of Rs 2000/- (Two thousand Only) should be redeemed only by the Agents/Associates/Intermediates/Business Partners/Service Provider who purchase the leads from Fin Jio App. After redemption of the Voucher Code the amount should be used only for Investments related or purchase of the financial products.

The Voucher code should be shared by the lead to the Business Partner / Service Provider whom they meet through Fin Free App and redeem Rs 2000/- for the financial product which is to be purchased. Once the Code is redeemed the credit of Rs 2000/- will be transferred to the Business Partners/ Services Provider whom they met and finalize purchase of the financial product.

First and foremost one should get registered on Fin Jio App. After registration on the App, Agents should recharge the wallet with minimum amount of Rs 30,000/- (Thirty Thousand only) Plus 18% GST. Once the payment is made and account is activated then the respective agent will be eligible for redeeming the Voucher Code. To get the Voucher Code, First Associate should purchase the lead from the Fin Jio App either through **BUY LEADS** or Appointment request. Once the lead is purchased then the Agent who purchased the lead shall follow-up with the lead for fixing the Appointment to explain his product. At the time of meeting Agents explain his product to the lead and if the lead is interested in the explained proposal and if lead wants to purchase the explained Financial Product, then lead has to share the Voucher Code of worth Rs 2000/- which is generated at the time of Registration. Once the Code is shared by the lead to the Agent who has contacted then Agent shall redeem the code and get the credit of Rs 2000/- in the wallet and use it accordingly considering either it has part payment or discount full amount of his investment

Terms and Conditions:-

1. En-cashing of the Voucher Code of worth Rs 2000/- by redeeming and utilizing for different purpose is not allowed. It should be utilized only for purchasing any kind of Financial Products through the Business Partners/ Services Provider/Agents/Intermediates associated with the Fin Jio App.
2. Voucher Code can be redeemed only once and it cannot be redeemed multiple times.

3. Once the code is been redeemed will be receiving the notification through E-Mail and SMS about the redemption and one can use it accordingly.

4. To redeem the voucher code received from the lead, the Business Partner/Service Provider should purchase the lead from the Fin Jio App. You also agree not to spam people by receiving the voucher code. You agree not to public the voucher code or distribute your voucher code in a manner which there would be no reasonable basis for concluding that the recipients would be personal/friends. Any complaints about your voucher code will result in withdrawing your complete credits received till date by redeeming the code and the amount will be de-activated without any prior intimation and company shall proceed legally.

5. Before Redeeming the Voucher Code the Agents/Business partner should take the consent from the Lead and only after receiving the confirmation the code has to been redeemed. In-case any issues rises then respective agent/business partner account shall be blocked and proceed legally.

6. While entering the voucher code by Business Partner/Service Provider Make sure the a valid Code is redeemed without any spelling mistake because the voucher code is case sensitive.

7. Once the voucher code is been redeemed or submitted by the Business Partner/Service Provided then we will cannot change the code or re-generate the voucher Code. Kindly make sure the correct Voucher code is been redeemed /submitted while purchasing any kindly of financial Products.

8. You will be receiving an email & App notification on your Fin Jio App with your unique Voucher code. Kindly ensure you provide your valid email id and contact number while registering on Fin Jio App to receive status of the redemption.

9. FinJio App/Baaqee Global Ventures Pvt. Ltd. is not responsible for any misguiding, misleading, misselling of the Voucher code and legal complaints cannot be filed.

10. FinJio App/Baaqee Global Ventures Pvt. Ltd. has rights to withdraw any Codes or credits or its offer at its own discretion as per the offer validity, without prior notifying their Associates/Customers/Registered users of the FinJio App.

11. FinJio App/Baaqee Global Ventures Pvt. Ltd. reserves the right to suspend your account and /or revoke your Voucher and credits at any time if found any in-appropriate Steps taken.

12. FinJio App/Baaqee Global Ventures Pvt. Ltd. does not permit his Business Partner/Associates/Agents to use the vouchers for any other sale or promotion, if any any such incidents are been noticed FinJio App/Baaqee Global Ventures Pvt. Ltd. has rights to block the account, freeze the wallet , de-activate the all the Vouchers redeemed or yet to be redeemed and finally proceed legally against the Business Partners or its associates or its employees.

13. If the Business Partners or its Associates or its employees breach the policies, terms & conditions of the Fin Jio App and Baaqee Global Ventures Pvt. Ltd. or its ventures or its products or offers, then the Business Partners, its Associates and its employees will be liable to pay a sum of amount to FinJio App /Baaqee Global Ventures Pvt. Ltd. or its Associates which will be decided at the court of law.

14. In order to redeem the Voucher of worth Rs 2000/-, first you will have to agree to the terms and conditions.

15. FinJio App/Baaqee Global Ventures Pvt. Ltd. is not responsible if the voucher code is not been redeemed or voucher code is inactive.

16. Since FinJio App is providing the Voucher Code of worth Rs 2000/- and if the code is not been redeemed and Business Partner/Service Provider did not receive the credit FinJio App/Baaqee Global Ventures Pvt. Ltd. will not be liable for any new voucher code or any payments.

17. The voucher code given to the customer amounting to Rs 2000 must and should be paid to him in the way of discount or investing on his behalf a part or full amount of his investment by the associate or partner if the associates or the partner who buys the lead and redeems the voucher code doesn't not return back the money to the customers or invest the money then it's a breach of the agreement and FinJio or Baaqee Global Ventures Pvt. Ltd. has all the right to block associates account and freeze the wallet amount and proceed legally

18. If at we receive a complain or while random check find out that the associate or the partner has not complied with or followed the rule and has not helped the customer by returning the money or investing his voucher or forced the customer to reveal the voucher code even when he didn't want to buy this is also considered as offence and the associate account shall be blocked permanently and proceed legally.

19. The Voucher Credits received by redeeming the voucher code, will be valid for 1 week from the date of redeemed. After 1 week the credits will be freezed and it cannot be claimed.

20. To avail the feature of transferring the Voucher credits redeemed to your bank account , One should recharge wallet with minimum Rs 30000/+18%GST.Or the last recharge amount should be minimum of Rs 30000/+18% GST. If the wallet balance reduced less than Rs 30000/- then the respective Agents shall not be eligible for transfer of the credits to bank account.

21. Money once Paid shall not be refunded under any circumstances. In-case if Fin JioApp /Baaqee Global Ventures Pvt. Ltd. notice that the Agent/Business Partner has mis-used the Code necessary legal action shall be taken and account shall be blocked and the amount will not be refunded.

22. The amount which is been recharged will be utilized only for purchasing the leads from the FinJio App / Website

23. The Business Partners/Agents/Associates who subscribed for the packages, shall not be eligible for any kind of refund option under any circumstances. Once the amount is paid through App by using Debit Card/Credit Card/Net Banking or cash Payment or Cheque payment , the amount will be credited into the wallet of the FinJio App and it can be and should be used only for purchasing the leads.

24. Baaqee Global Ventures Pvt. Ltd./FinJio App is not liable to pay any money to anybody under any circumstances as a effort to increase associates sales and as a marketing tool for the Associates we are giving this Voucher Code of Rs 2000/- which purely liable or the responsibility of the associates who purchase the leads from the App.

25. In-order to utilize the Voucher Credits redeemed either to purchase the leads from FinJio App or transfer the credits to bank account, one should recharge his wallet with Minimum Rs 30000/-+18%GST and maintain minimum balance of Rs 30000/- in the wallet.

26. If any Business Partner re-charges in FinJio App between Rs 5000/+18%GST to Rs 20000/+18%GST they are eligible to redeem 5 Voucher codes per month received from Leads purchased from the Fin Jio App or Website.

27. If any Business Partner re-charges in FinJio App of Rs 30000/+18%GST and above they are eligible to collect and redeem 2 Voucher Codes Per Month received from the leads purchased from the FinJio App or Website.

28. If any Business Partner is eligible for the transferring the credits to his bank account then the respective Business Partner has to update his bank details manually in the Fin Jio App and its transaction will be initiated.

29. Deduction is applicable on the total amount transferred from FinJio App Account to your Bank Account as per the GST norms.

Subscription Package

How Subscription Works For FinJio?

To subscribe with FinJio and get credible leads, all you need to do that is avail yourself with the exciting packages providing excellent features and services.

How Validity Works?

The validity period like 12, 30, 50, 80 days, 6 months to 1 year differs with various exciting packages.

If a person fails to upgrade his/her package after the expiry of validity period, a grace period of 5 days will be provided. Within the given grace period if a person fails to upgrade the package, then the person will witness zero account balance.

Eligibility To Purchase Leads

Leads purchase vary from a range of 10-20, 30-45, 45-60, 60-80(without conference) depending on package purchase.

Availability Of Wallet Credit, Net Amount & New Wallet Balance

- a) Avail Wallet Credit worth 10000 and 20000
- b) Avail Net Amount worth 30000 and 50000
- c) Avail New Wallet Balance worth 100000

Facility of Lead Upload Notification

Get Lead Upload Notification within 5, 7, 12, 15, and 20 minutes based on multiple packages.

Avail Excellent Discounts on Leads

Get attractive discounts ranging from 10, 15, 20 and 25% applicable on leads.

Availability of Conference Appointment

Receive Conference Appointment of 2 to 6 per week providing good service.

Additional Benefits

- a) If you subscribe higher packages, you will get an Account Manager and Dedicated Service Manager providing excellent service.
- b) After subscribing with FinJio you will also witness preferred leads adding more credibility to work and business.
- c) Lead Feedback Option is available providing more clarity of service.
- d) Lead SMS Alert Option is available improving the quality of service.
- e) You can also Refix Appointment according to your preferences.

Privacy Policy

By visiting the Fin Jio CRM/APP or any of its associate/group sites, you have read, understood and agree to be legally bound by the terms of the following disclaimer and user agreement

By Submitting a request/registration on CRM/APP or on the Fin Jio website or any other associate websites of Baaqee Global Ventures Pvt. Ltd. or by leaving a missed call on helpline number, you authorize the website and its partner providers to call or SMS you in connection with your application & agree to the Privacy Policy and Terms of use.

What data is collected from you automatically?

- We will automatically receive and collect certain anonymous information in standard usage logs through our Web server, including computer-identification information obtained from "cookies," sent to your browser from a
- web server cookie stored on your hard drive
- an IP address, assigned to the mobile which you use
- the domain server through which you access our service
- the type of web browser you use

Data which we collect from you

- name including first and last name
- email address
- mobile phone number and contact details
- ZIP/Postal code

- demographic profile (like your age, gender, occupation, address)
- preferences (such as housing loan, personal loan, credit card, car loan);
- financial information (like salary)

We use third-party advertising companies to serve ads when you visit our website. These companies may use information about your usage preferences (but not your name, address, email address, or telephone number) about your visits to this and other websites in order to provide advertisements about goods and services of interest to you. While you can terminate your account at any time, your information may remain stored in archive on our servers even after the deletion or the termination of your account.

Why we collect the information?

We use your personal information to:

- to get in touch with you when necessary
- to provide the services requested by you
- to preserve social history as governed by existing law or policy

We use contact information internally to:

- direct our efforts for product improvement
- contact you as a survey respondent
- send you promotional materials from our contest sponsors or advertisers.

The App/Site contains links and advertisements to other Web sites. We are not responsible for the privacy practices of such Web sites which we do not own, manage or control.

The information is shared with:

We will not use or rent your financial information for any purpose other than to complete a transaction with you. By giving us the information you are giving us permission:

- To provide products or services you've requested
- To help investigate violations of Fin Jio CRM/APP terms of use or to defend against legal claims;
- To disclose the information under special circumstances such as compliance with applicable local law, court summons, court orders, requests/order from legal authorities or law enforcement agencies requiring such disclosure.
- We will send information about you to other companies or people when, we need to share your information to provide the product or service you have requested to enable them to contact you; or
- We have your consent from you to share the information; We need to share your information with certain service partners in order to respond to your queries / comments or to resolve service issues and to serve you better.

By using the Fin Jio CRM/APP or website and/or registering yourself at Nationlearns.com or its affiliate sites you authorize us, our affiliates & our associate partners to contact you via email or phone call or SMS and offer you their services for the product you have opted for, imparting product knowledge, offer promotional offers running on website & offers offered by the associated third parties, for which reasons, as well as web aggregation, personally identifiable information may be collected. And

Irrespective of the fact if also you have registered yourself under DND or DNC or NCPR service, you still authorize us to give you a call from Nationlearns.com & its associate partners for the above mentioned purposes.

Security

Your account information is password-protected for your privacy and security.

Changes to this Privacy Policy

We may amend this policy from time to time. If we make any substantial changes in the way we use your information we will notify you by posting a prominent announcement on our app/web pages. The information of Leads on Fin Jio CRM/APP is updated from time to time. Fin Jio CRM/APP however excludes any warranties (whether expressed or implied), as to the quality, accuracy, efficacy, completeness, performance, fitness or any of the contents of the CRM/APP, including (but not limited) to any comments, feedback and advertisements contained within the CRM/APP.

Fin Jio CRM/APP contains material in the form of inputs submitted by users/leads and accepts no responsibility for the content or accuracy of such content nor does it make any representations by virtue of the contents of this app in respect of the existence or availability of any goods and services advertised in the contributory sections. Fin Jio CRM/APP makes no warranty that the contents of the CRM/APP are free from infection by viruses or anything else which has contaminating or destructive properties and shall have no liability in respect thereof. Part of Fin Jio CRM/APP contains advertising and other material submitted to us by third parties. Kindly note that those advertisers are responsible for ensuring that material submitted for inclusion on Fin Jio CRM/APP complies with all legal requirements. Although acceptance of advertisements on the CRM/APP is subject to our terms and conditions which are available on request, we do not accept liability in respect of any advertisements.

There are risks associated with utilizing internet and short messaging system (sms) based information and research dissemination services offered by Fin Jio CRM/APP. Subscribers are advised to understand that the services can fail due to failure of hardware, software, and Internet connection. While we ensure that the messages are delivered in time to the subscribers Mobile Network, the delivery of these messages to the customer's mobile phone/handset is the responsibility of the customer's Mobile Network. SMS may be delayed and/or not delivered to the customer's mobile phone/handset on certain days, owing to technical reasons that can only be addressed by the customer's Mobile Network, and Baaqee Global Ventures Pvt. Ltd. who owns Fin Jio CRM/APP and group companies associated with it and/or its employees cannot be held responsible for the same. Fin Jio CRM/APP hereby expressly disclaims any implied warranties imputed by the laws of any jurisdiction. We consider ourselves and intend to be subject to the jurisdiction only of the courts of the Bangalore in India. If you do not agree with any of our disclaimers above please do not read the material on any of our pages. This app/site is specifically for users in the territory of India. Although the access to users outside India is not denied, Fin Jio CRM/APP shall have no legal liabilities whatsoever in any laws of any jurisdiction other than India. We reserve the right to make changes to Fin Jio CRM/APP and these disclaimers, terms, and conditions at any time.

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