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Terms and Conditions of use:

Effective date: 28 May 2026

Welcome to www.neqra.in, and any associated applications and features, including but not limited to neqra.in or its parent company SUBHAGA TRADING and/or AI-enabled features made available by the Company (collectively, the "Platform"). The Platform is owned and operated by SUBHAGA TRADING ("Company" or "we" or "our" or "neQra" or "us"), a company incorporated under the provisions of the MSME Act 2006 with its registered office at Plot No.9, Door No.68m Gangai Amman Koil St, Virugambakkam, Chennai 600092, Tamil Nadu, India. By using the Platform, you also agree to be bound by the YouTube Terms of Service (<https://www.youtube.com/t/terms>) when using or accessing the YouTube content through our Platform

1. USE OF THE PLATFORM

1.1. These terms of use ("Terms of Use"), along with our Privacy Policy, Shipping Policy and Cancellation, Refund and Return Policy (collectively, the "Policies") govern your access and use of the Platform, notwithstanding the means of access, whether through computer, mobile device, application (iOS, Android or otherwise), API or any other technology. The Platform is intended for your personal non-commercial use and information only.

1.2. Your access and use of the Platform along with our products may also enable you to access certain AI-powered features, functionalities, content, tools, etc. as may be made available by the Company, including real-time voice translations, voice-enabled assistant, task management, etc., from time to time ("AI-powered Features"). Your use of such AI-powered Features shall be governed by these Terms of Use and you agree to be bound by same.

1.3. Your access and use of the Platform and/or the AI-powered Features may involve third-party functionalities as well. To enable such functionalities, we may share necessary information relating to you with the relevant third parties. Your use of such third-party functionalities shall be subject to these Terms of Use and the applicable third-party terms, conditions, and privacy policies ("Third-Party Terms") and you shall be solely responsible for compliance with such Third-Party Terms. If you do not agree to the applicable Third-Party Terms, you should not use the relevant third-party functionalities through the Platform.

1.4. These Terms of Use constitute an electronic record within the meaning of the applicable law. This electronic record is generated by a computer system and does not require any physical or digital signatures. Please read these Terms of Use carefully before using or accessing the Platform. By using the Platform, you signify your

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agreement to be bound by these Terms of Use. By accessing or using the Platform, you are acknowledging, without limitation or qualification, to be bound by these Policies (as amended from time to time), whether you have read the same or not. For this reason, you should frequently review these Terms of Use and the Policies, to understand the terms and conditions that apply to your use of the Platform.

1.5. Please do not use the Platform if you do not agree to any of the terms enumerated in the Terms of Use or the Policies. You are responsible to ensure that your access to this Platform and material available on or through it are legal in each jurisdiction, in or through which you access or view the Platform or such material.

1.6. Company reserves the right to unilaterally change the particulars contained in the Terms of Use or the Policies from time to time and at any time, without notice to its users and in its sole discretion. Any change or modification to the Terms of Use and the Policies will be effective immediately from the date of such upload of the Terms of Use and Policies on the Platform. Your continued use of the Platform following the modifications to the Terms of Use and Policies constitutes your acceptance of the modified Terms of Use and Policies.

2. ELIGIBILITY

2.1. Only persons who can enter into legally binding contracts as per Indian Contract Act, 1872, i.e. persons who are 18 years of age or older, are of sound mind, and are not disqualified from entering into contracts by any law, can use and access the Platform. We shall assume that any minor, if at all, accessing our Platform is under the supervision of their legal guardians.

3. YOUR ACCOUNT

3.1. You understand that once you have shared your account ("Account") information and successfully registered on the Platform, you may receive SMS or email notifications from us relating to your registration and transactions on the Platform.

3.2. You will be responsible for maintaining confidentiality of your Account, password, and restricting access to your computer, and you hereby accept responsibility for all activities that occur under your Account. You acknowledge that the information you provide, in any manner whatsoever, are not confidential or proprietary of another and does not infringe any rights of a third party in whatsoever nature.

3.3. For using certain AI-powered Features, you may need to sign into your Google account. You are solely responsible for maintaining the confidentiality of your Google account and related credentials, and we shall not be responsible for any unauthorised access to your Google account linked to your use of the Platform and/or AI-powered Features.

3.4. If you are accessing, browsing and using the Platform on someone else's behalf; you represent that you have the authority to bind that person to all the terms and conditions herein. In the event that the person refuses to be bound as the principal to the Terms of Use, you agree to accept liability for any harm caused by any wrongful use of the Platform resulting from such access or use of the Platform in whatsoever nature.

3.5. You agree to: (a) provide true, accurate, current and complete information about yourself; and (b) maintain and promptly update such information to keep it true, accurate, current and complete. You are responsible for safeguarding and maintaining the confidentiality of your Account credentials and agree not to share your login information or allow others to access your Account.

3.6. If you know or have reasons to believe that the security of your Account has been breached, you should contact us immediately at the contact information provided below. If we have found a breach or suspected breach of the security of your Account, we may require you to change your password, temporarily or permanently block or suspend your Account, or undertake any other actions to cure the security breach at our discretion, without any liability to the Company. You agree to cooperate with us in any investigation regarding the security of your Account or any unauthorized use thereof.

3.7. We reserve the right to refuse service, indefinitely suspend or terminate Account or block access to your account without prior notice, at our sole discretion, for reasons which may include but not limited to: (a) breach of Policies; (b) violation of applicable laws; (c) suspicion of your involvement in any inappropriate or unlawful conduct; (d) suspicion of your involvement in placing fake orders, frequent cancellations, returns, or abuse of any Policy; (e) direct or indirect threat to or cause harm to the brand image of neQra on a public forum (including but not limited to social media, print or electronic media); (f) if you provide any information that is untrue, inaccurate, not current or incomplete or if we have reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete; and (g) if you engage in unauthorized reselling of products.

3.8. The Personal Data (as defined in our Privacy Policy) provided to us will be maintained by us in accordance with our Privacy Policy.

4. COMMUNICATION & SUBSCRIPTIONS

4.1. By creating an Account on the Platform, you may receive updates, and other information we may send with regards to the service, or new services we may offer. You explicitly consent to receive marketing/promotional communications (through call, SMS, email or other digital and electronic means) from us and/or our authorized representatives regarding any new services or offerings.

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4.2. Upon your consent, neQra.in may reach out to you via emails or other communication to offer you promotions, coupons, surveys, upgrades, updates, service and support related assistance. Your consent to receive communications through one channel (such as email) also allows us to contact you through other electronic channels (such as SMS or WhatsApp) for the same purposes and you willingly agree and acknowledge for the opt-in/subscribed models of such email/WhatsApp/telegram etc.

4.3. You may opt out of receiving any, or all, of non-essential communications from us by clicking the unsubscribe link or following instructions provided in any email we send. You will continue to receive important updates with regards to your Account, including but not limited to security notifications, changes to terms, and transaction-related communications which cannot be opted out of.

5. LIMITED LICENSE

5.1. Company grants you limited, non-exclusive, non-transferable, non-sublicensable, revocable, license to access, and make personal and non-commercial use of the Content and the Platform. All rights not expressly granted to you in these Terms of Use, are reserved and retained by Company and its affiliates.

5.2. The license granted to you does not include a license for: (a) resale or commercial use of products; (b) any collection and use of product listings, description, or prices; (c) any use of Platform, other than as contemplated in these Terms of Use; (d) any downloading or copying of Account information; (e) any use of data mining, robots, or similar data gathering and extraction tools to extract (whether once or many times) any parts of Platform; and (e) creating and/or publishing your own database that features parts of Platform.

5.3. You grant to us a royalty-free, perpetual, irrevocable, non-exclusive right and license to adopt, publish, reproduce, disseminate, transmit, distribute, copy, use, create derivative works from, display worldwide, or act on any material posted by you on Platform including the input and/or Output posted/displayed on the Platform through usage of AI-powered Features without additional approval or consideration in any form, media, or technology now known or later developed, for the full term of any rights that may exist in such Content, and you waive any claim over all feedback, comments, ideas or suggestions or any other Content provided through or on Platform. You agree to perform all further acts necessary to perfect any of the above rights granted by you to us, including the execution of deeds and documents, at its request.

5.4. Company reserves the right, at any time, without notice, and at its sole discretion, to terminate your license to use the Platform and to block and prevent your future access to the Platform. Upon termination, all rights granted to you under these Terms of Use will immediately cease.

6. PRIVACY PRACTICES

6.1. We understand the importance of safeguarding your Personal Data and we have formulated a Privacy Policy available here to ensure that your personal information is sufficiently protected. Apart from these Terms of Use, the Privacy Policy will also govern your visit and use of the Platform. We do not collect your Personal Data without your affirmative consent to the consent notice and the Privacy Policy. You consent to the collection, storage, use, processing, disclosure and transfer of personal information by Company in accordance with the terms and purposes set forth in the Privacy Policy (as may be amended from time to time). The Privacy Policy outlines our practices regarding the collection, use, processing, storage, disclosure and protection of your personal data. In the event of any conflict between these Terms of Use and the Privacy Policy, to the extent it relates to "Personal Data", as defined under the Privacy Policy, the terms of Privacy Policy shall prevail.

7. CONTENT ON PLATFORM

7.1. The names and logos and all related product names, illustrations, audio or video clips, design marks and slogans are the trademarks, copyrights, logos or service marks (hereinafter referred to as "Marks") of Company. No intellectual property rights or license is granted in connection with the materials contained on this Platform. Access to this Platform does not authorize anyone to use any Marks in any manner whatsoever. Marks displayed on this Platform, whether registered or unregistered, of Company are the intellectual property of Company.

7.2. Company expressly and exclusively reserves all the intellectual property rights in all text, programs, products, processes, technology, Content, software and other materials, which appear on this Platform, including its looks and feel. The compilation (meaning the collection, arrangement and assembly) of the Content on the Platform is the exclusive property of Company and are protected by the Indian copyright laws and international treaties.

7.3. Consequently, the materials on this Platform will not be copied, reproduced, duplicated, republished, downloaded, posted, transmitted, distributed or modified in whole or in part or in any other form whatsoever, except for your personal, non-commercial use only.

7.4. No right, title or interest in any downloaded materials or software is transferred to you as a result of any such downloading or copying, reproducing, duplicating, republishing, posting, transmitting, distributing or modifying. Any unauthorized use of any material contained on the Platform may violate copyright laws, trademark laws, trade secret laws and other applicable laws and regulations and invite potential legal action.

8. CONTENT AND USER SUBMISSIONS

8.1. For purposes of these Terms of Use, the term "Content" includes, without limitation, any location information, logos, images, videos, audio clips, comments, information, data, text, photographs, software, scripts, and graphics made available on the Platform. Any such Content added, created, uploaded, submitted, or posted during usage of the Platform by You, including the input given by you and output generated therefrom ("Output") by your usage of the AI-powered Features, is collectively referred to as, "User Submissions."

8.2. All Content and User Submissions, whether publicly posted or privately transmitted, will be the sole responsibility of the person who originated such User Submissions/Content. We cannot guarantee the authenticity, accuracy, completeness, or reliability of any such User Submissions and/or Content which the users may provide about themselves or about the products sold on the Platform.

8.3. You acknowledge and agree that: (a) you own or have the necessary rights, licenses, and permissions to use and submit such Content and/or User Submission. To the extent required, we hereby assign to you all rights, title, and interest in the Output;

(b) the User Submissions does not infringe any third party's intellectual property rights, privacy rights, or other rights;

(c) the User Submissions comply with these Terms of Use and all applicable law;

(d) all User Submissions accessed by you, while utilizing or using the Platform will be at your own risk and you will be solely responsible and liable for any damage or loss that may occur as may be attributable to you or any other party resulting therefrom;

(e) we will have no liability towards you or any such party for any damage or loss resulting from such User Submissions/Content;

(f) You will be responsible and liable for displaying authentic Content/User Submissions while using the Platform and we will have no liability in this regard;

(g) We have no obligation to monitor or verify any User Submissions;

(h) Outputs may not always be accurate and should not be relied upon as a sole source of truth, factual information, or professional advice. You are responsible for independently evaluating the accuracy and appropriateness of any Output, including through human review, before using or sharing such Output;

(i) Output may not be unique, and other users may receive similar Outputs by using and/or accessing the AI-powered Features. Our assignment above does not extend to other users' Output; and

(j) We are constantly working to improve the AI-powered Features to make them more accurate, reliable, and safe. Given the nature of machine learning, Outputs may sometimes provide incomplete, incorrect, or offensive information that does not represent the Company's views. If any Output references any third-party products or services, it doesn't mean that the Company endorses or is affiliated with such third-party.

8.4. You grant us a worldwide, exclusive, perpetual, irrevocable, and royalty free license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform, and display the User Submissions at our discretion or through any technology now known or later developed, for any purpose, including commercial purposes, without any compensation to you.

8.5. With respect to the Content and User Submissions, you are prohibited from displaying, uploading, modifying, publishing, transmitting, updating or sharing on or through the Platform, in accordance with applicable law, any information that:

- (a) belongs to another person and to which You do not have any right;
 - (b) is obscene, pornographic, paedophilic, invasive of another's privacy including bodily privacy, insulting or harassing on the basis of gender, racially or ethnically objectionable, relating or encouraging money laundering or gambling, or promoting enmity between different groups on the grounds of religion or caste with the intent to incite violence;
 - (c) harms minors in any way;
 - (d) infringes any patent, trademark, copyright or other proprietary rights;
 - (e) deceives or misleads the addressee about the origin of such messages or knowingly and intentionally or communicates any information which is patently false and untrue or misleading in nature;
 - (f) impersonates another person;
 - (g) threatens the unity, integrity, defense, 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;
 - (h) contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource; or
 - (i) violates any law for the time being in force.
- 8.6. In the event of a grievance related to Content and User Submissions, please contact us at our contact details provided on this web site.

8.7. For complaints against violation of the provisions above, and in relation to any consumer disputes, the grievance officer shall acknowledge the complaint and resolve such as per applicable laws. Company maintains a record of all complaints received and their resolution status in compliance with applicable laws.

9. PLATFORM SECURITY

9.1. You are prohibited from violating or attempting to violate the security of the Platform, including, without limitation:

(a) accessing data not intended for you or logging onto a server or an account which you are not authorized to access;

(b) attempting to probe, scan or test the vulnerability of a system or network or to breach security or authentication measures without proper authorization;

(c) attempting to interfere with service to any other user, host or network, including, without limitation, via means of submitting a virus, malware, or ransomware to the Platform, overloading, "flooding," "spamming," "mail bombing" or "crashing;"

(d) sending unsolicited email, including promotions and/or advertising of products or services;

(e) bypassing, disabling, or circumventing any technical measures we use to provide the Platform or its services;

(f) forging any header or any part of the header information in any email or newsgroup posting; or

(g) engaging in any activity that may compromise the security or stability of the Platform.

9.2. Violations of system or network security may result in civil or criminal liability. Company is entitled to investigate occurrences that may involve such violations, and may involve, and co-operate with, law enforcement authorities in prosecuting users who are involved in such violations.

9.3. You agree not to use any device, software or routine to interfere or attempt to interfere with the proper working of this Platform or any activity being conducted on this Platform. You agree, further, not to use or attempt to use any engine, software, tool, agent or other device or mechanism (including without limitation browsers, spiders, robots, avatars or intelligent agents) to navigate or search this Platform other than the search engine and search agents available from Company on this Platform and other than generally available third-party web browsers (e.g., Microsoft Explorer).

9.4. We will report cyber security incidents with relevant statutory authorities and will render all reasonable cooperation as required by statutory authorities with respect to a cyber security incident. In accordance with applicable laws, we may be required to

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provide information to law enforcement agencies within 72 hours to verify the identity of any user for the purposes of prosecution or investigation of cyber security offences. You hereby consent to such disclosure of information to law enforcement agencies or statutory authorities as may be required by law.

9.5. Data collected from you during your use of the Platform will be retained for at least a period of 180 days, in compliance with applicable laws. Company may retain such data for longer periods if required by applicable law or for legitimate business purposes.

9.6. Company does not guarantee that the Platform will be available at all times or that it will be error-free.

9.7. We are not liable for any issues resulting from:

- (a) system failures or malfunctions;
- (b) delays or disruptions in telecommunications;
- (c) internet or server downtime; and
- (d) viruses or other technical issues.

9.8. We may, without notice, suspend access for maintenance or updates. You are responsible for maintaining appropriate technical capabilities to access the Platform.

10. INDEMNITY

10.1. You agree to defend, indemnify and hold harmless Company, its employees, directors, officers, agents and their successors and assigns, its holding, subsidiaries, affiliates, partners, or licensors from and against any and all claims, liabilities, damages, losses, costs and expenses, including attorney's fees, caused by or arising out of claims based upon your actions or inactions, which may result in any loss or liability to Company including but not limited to breach of any warranties, representations or undertakings or in relation to the non-fulfilment of any of your obligations under the Terms of Use and/or the Policies, or arising out of the your violation of any applicable laws, regulations including but not limited to intellectual property rights, payment of statutory dues and taxes, claim of libel, defamation, violation of rights of privacy or publicity, loss of service by other subscribers and infringement of intellectual property or other rights.

10.2. This indemnification obligation will: (a) survive the termination of these Terms of Use; (b) include both direct and indirect damages; (c) apply regardless of any negligence by Company; and (d) be independent of any other remedies available to Company.

11. ACCESS OUTSIDE INDIA

1.1. We make no representation that the Content on the Platform is appropriate to be used or accessed outside the Republic of India. Any users who use or access the Platform from outside the Republic of India, do so at their own risk and are responsible for compliance with the laws of such jurisdiction.

11.2. These Terms of Use do not constitute, nor may these Terms of Use be used for or in connection with any promotional activities or solicitation by anyone in any jurisdiction in which such promotional activities or solicitation are not authorized or to any person to whom it is unlawful to promote or solicit.

12. PRODUCT INFORMATION

12.1. Company attempts to be as accurate as possible in the description of the product on the Platform. However, Company does not warrant that the product description, colour, information, specifications, or other Content on the Platform is accurate, complete, reliable, current or error-free. The Platform may contain typographical errors or inaccuracies and may not be complete or current. The product pictures, images, depictions, representations and visuals are indicative and may not match the actual product in terms of colour, dimensions, design, product packaging and other features.

12.2. Company reserves the right to correct, change or update information, errors, inaccuracies or omissions at any time (including after an order has been submitted) without prior notice to ensure accuracy of descriptions of the product on the Platform. This includes the right to modify or discontinue any product, Content, promotion or offering without notice.

12.3. Any specifications, features or offers mentioned in error will not be binding on Company. Company shall not be liable for any loss or damage suffered by you due to such modifications, corrections or updates.

13. PRODUCT USE

12.1. The products and services available on the Platform, and the samples, if any, that Platform may provide you, are for your personal and/or professional use only. The products or services, or samples thereof, which you may receive from us, will not be sold or resold for any reasons, commercial or otherwise.

13.2. You agree not to reproduce, duplicate, copy, modify, sell, trade, resell, or exploit for any commercial purposes, any portion of the products, services or samples. Any violation of this restriction may result in immediate termination of your access to the Platform and potential legal action.

13.3. The Company reserves the right to cancel any order(s) that classify as 'Bulk Order' as determined by the Company. An order may be classified as 'Bulk Order' if it meets certain criteria, including but not limited to:

- (a) Products ordered for commercial resale;
- (b) Multiple orders to the same address;
- (c) Multiple orders using the same contact information;
- (d) Orders exceeding normal quantity limits; or
- (e) Orders showing patterns of reseller activity.

13.4. You agree that the products, services, or samples obtained from the Platform shall not be used for any illegal, unlawful, or unauthorized purposes. You shall not use the products in violation of any applicable laws, regulations, or third-party rights, including but not limited to intellectual property laws, consumer protection laws, or any laws governing controlled substances. Any misuse, diversion, or unauthorized use of the products, including for fraudulent, deceptive, or harmful activities, may result in immediate termination of your access to the Platform and may subject you to legal action.

14. PRICING INFORMATION

14.1. Company strives to provide accurate product and pricing information; however, errors may occur. Any such errors will be rectified by Company within the earliest possible time period.

14.2. Without limiting the generality of Clause 17 (Cancellations, Refunds and Returns) below, if a product is listed at an incorrect price or with incorrect information due to any inadvertent technical error, Company will refuse or cancel any orders placed for that product, unless the product has already been delivered. This includes but is not limited to pricing errors, discount errors, coupon errors, or promotional offer errors. In the event that an item is wrongly priced, Company will either contact you for instructions or cancel your order and notify you of such cancellation.

14.3. In the event that Company accepts your order the same will be debited to your credit card/debit card account and duly notified to you by email that the payment has been processed. The payment may be processed prior to Company's dispatch of the product that you have ordered. If we have to cancel the order after we have processed the payment, the said amount will be reversed to your credit/debit card account.

14.4. SUBJECT TO THESE TERMS OF USE AND THE POLICIES, PRICES AND AVAILABILITY OF THE PRODUCTS PROVIDED OR OFFERED ON THE PLATFORM ARE

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SUBJECT TO CHANGE WITHOUT PRIOR NOTICE AND AT THE SOLE DISCRETION OF COMPANY.

14.5. The Company may revise and cease to make available any product/services at any time. In the event the Company is unable to deliver the product to you on time or at all, you will be notified by an e-mail, and your order will be automatically cancelled due to unavailability of the product or at your instructions due to failure to deliver the product on the expected time of delivery by our delivery partners. Company will not be liable to pay for any damages in such an event owing to cancellation of the order or delay in delivery, including but not limited to any direct, indirect, incidental, special, or consequential damages.

14.6. Company reserves the right to limit the quantity of items that may be ordered for certain promotions or offers. Any such limitations will be noted as part of the promotion or offer, and Company may reject or cancel any orders that exceed such limitations.

14.7. Company further reserves the right to:

- (a) restrict delivery to specific locations or delivery facilities;
- (b) verify payment information and decline orders in cases;
- (c) require additional verifications or information before accepting orders; and
- (d) cancel orders even after confirmation if verification fails.

15. CANCELLATIONS, REFUNDS AND RETURNS: Please refer to our Warranty and Support page provided on our Platform here.

16. MODE OF PAYMENT

16.1. Payments for the products available on the Platform may be made by credit cards, debit cards, net banking, UPI and wallets, e-gift cards, cash on delivery, and reward points.

16.2. All online payments are processed through secure payment gateways. Company implements industry-standard encryption for payment data transmission. Company does not store your complete credit/debit card information. All payment information shall be handled in accordance with RBI guidelines and applicable laws.

16.3. Your bank or payment service provider may charge additional fees or processing charges. For international transactions, currency conversion rates and foreign transaction fees may apply. EMI charges, if applicable, will be clearly displayed before payment confirmation.

16.4. You acknowledge and agree that:

(a) All payment information provided by you must be accurate, current, and complete.

(b) You are authorized to use the payment method you provide.

(c) Company reserves the right to verify payment information and decline or cancel orders where:

(i) problems are identified by fraud avoidance systems in cases of suspected payment fraud;

(ii) there are inaccuracies in product/pricing information; (iii) orders exceed quantity limitations;

(iv) orders appear to be for commercial resale; (v) orders show signs of suspicious activity; and

(vi) orders contain invalid address details.

(d) Final confirmation of your order is subject to payment authorization and successful transaction completion.

(e) Company may modify accepted payment methods at any time without prior notice.

(f) We may share your payment information with payment processors and other service providers to process your payments.

16.5. Company is neither a banking nor financial service but is merely a facilitator providing an electronic, automated online electronic payment for the transactions on Platform using the existing authorized banking infrastructure and payment gateway networks. Except for cash on delivery transaction, refund, if any, shall be made at the same issuing bank from where transaction amount was received. In case of any coupons, subvention, discount or cashbacks provided to the customer, refund shall be net of the coupon value, subvention, discount or cashback availed by the customer in Indian Rupees. Refund shall be subject to you complying with Refund Policy available here.

16.6. You acknowledge that Company will not be liable for any damages, interests or claims etc. resulting from not processing a transaction or any delay in processing a transaction which is beyond our control.

16.7. You understand and agree that: a) Final confirmation of your order is subject to successful payment authorization;

b) For EMI transactions, terms are between you and the financing bank/institution;

c) Company may impose limits on transactions from any payment instrument;

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d) Payment processing time may vary based on bank and payment method; and

e) Company may refuse to process transactions exceeding set limits.

17. TERMINATION

17.1. These Terms of Use are effective unless and until terminated by either you or Company.

17.2. You may terminate the Terms of Use at any time, by ceasing all use of the Platform, provided that:

(a) you discontinue any further use of this Platform; and

(b) you delete all copies of materials downloaded from the Platform.

17.3. Company may terminate or suspend the Terms of Use and your access to the Platform at any time and may do so without notice, and accordingly deny you access to the Platform, such termination will be without any liability to the Platform. Termination of the Terms of Use will also lead to the termination of the Policies. Upon any termination of the Terms of Use by either you or Company, you must promptly destroy all materials downloaded or otherwise obtained from this Platform, as well as all copies of such materials, whether made under the Terms of Use or otherwise. Any such termination of the Terms of Use will not cancel your obligation to pay for the product already ordered from the Platform or affect any liability that may have arisen under the Terms of Use.

18. GOVERNING LAW AND JURISDICTION

18.1. The Terms of Use and the Policies will be construed in accordance with the applicable laws of India. For proceedings arising therein, the Courts at Chennai will have exclusive jurisdiction.

19. GENERAL

19.1. We reserve the right, in our sole discretion, to change/alter/modify these Terms of Use at any time by posting the changes on the Platform. Any changes are effective immediately upon posting to the Platform. Your continued use of the Platform thereafter constitutes your agreement to all such changed Terms of Use. We may, with or without prior notice, terminate any of the rights granted by these Terms of Use. You will comply immediately with any termination or other notice, including, as applicable, by ceasing all use of the Platform.

19.2. In accordance with applicable laws, you understand that we are required to notify you of these Terms of Use, regardless of whether it contains any amendments, at least

www.negra.in

once a year. You understand that you will not be able to opt out of this particular communication from us.

19.3. Nothing contained in these Terms of Use will be construed as creating any agency, partnership, affiliation, joint venture or other form of joint enterprise between us.

19.4. Our failure to require your performance of any provision hereof will not affect our full right to require such performance at any time thereafter, nor will our waiver of a breach of any provision hereof be taken or held to be a waiver of the provision itself.

19.5. In the event that any provision of these Terms of Use will be unenforceable or invalid under any applicable law or be so held by any applicable arbitral award or court decision, such unenforceability or invalidity will not render these Terms of Use unenforceable or invalid as a whole but these Terms of Use will be modified, to the extent possible, by the adjudicating entity to most fully reflect the original intent of the parties as reflected in the original provision.

The headings in the Terms of Use are for convenience only and will not be used in its interpretation.