

MY LIFE'S RULES - TERMS AND CONDITIONS

1. Introduction

Welcome to website namely www.mylifesrules.com ("Website") and the mobile application namely "MY LIFE'S RULES" ("Application"), a platform that brings you together and provided the information about clients/families' problems and solutions about it. And is focused on helping the clients/families through the digital product for solutions of their clients/families' problems through videos and related services for digital product. (Website and Application and its proprietor are hereinafter collectively referred to as ("**MLR -Platform**") owned and managed by "MY LIFE'S RULES" and its proprietor.

These Terms and conditions of Service along with Privacy Policy and other terms and conditions of the **MLR-Platform**, govern your visit and use of the **MLR-Platform** for clients/families through the digital product for the solutions through videos and related services for digital product of solutions for their clients/families' problems. **MLR-Platform** (together or individually referred to as "**Service**") operated by the Website and Application and its proprietor ("**MLR-Platform**").

In this Terms and conditions of Services "me", "we", "our" and "us" refers to the **MLR** Website and Application and **its Proprietor**, and "you", "your" and/or "Users" refers to the user of the "**MLR-Platform**". Our **MLR-Platform** is for the users intending to avail the Services. You must be 18 years of age or older to visit or use the Website and/or Application in any manner. If you are under the age of 18, you should review this Terms and conditions of Service with your parent or legal guardian to make sure that you and your parent or legal guardian understands and agrees to it and further, if required, you shall perform or undertake such activities which will entitle you to enter into a legally binding agreement with the "**MLR-Platform**". By visiting this Website and/or Application or accepting this Terms and conditions of Services, you represent and warrant to the "**MLR -Platform**" that you are 18 years of age or older, and that you have the right, authority and capacity to

use the Website and/or Application and agree to and abide by this Terms and conditions of Services.

THIS TERMS AND CONDITION OF SERVICES is an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000, rules made thereunder, and any other applicable statutes, as amended from time to time. This Terms and conditions of Services does not require any physical, electronic, or digital signature.

Please read all these Terms and conditions of Services carefully. By accessing the Website, application and utilising the Services on the “**MLR- Platform**”, you indicate, agree and acknowledge that you understand, agree and consent to this Terms and conditions of Services, our Privacy Policy and other terms and conditions of the “**MLR-Platform**” (“**Agreement**”), and to the collection and use of information in accordance with this Terms and conditions of Services. If you do not agree with **Agreements**, then you may not use the Service.

2. System Requirements

Use of the Services requires one or more compatible devices, Internet access, and may require obtaining updates or upgrades from time to time. Because use of the Services involves hardware, software, and Internet access, your ability to access and use the Services may be affected by the performance of these factors. High speed Internet access is recommended. You acknowledge and agree that such system requirements, which may be changed from time to time, are your responsibility.

3. Services

The “**MLR-Platform**” will provide the Services through digital product, and standard updates to the Services that are made generally available by the “**MLR-Platform**” during the term. The “**MLR-Platform**” may, in its sole discretion, discontinue the Services or modify the features of the Services from time to time without prior notice.

This app is applicable to all those families in various States of India. It is your responsibility to check all these solutions are helpful and useful to you and your families, then and then only you can make the payment of subscription. **MLR-Platform** is not liable for your payment of subscription by mistake, where one or more solutions does not applicable to you and your family, in this situation the order shall not be cancelled.

We have provided the informative **101** videos and **101** important solutions in pdf. The languages of said **101** videos are **Hindi and Marathi** and the language of solutions in pdf are **Marathi, Hindi and English**.

We have also provided the **INDEX IN PDF** at starting page as well as after successful payment of subscription at section of **INDEX IN PDF** in mobile application, you may download all these documents in **PDF**.

Subject to all the terms and conditions of the Agreement, the “**MLR-Platform**” grants non-exclusive, non-transferable, non-sublicensable right and license to access and use the “**MLR-Platform**” and the Service(s) solely for your family solutions of your family problems, but only in accordance with the Agreement and these Terms and conditions of Services (including without limitation any applicable service-specific terms), the documentation, and all applicable scope of Use descriptions.

4. Accounts

Use of Services on the **MLR-Platform** is available only to persons who can form legally binding contract. When you make the payment of subscription for service, you create an account with us, you guarantee that you are above the age of 18 years, and that the information you provide us is accurate, complete, and current always. Inaccurate, incomplete, or obsolete information may result in the immediate termination of your account on the **MLR-Platform**. In case the Service needs to be used by a person under the age of 18 years, then the account must be created by the parents or legal guardian who has agreed to these Terms and conditions of Services. In the event a person

below the age of 18 years utilizes the Service, it is assumed that he/she has obtained the consent of the parents or legal guardian, and such use is made available by the parents or legal guardian. The **MLR-Platform** and its proprietor will not be responsible for any consequence that arises because of misuse of any kind that may occur by virtue of any person registering for the Service.

You are responsible for maintaining the confidentiality of your account and/or password, including but not limited to the restriction of access to your computer and/or account. You agree to accept responsibility for all activities or actions that occur under your account and/or password, whether your password is with our Service or a third-party service. You must notify us immediately upon becoming aware of any breach of security or unauthorized use of your account.

You may not use as a username the name of another person or entity or that is not lawfully available for use, a name or trademark that is subject to any rights of another person or entity other than you, without appropriate authorization. You may not use as a username any name that is offensive, vulgar, or obscene.

We reserve the right to refuse service, terminate accounts, remove or edit content, or cancel orders in our sole discretion.

You can use this app in one mobile only, if you install **"MY LIFE'S RULES"** app in another mobile and login with your ID and password. You can successfully login in another mobile but logout from your previous mobile automatically. You cannot use this **"MY LIFE'S RULES"** app in multiple mobiles.

You must change your password. For that, you must go to the profile section and click on change password button, then you enter your old password then enter new password and then confirm your new password and click change password button, that's it, you can change your password. You are hereby highly requested to change your password after first login for the better security in future. You are hereby also requested not to share your password to other people for security reasons.

Information We Collect

Phone Number:

We collect your phone number during the account creation process to facilitate user verification and enhance account security. Your phone number may be used for the following purposes:

- Sending one-time verification codes.
- Providing customer support and service notifications.
- Sending updates and promotional communications.

We do not share your phone number with third parties for marketing purposes without your explicit consent.

Device ID:

We collect your device ID to uniquely identify your device and improve app functionality. This allows us to:

- Facilitate unique user access, ensuring that each account can only be accessed from authorized devices.
- Analyse usage patterns and troubleshoot technical issues.
- Optimize app performance and enhance user experience.

We may share aggregate data that does not identify individual users with our partners for analytical purposes.

Data Sharing and Disclosure

We may share your information in the following ways:

- With service providers who assist us in operating the app, such as cloud storage and analytics services.
- When required by law or to protect our rights and those of our users.

Data Security

We implement reasonable security measures to protect your personal information from unauthorized access, use, or disclosure. However, please be aware that no method of transmission over the internet or electronic storage is 100% secure.

Also, if you do not want this information to be stored in our app, you can go to the website www.mylifesrules.com and at “**My Profile**” section in app and click on **Data Deletion** in its footer, fill out the form in it and click on Submit, after which we will permanently delete your account and personal data within seven business days from this app.

User Rights

You have the right to:

- Access and review the personal information we hold about you.
- Request corrections to any inaccuracies in your data.
- Delete your account and personal information, subject to our data retention policy.

If you wish to exercise any of these rights, please contact us helpmylifesrules@gmail.com

5. Communications

When You use the Services or send emails or other data, information or communication to the **MLR-Platform**, you agree and understand that you are communicating with the **MLR-Platform** through electronic modes and other telecommunication modes and by using our Service, you agree to subscribe to newsletters, marketing or promotional materials and other information we may send via any and all electronic, digital and other telecommunication modes. However, you may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or by emailing at mylifesrules24@gmail.com.

The **MLR-Platform** may, based on any form of access to the Application or Services or Website or registrations through any source whatsoever, contact the User through WhatsApp, SMS, email, and call, to give information about its products as well as notifications on various important updates and/or to seek permission for demonstration of its products. The User expressly grants such permission to contact him/her through telephone, WhatsApp, SMS, e-mail and holds the

MLR-Platform indemnified against any liabilities including financial penalties, damages, expenses in case the User's mobile number is registered with **Do not Call (DNC)** database. By registering yourself, you agree to make your contact details available to **MLR-Platform** so that you may be contacted for the information and promotions through telephone, WhatsApp, SMS, email, etc.

6. Payment of Subscription

The **MLR-Platform** reserves the right to charge product payment of subscription and change its policies thereafter and from time to time. The **MLR-Platform** may at its sole discretion introduce new services and modify some or all the existing services offered on the **MLR-Platform**. In such an event the **MLR-Platform** reserves the unrestricted and discretionary right to change, rearrange, add or delete services offerings, the selections in those offerings, subscription, prices, and any other service may offer, at any time and accordingly, reserves, the right to introduce subscription for the new services and/or for some or all of the existing services on the **MLR-Platform**, as the case may be. Changes to the subscription and related policies shall automatically become effective immediately once implemented on the **MLR-Platform**. You shall be solely responsible for compliance of all applicable laws including those in India for making payments to the **MLR-Platform**. The **MLR-Platform** will endeavour to notify you online of any such change and its effective date.

The subscription amount is rupees 1999/- (**IN WORDS ONE THOUSAND NINE HUNDRED NINETY-NINE**), for the validity period of **REGISTRATION ORDER** is one year from the date and time of subscription. And the charges of appointment rupees 4999/- (**IN WORDS FOUR THOUSAND NINE HUNDRED NINETY-NINE**), per appointment for per person. You will discuss and consult with one person on a case, if you want to discuss and consult with two or more people, you will need to schedule a separate appointment for each person. which are discussed in 101 videos. You shall not take advice other than the cases discussed in 101 videos. After successful booking of your appointment, we will get in touch within 48 working hours, and then you can discuss

your family and legal problems through voice call, WhatsApp, email, and video calling, and must personally visit our office for the consultancy only. The validity period of **APPOINTMENT ORDER** is one year from the date and time of main **REGISTRATION ORDER**, **THOUGH THE APPOINTMENT ORDER DISPLAY DIFFERENT PERIOD.**

ADDITIONAL TERMS AND CONDITIONS FOR APPOINTMENT ORDER

a) If you have booked your appointment by going to Book Appointment, then for the said appointment, you and the person you want to explain, you must attend our register office on the date and time specified by us. In such a case, you will have to bear the entire travel expenses of you and all the persons accompanying you, as well as the entire cost of accommodation and food. The entire cost of this will be borne by you.

b) Also, if you have attended the said appointment with the above-mentioned person and due to some technical problem or unavoidable reason, your appointment could not be completed. And because of this, the person with whom you want to consult and explain, did not get time to explain or your appointment was scheduled for a later date, then in such a case, you will have to bear the entire travel expenses of you and all the persons accompanying you, as well as the cost of accommodation and food. The entire cost of this will be borne by you.

c) Once an appointment is booked, it will be explained to the same person only once for the same reason at the same time. Also, it will be explained to the person only once to change his mind.

d) We will **“try”** to change the mind of the person by explaining to him. We cannot give any assurance or guarantee that his mind will change or not. Also, we will **“try”** our best to change the mind and heart of the person for whom the appointment is booked. But if the person has made up his mind or has decided not to change his mind, then we cannot do anything about it. And we will not take any responsibility if his mind does not change. And My Life Rules or its

proprietors or other members shall not be responsible for it. And in such a case, the order of appointment shall not be cancelled under any circumstances. And amount of that appointment order shall not be refunded.

e) If two or more appointment orders are related to each other, all those appointment orders will be processed together, even if there is a significant gap between the serial numbers of those two or more appointment orders.

f) The person who has scheduled the appointment will be responsible for the travel, accommodation, food, and other expenses of the person who needs to be interviewed. Furthermore, the person who scheduled the appointment will be responsible for ensuring that the interviewee is present at our office on the date, time, and location specified by us.

g) Appointments will be taken in the order in which they are booked. In case many appointments are booked in Book an Appointment section and a person, or his family wants to complete his appointment urgently, such person or his family can complete his or his family's appointment urgently by paying the serial break charges. **"MY LIFE'S RULES"** and its **"PROPRIETOR"** shall have the right to determine the amount of serial break charges required to complete the appointment urgently. And these serial break charges shall change from time to time. And they shall be binding on all clients and their families i.e. those who have booked the appointment. You can get information about these serial break charges by visiting the office **in person, by phone, by SMS, or by WhatsApp.**

h) If anyone attempts to interfere, argue or fight with the **"PROPRIETOR"** of **"MY LIFE'S RULES"**, his employees or any other person, who approaches to quickly get his or his family's appointment by breaking the series, without paying the series breaking charges, appropriate civil and criminal action will be taken against such person and his family.

And the charges of rupees 1999/- (**IN WORDS ONE THOUSAND NINE HUNDRED NINETY-NINE**), for Awards and Rewards payment of subscription. There after you can only watch the Awards and Rewards video. The validity period of **AWARDS AND REWARDS ORDER** is one year from the date and time of main **REGISTRATION ORDER, THOUGH THE AWARDS AND REWARDS ORDER DISPLAY DIFFERENT PERIOD.**

You can place your order at both places through mobile application, as well as at the website namely www.mylifesrules.com. While making the subscription you must fill up the registration form and then you must pay online rupees 1999/- (**IN WORDS ONE THOUSAND NINE HUNDRED NINETY-NINE**), subscription charges for Registration order only. After completing the payment, you are automatically logged in the app if you place the order through mobile application. And if you place your orders through the above-mentioned website. After successful payment of subscription at website, you must download the **“MY LIFE’S RULES”** app and enter your 10-digit mobile number as your login ID and your password is also your 10-digit mobile number. ID and password are the same mobile number as you have entered while placing your order.

The facilities have been provided at the mobile app are index in PDF, solutions in pdf and its index, informative family problems cases 101 videos, appointment facility, enter suggestions, demo videos, your orders, wallet, profile, refer and earn, awards and rewards, notifications, Gallery, and logout etc.

you can use all the facilities at **“MY LIFE’S RULES”** app through mobile application, but you can also check your profile, your wallet, your orders, transfer payment details at mobile app as well as the website namely www.mylifesrules.com.

The tax invoice will be issued from the respective point of subscription and payment for the digital product and service. The tax invoice will be provided with the total price for the digital product and service inclusive of taxes. You may download or share your tax invoice for the only purpose of printing.

Subscription/typographical error: If the **MLR-Platform** comes across any typographic errors with respect to subscription or services information, the **MLR-Platform** shall have the right to rectify the same or cancel the orders.

7. Contests and Promotions

Any contests, sweepstakes, or other promotions (**collectively, "Promotions"**) made available through Service may be governed by rules that are separate from these Terms and conditions of Service. If you participate in any **"Promotions"**, please review the applicable rules as well as our **Privacy Policy**. If the rules for a **Promotion** conflict with these Terms and conditions of Service, rules for **"Promotion will prevail."**

The **MLR-Platform** may conduct competitions from time to time and you agree to allow the **MLR-Platform** to use the submissions by you including but not limited to videos, written content, craft work etc for promotional purposes. All rights will be reserved by the **MLR-Platform** for usage of such submissions by you. You additionally permit the **MLR-Platform** to use every kind of information submitted by you like photos, videos etc, for promotional campaigns as it so pleases, and you will cease to have any rights on the same once your submissions are made to the **MLR-Platform**.

We'll let you know when we decide on **Awards and Rewards Scheme**.

The Referral persons are only the promoters of **MLR-Platform** and not the agents of **MLR-Platform**, so **MLR-Platform** and its proprietor shall not be liable for any fraud or misappropriation of any amount of money made by the referral persons. If we receive any complaint or information, that any referral person makes any fraud, or misappropriation of any amount of money, then his or her account will be deleted permanently without prior notice, and he or she shall not be entitled for any service or benefit furthermore.

You (the referral) must provide the true and correct information about your bank details with the pan card number etc. It is your responsibility

not to share your login **ID** and **PASSWORD** with other person, for the reason, to keep the secure your above bank details. it is highly recommended and requested to you to change the password for your better security.

You can recover your password at first login page. just click on reset password bar and enter your full name and login mobile number which you have used at the time of purchase, you will get **SMS** which contains your password.

The refer and earn means you will get **10%** amount of rupees **1999/- (IN WORDS ONE THOUSAND NINE HUNDRED NINETY-NINE)** if someone use your referral code and make the app subscription payment.

To generate your referral code, you must go to refer and earn section and enter your all bank details with the pan card number and then click on save details and then click on generate referral code. your referral code will be generated automatically. and it's appeared in next column. you can share your referral code to others. if anybody use your referral code while making the payment of subscription, you will get **10%** amount of the price that is rupees **200/- (IN WORDS RUPEES TWO HUNDRED)** only. Bank details with pan card number is mandatory.

THE AMOUNT OF REFER AND EARN SHALL BE SUBJECT TO THE DEDUCTION OF TRANSACTION CHARGES OF RUPEES 50/- PER TRANSACTION AS WELL AS TDS AND OTHER TAXES (IF ANY) AND SHALL BE BORNE BY YOU. TRANSACTION CHARGES WILL CHANGE FROM TIME TO TIME AS REQUIRED.

We will transfer your Refer and Earn amount to your bank account after **15 (fifteen)** days, and it will reflect in your bank account within the next **7 (seven)** days. This means, you will receive your Refer and Earn amount within **21 (twenty-one)** days. There must be minimum **5 (five)** transactions are for the transfer. And it is mandatory.

You can see the details of your refer and earn amount in the section namely my wallet, as well as in the profile. It is display refer and earn amount.

you can download the report of all the transactions in my wallet section on the website in two formats xlsx and PDF. For that you should visit the website www.mylifesrules.com.

8. Use of the MLR-Platform and the Services

You may use the **MLR-Platform** and the Services only for lawful purposes and in accordance with these Terms and conditions of Services.

You hereby agree not to use the MLR-Platform and the Services:

- (i) In any way that violates any applicable national or international law or regulation.
- (ii) For the purpose of exploiting, harming, or attempting to exploit any person or harm minors in any way by exposing them to inappropriate content or otherwise.
- (iii) To transmit, or procure the sending of, any advertising or promotional material, including any “junk mail”, “chain letter,” “spam,” or any other similar solicitation.
- (iv) To impersonate or attempt to impersonate **MLR-Platform**, and its employee, another user, or any other person or entity.
- (v) In any way that infringes upon the rights of others, or in any way is illegal, threatening, fraudulent, or harmful, or in connection with any unlawful, illegal, fraudulent, or harmful purpose or activity.
- (vi) To engage in any other conduct that restricts or inhibits anyone’s use or enjoyment of Service, or which, as determined by us, may harm or offend **MLR-Platform** or users of Service or expose them to liability.

Additionally, you must agree not to:

- (i) Use Service in any manner that could disable, overburden, damage, or impair Service or interfere with any other party’s use of Service, including their ability to engage in real time activities through Service.

(ii) Use any “deep-link”, “page-scrape”, “robot”, “spider”, or other automatic device, process, program or means to access the **MLR-Platform** and/or the Service for any purpose, including monitoring or copying any of the material on the **MLR-Platform**.

(iii) Use any manual process to monitor or copy any of the material on Service or for any other unauthorized purpose without our prior written consent.

(iv) Use for any purpose that is unlawful or otherwise prohibited by these Terms and conditions of Services, or for other activity which infringes the rights of the **MLR-Platform** or others.

(v) Use any device, software, or routine that interferes with the proper working of the **MLR-Platform**.

(vi) Introduce any viruses, trojan horses, worms, logic bombs, or other material which is malicious or technologically harmful.

(vii) Attempt to gain unauthorized access to, interfere with, damage, or disrupt any parts of Service, the server on which the **MLR-Platform** is stored, or any server, computer, or database connected to Service.

(viii) Attack the **MLR-Platform** via a denial-of-service attack or a distributed denial-of-service attack.

(ix) Take any action that may damage or falsify **MLR-Platform** rating.

(x) In any way decompile, reverse engineer, or disassemble any material or content on the Website.

(xi) Otherwise attempt to interfere with the proper working of the **MLR-Platform** and the Service.

9. Payment

The **MLR-Platform** enables payments via payment service providers (“PSP”) partners, and the User should take care not to share his personal UPI pin or OTP with any third party intentionally or

unintentionally. The **MLR-Platform** never solicits information such as UPI pin or OTP over a call or otherwise. The **MLR-Platform** and its proprietor shall not be liable for any fraud due to the sharing of such details by the User. The providers providing Third Party Services / PSP partners shall not be liable for any fraud due to sharing of such details by the User.

You shall pay the transaction price and purchase subscription price for the ordered-on website and mobile application only through Electronics fund transfer, through Razorpay payment getaway online.

While availing any of the payment methods available on the **MLR-Platform**, the **MLR-Platform** and its proprietor shall not be responsible or assume any liability, whatsoever in respect of any loss or damage arising directly or indirectly to you due to:

- A) Lack of authorisation for any transaction; or
- B) Exceeding the pre-set limit mutually agreed by you and between the third-party bank; or
- C) Any payment issues arising out of the transaction; or
- D) Decline of transaction for any other reasons.

Applicability of GST: You hereby confirm that you are not registered or required to be registered under the applicable Goods and Services Tax Act. Accordingly, you confirm that the goods and services tax (GST) is not applicable to the services provided by you through the **MLR-Platform**.

It is hereby confirmed that we shall not be responsible for any of your GST liability arising on the services rendered by you through the **MLR-Platform** or otherwise.

Further, in case of any tax, penalty or any other costs incurred by us due to non-compliance or non-communication or any other action or omission attributable to you in relation to the afore-mentioned aspects on GST, such implications including but not limited to taxes, interest and penalties, shall be immediately reimbursable by you to us.

10. Refund/Cancellation

- A) Please make the payments after carefully reading all the terms and conditions as once the payment is initiated, it shall be considered final and cannot be cancelled.
- B) The **MLR-Platform** does not support refunds in any form for the payment transactions being enabled on the Platform. If the User has entered the wrong number/VPA ID, then the **MLR-Platform** and its proprietor shall not a liable party in the transaction.

11. Analytics

We may use third-party service providers to monitor and analyses the use of our Service.

12. Intellectual Property

The **MLR-Platform** and its original content (excluding Content provided by users), features and functionality, structure, expression, “look and feel”, all graphics, user interfaces, visual interfaces, photographs, trademarks, logos, sounds, music, artwork, and computer code (“**MLR-Platform Data**”) are and will remain the exclusive property of the “**MLR-Platform**” and its “**Proprietors**”. The **MLR-Platform** is protected by copyright, trademark, and other applicable laws in the jurisdiction applicable to the operations of the **MLR-Platform**. Our trademarks may not be used in connection with any product or service without the prior written consent of the **MLR-Platform**.

Except as expressly provided in these Terms and conditions of Services, no part of the **MLR-Platform** and no **MLR-Platform Data** may be copied, reproduced, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted or distributed in any way (including “mirroring”) to any other computer, server, website or other medium for publication or distribution or for any commercial use, without the **MLR-Platform**’s express prior written consent. **MLR-Platform Data** on the **MLR-Platform** is solely for your personal, limited, and non-exclusive use. Use of the **MLR-Platform Data** on any other web site or networked computer environment or use of the **MLR-Platform Data** for any purpose other than personal, non-commercial use is a violation

of the copyrights, trademarks, and other proprietary rights, and is prohibited.

13. Copyright Policy

We respect the intellectual property rights of others and expect our users to do the same. The **MLR-Platform** may terminate in appropriate circumstances the accounts of users who infringe or are believed to be infringing the rights of copyright holders.

14. Error Reporting and Feedback

You may provide us either directly at the website namely mylifesrules24@gmail.com or via **SMS** or **WHATSAPP** and tools with information and feedback concerning errors, suggestions for improvements, ideas, problems, complaints, and other matters related to our Service ("Feedback"). You acknowledge and agree that: (i) you shall not retain, acquire or assert any intellectual property right or other right, title or interest in or to the Feedback; (ii) **MLR-Platform** may have development ideas similar to the Feedback; (iii) Feedback shall not contain confidential information or proprietary information from you or any third party; and (iv) **MLR-Platform** is not under any obligation of confidentiality with respect to the Feedback. In the event the transfer of the ownership to the Feedback is not possible due to applicable mandatory laws, you grant **MLR-Platform** and its affiliates an exclusive, transferable, irrevocable, free-of-charge, sub-licensable, unlimited, and perpetual right to use (including copy, modify, create derivative works, publish, distribute, and commercialize) Feedback in any manner and for any purpose.

15. Links to Other Web Sites

Our **MLR-Platform** uses third party application program interfaces and may contain links to third party web sites or services that are not owned or controlled by the **MLR-Platform**.

The **MLR-Platform** has no control over, and assumes no responsibility for the content, privacy policies, or practices of any third-party web

sites or services. We do not warrant the offerings of any of these entities/individuals or their websites.

YOU ACKNOWLEDGE AND AGREE THAT MLR-PLATFORM AND ITS PROPRIETOR SHALL NOT BE RESPONSIBLE OR LIABLE, DIRECTLY OR INDIRECTLY, FOR ANY DAMAGE OR LOSS CAUSED OR ALLEGED TO BE CAUSED BY OR IN CONNECTION WITH USE OF OR RELIANCE ON ANY SUCH CONTENT, PRODUCTS/GOODS OR SERVICES AVAILABLE ON OR THROUGH ANY SUCH THIRD PARTY WEB SITES OR SERVICES.

WE STRONGLY ADVISE YOU TO READ THESE TERMS AND CONDITIONS OF SERVICE AND PRIVACY POLICIES OF ANY THIRD PARTY WEB SITES OR SERVICES THAT YOU VISIT.

16. Disclaimer of Warranty

THE MLR-PLATFORM AND SERVICES AND THE MLR-PLATFORM DATA ARE PROVIDED BY MLR-PLATFORM ON AN "AS IS" AND "AS AVAILABLE" BASIS. MLR-PLATFORM MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AS TO THE OPERATION OF THEIR MLR-PLATFORM AND THE SERVICES, OR THE INFORMATION, CONTENT OR MATERIALS INCLUDED THEREIN. YOU EXPRESSLY AGREE THAT YOUR USE OF THE MLR-PLATFORM, THEIR CONTENT, AND ANY SERVICES OR DIGITAL PRODUCT OBTAINED FROM US IS AT YOUR SOLE RISK.

NEITHER MLR-PLATFORM NOR ANY PERSON ASSOCIATED WITH MLR-PLATFORM MAKES ANY WARRANTY OR REPRESENTATION WITH RESPECT TO THE COMPLETENESS, SECURITY, RELIABILITY, QUALITY, ACCURACY, OR AVAILABILITY OF THE SERVICES OR ITS CONTENT. WITHOUT LIMITING THE FOREGOING, NEITHER MLR-PLATFORM NOR ANYONE ASSOCIATED WITH MLR-PLATFORM REPRESENTS OR WARRANTS THAT THE PLATFORM, THEIR CONTENT, OR ANY SERVICES OR ITEMS OBTAINED THROUGH THE SERVICES WILL BE ACCURATE, RELIABLE, ERROR-FREE, OR UNINTERRUPTED, THAT DEFECTS WILL BE CORRECTED, THAT THE SERVICES OR THE MLR-PLATFORM THAT MAKES IT AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS OR THAT THE MLR-PLATFORM

OR ANY SERVICES OR DIGITAL PRODUCT OBTAINED THROUGH THE MLR-PLATFORM WILL OTHERWISE MEET YOUR NEEDS OR THE EXPECTATIONS.

MLR-PLATFORM HEREBY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, AND FITNESS FOR PARTICULAR PURPOSE. THE MLR-PLATFORM AND ITS PROPRIETORS WILL NOT BE LIABLE FOR ANY LOSSES, DAMAGES OR CLAIMS BY YOU OR ANY THIRD-PARTY IN THIS REGARD.

THE FOREGOING DOES NOT AFFECT ANY WARRANTIES WHICH CANNOT BE EXCLUDED OR LIMITED UNDER APPLICABLE LAW.

17. Indemnity and Limitation of Liability

EXCEPT AS PROHIBITED BY LAW, YOU WILL HOLD US AND OUR LICENSOR, OFFICERS, DIRECTORS, EMPLOYEES, OTHER LICENSEE AND AGENTS (IF ANY) HARMLESS FOR ANY LOSS, DAMAGE, OR CLAIM, HOWEVER IT ARISES (INCLUDING ATTORNEYS' FEES AND ALL RELATED COSTS AND EXPENSES OF LITIGATION AND ARBITRATION, OR AT TRIAL OR ON APPEAL, IF ANY, WHETHER OR NOT LITIGATION OR ARBITRATION IS INSTITUTED), WHETHER IN AN ACTION OF CONTRACT, NEGLIGENCE, OR OTHER TORTIOUS ACTION, OR ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT, INCLUDING WITHOUT LIMITATION ANY CLAIM FOR PERSONAL INJURY OR PROPERTY DAMAGE, ARISING FROM THIS AGREEMENT AND ANY VIOLATION BY YOU OF ANY CENTRAL, STATE, OR LOCAL LAWS, STATUTES, RULES, OR REGULATIONS OR TERMS AND CONDITIONS OF SERVICE, EVEN IF MLR-PLATFORM HAS BEEN PREVIOUSLY ADVISED OF THE POSSIBILITY OF SUCH LOSSES OR DAMAGE OR CLAIMS. EXCEPT AS PROHIBITED BY LAW, IF THERE IS LIABILITY FOUND ON THE PART OF MLR-PLATFORM, IT WILL BE LIMITED TO THE AMOUNT PAID BY YOU FOR THE DIGITAL PRODUCTS AND/OR SERVICES ON THE MLR-PLATFORM.

UNDER NO CIRCUMSTANCE, INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE, SHALL THE MLR-PLATFORM SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, DAMAGES FOR LOST PROFITS, BUSINESS INTERRUPTION AND LOSS OF PROGRAMS OR INFORMATION ARISING OUT OF THE USE OF OR INABILITY TO USE THE MLR-PLATFORM OR CONSEQUENTIAL DAMAGES THAT RESULT FROM THE USE OF, OR THE INABILITY TO USE, INCLUDING BUT NOT LIMITED TO THE INFORMATION, CONTENT, MATERIALS ON THE MLR-PLATFORM, OR ANY PART THEREOF. WHILE THE MLR-PLATFORM SHALL TAKE REASONABLE PRECAUTIONS AGAINST SECURITY BREACHES, THE MLR-PLATFORM OR INTERNET TRANSMISSION IS NOT COMPLETELY SECURE, AND AS SUCH, THE MLR-PLATFORM SHALL NOT BE LIABLE FOR ANY INDIRECT, SPECIAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES THAT MAY RESULT FROM UNAUTHORIZED ACCESS, HACKING, DATA LOSS, OR OTHER BREACHES THAT MAY OCCUR.

18. Termination

We may terminate or suspend your account and bar access to the **MLR-Platform** or any of the Services immediately, without prior notice or liability, under our sole discretion, for any reason whatsoever and without limitation, including but not limited to a breach of these Terms and conditions of Services or any other Agreement.

If you wish to terminate your account, you may simply discontinue using Service.

All provisions of these Terms and conditions of Services which by their nature should survive termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity, and limitations of liability. Notwithstanding the foregoing, if you breach these Terms and conditions of Services or Privacy Policy or other rules and policies, the **MLR-Platform** reserves the right to recover any amounts due and owing by you or to take strict legal action including but not limited to a referral to the appropriate police or other authorities for initiating criminal or other proceedings against you.

19. Governing Law and Jurisdiction

These Terms and conditions of Services shall be governed and construed in accordance with the laws of India, which governing law applies to agreement without regard to its conflict of law provisions, and any disputes relating to these Terms and conditions of Services and other Agreements will be subject to the exclusive jurisdiction of the courts of Tuljapur and Hon'ble Bombay high court, bench at Aurangabad (Chhatrapati Sambhajinagar), Maharashtra, India.

20. Force Majeure

The **MLR-Platform** and its proprietor is not liable for any delay in the performance or non-performance of any of its obligations hereunder and shall not be liable for any loss or damages caused thereby where the same is occasioned by any cause whatsoever that is beyond our control including but not limited to an act of God, war, civil disturbance, governmental or parliamentary restrictions, prohibitions or enactments of any kind, or accident or non-availability, any endemic, pandemic, epidemic or outbreak of any disease including Covid-19.

21. Changes to Service

We reserve the right to withdraw or amend our Services, and any service or material we provide via the **MLR-Platform**, in our sole discretion without notice. We will not be liable if for any reason all or any part of Service is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the **MLR-Platform** or the Services, or the entire **MLR-Platform**, to users, including registered users.

22. Amendments to Terms and Conditions.

We may amend this Terms and conditions of Services at any time by posting the amended terms on the **MLR-Platform**. It is your responsibility to review these Terms and conditions of Services periodically.

Your continued use of the **MLR-Platform** following the posting of revised Terms and conditions means that you accept and agree to the changes. You are expected to check this page frequently, so you are aware of any changes, as they are binding on you.

By continuing to access or use our **MLR-Platform** and the Services after any revisions become effective, you agree to be bound by the revised terms. If you do not agree to the new terms, you are no longer authorized to use the **MLR-Platform** and the Service.

23. Waiver and Severability

No waiver by **MLR-Platform** of any term or condition set forth in Terms and conditions shall be deemed a further or continuing waiver of such terms and conditions or condition or a waiver of any other term or condition, and any failure of **MLR-Platform** to assert any right or provision under Terms and conditions of Services shall not constitute a waiver of such right or provision.

If any provision of Terms and conditions is held by a court or other tribunal of competent jurisdiction to be invalid, illegal, or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of these Terms and conditions of Services will continue in full force and effect.

24. Assignment www.mylifesrules.com

The **MLR-Platform** may transfer, sub-contract or otherwise deal with its rights and/or obligations under these Terms and conditions of Services without notifying you or obtaining your consent.

You are permitted to download the **PDF** document at **INDEX IN PDF** section at starting page as well as at **INDEX IN PDF** section inside the mobile application after the successful payment of subscription.

You may not transfer, sub-contract or otherwise deal with your rights and/or obligations under these Terms and conditions of Services.

25. Acknowledgement

BY USING THE MLR-PLATFORM OR OTHER SERVICES PROVIDED BY US, YOU ACKNOWLEDGE THAT YOU HAVE READ THESE TERMS AND CONDITIONS OF SERVICE AND AGREE TO BE BOUND BY THEM. AND ALSO, YOU ACKNOWLEDGE THAT YOU HAVE WATCHED ALL THE DEMO VIDEOS BEFORE PROCEEDING FOR PLACING THE ORDER AND PROCEED FOR THE SUBSCRIPTION.

IF ANY AMBIGUITY ARISES FROM ANY EXISTING TERMS AND CONDITIONS OR ANY SILENT TERMS AND CONDITONS, THE DECISION OF MLR-PLATFORM AND ITS PROPRIETOR SHALL BE FINAL AND IT SHALL BE BINDING ON YOU.

26. Contact Us

Please send your feedback, comments, requests or suggestions for technical support by email: mylifesrules24@gmail.com. And, at suggestion section in mobile application.

In accordance with the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021, the name and contact details of the Grievance Officer are provided below:

Name: - Mr. Kiran Kulkarni - Proprietor – “MY LIFE’S RULES”

Address: - Near Rajgad Bhakt Niwas, Dharashiv Road, Tuljapur,
District- Dharashiv, Maharashtra 413601

Email: - mylifesrules24@gmail.com

Mobile: - 09850310308 (WhatsApp, voice, and video calling)

