



TERMS AND CONDITIONS

Welcome to Machpay Fintech LLP. These Terms and Conditions govern the use of our website, mobile applications, technology platforms, educational technology services, software solutions, and related services.

By accessing or using our services, you agree to comply with these Terms and Conditions.

1. About Our Services

Machpay is an education technology (EdTech) and software solutions provider. We build and offer technology-enabled products and services, including:

- Educational technology (EdTech) services, including online courses, learning programs, course enrollment, and digital learning content.
- Learning Management Systems (LMS) and educational platform solutions.
- Software development, SaaS products, and custom technology solutions.
- Web and mobile applications, platforms, and other digital technology products.
- Implementation, integration, support, and maintenance services for our technology products.
- Fee collection and payment facilitation in connection with the products and services offered above, through authorized banking and payment partners.
- Other technology and value-added services introduced from time to time.

2. User Eligibility

To use our services, you must:

- Be at least 18 years of age or use the service under parental/guardian supervision.
- Provide accurate and complete information.
- Comply with applicable laws and regulations.

3. User Registration

Users may be required to create an account or provide personal details to access certain products or services.

You agree to:

- Maintain accurate account information.
- Keep login credentials confidential.
- Notify us immediately of any unauthorized account access.

4. Payments and Transactions

- Payments for our products and services are processed through authorized banking and payment partners.
- Users must ensure sufficient funds are available before initiating a payment.
- Once successfully processed, transactions may not be reversible unless permitted by applicable policies.
- Machpay acts as a technology service provider and does not guarantee uninterrupted banking or network services operated by third parties.

5. Fees and Charges

- Applicable subscription fees, service fees, taxes, or other charges will be displayed before purchase or transaction confirmation.
- Users agree to pay all applicable charges associated with the products and services used.

6. Refund and Cancellation Policy

- Refunds, if applicable, shall be processed in accordance with our Refund and Cancellation Policy and, where relevant, the policies of the respective educational institution, training partner, or service provider.
- Processing timelines may vary depending on banking and payment partner procedures.
- Certain products and services may be non-refundable.

7. KYC and Compliance

To comply with regulatory requirements, Machpay may:

- Request identity verification documents.
- Conduct Know Your Customer (KYC) checks.
- Suspend or restrict services if required by law or regulatory authorities.

8. User Responsibilities

Users shall not:

- Use the platform for unlawful activities.
- Submit false, misleading, or fraudulent information.
- Attempt unauthorized access to systems or data.
- Interfere with platform operations or security mechanisms.

9. Privacy and Data Protection

- User information is collected and processed in accordance with our Privacy Policy.
- We implement reasonable security measures to protect customer data.
- Users consent to the collection and use of information necessary for providing services and meeting regulatory obligations.

10. Intellectual Property

All trademarks, logos, content, software, source code, and materials available through our platforms are the property of Machpay or its licensors.

Users may not copy, reproduce, modify, or distribute any content without prior written permission.

11. Service Availability

While we strive to provide uninterrupted services:

- Availability may be affected by maintenance, technical issues, hosting or network infrastructure, or third-party service providers.
- Machpay does not guarantee continuous or error-free operation of the platform.

12. Limitation of Liability

Machpay shall not be liable for:

- Delays caused by banks, payment service providers, hosting or infrastructure providers, or other third-party service providers.
- User errors in transaction or account details.
- Losses arising from unauthorized use due to user negligence.
- Indirect, incidental, or consequential damages.
- Our liability, if any, shall be limited to the value of the affected product, service, or transaction, subject to applicable law.

13. Suspension or Termination

Machpay reserves the right to suspend or terminate access to services if:

- These Terms are violated.
- Fraudulent or suspicious activity is detected.
- Required by law, regulatory authorities, or service partners.

14. Indemnity

Users agree to indemnify and hold harmless Machpay, its directors, employees, partners, and affiliates from any claims, losses, liabilities, or expenses arising from misuse of the platform or violation of these Terms.

15. Governing Law and Jurisdiction

These Terms shall be governed by the laws of India.

Any disputes arising from these Terms shall be subject to the exclusive jurisdiction of the courts located in Chennai, Tamil Nadu.

16. Changes to Terms

Machpay may update these Terms and Conditions from time to time. Updated versions will be published on our website and become effective upon publication.

17. Contact Us

For any questions, complaints, or support requests, please contact:

Machpay Fintech LLP

No. 26, O Block, 18th Avenue, Ashok Nagar, Chennai – 600083

Email: **Contact@machpay.in**

Contact Number : **7092921587**

