

# ■ Terms & Conditions

## 1. Introduction & Acceptance

By accessing or using our website and services (BGMI tournaments, share market analysis, financial products, and real estate services), you agree to be bound by these Terms & Conditions. If you do not agree, please discontinue using our services.

## 2. Eligibility

- BGMI Tournaments: Minimum age requirement is 16+ (with parental consent) or 18+.
- Financial Products (Credit Card, Personal Loan): Minimum age 18 years with valid KYC.
- Real Estate Services: Available only to individuals 18 years or older.

## 3. Use of Services

- Gaming: Users must play fair; cheating, hacking, or misuse will result in disqualification.
- Share Market Analysis: Provided for informational and educational purposes only, not as professional financial advice.
- Financial Services: Credit card/loan approvals are subject to third-party banks/NBFCs and not guaranteed.
- Real Estate: Property details are provided for consultation; availability and transactions are the responsibility of respective sellers/buyers.

## 4. User Responsibilities

Users must provide accurate and updated information, maintain confidentiality of account credentials, and avoid illegal activities including fraud, data misuse, hacking, or spamming.

## 5. Payment & Refund Policy

- Tournament entry fees are non-refundable unless the event is canceled by us.
- Financial/real estate service charges must be paid as applicable.
- Refunds, if any, will follow specific policies mentioned at the time of service.

## 6. Intellectual Property

All content, logos, tournament formats, market reports, and materials on our platform are our intellectual property. Users may not copy, distribute, or misuse them without written permission.

## 7. Limitation of Liability

- BGMI: We are not responsible for game server issues, disconnections, or glitches.
- Stock Market Analysis: We are not liable for financial losses; analysis is informational only.

- Credit Cards/Loans: We act only as facilitators; liability rests with banks/NBFCs.
- Real Estate: We are not responsible for disputes between buyers and sellers.

## **8. Termination of Services**

We reserve the right to suspend or terminate user accounts if any violation of these Terms occurs.

## **9. Privacy & Data Protection**

All user data will be collected and used in accordance with our Privacy Policy.

## **10. Governing Law & Dispute Resolution**

These Terms shall be governed by the laws of India. Any disputes shall be resolved through arbitration or in courts of competent jurisdiction.

## **11. Changes to Terms**

We may modify these Terms at any time. Continued use of our services after updates means you accept the revised Terms.