

Terms & Conditions

These Terms and Conditions ("Terms") govern your use of the Wise Banker mobile application and any associated website ("Wise Banker" or "the Platform"). Please read these Terms carefully before using the Platform. By accessing or using the Platform, you acknowledge that you have read, understood, and agreed to be bound by these Terms.

Wise Banker empowers users to **take control of their personal finances** by managing their expenses, setting daily spending limits, and tracking savings goals—**all through manual data input**. The app does not rely on any automated bank integrations or third-party systems.

Wise Banker acts solely as a technology enabler and does not directly provide or underwrite any financial products or services. The Company reserves the right to update, revise, or modify these Terms at any time without prior notice. It is your responsibility to periodically review these Terms to stay informed of any changes.

These Terms and Conditions ("Terms") govern your access to and use of the **Wise Banker** app ("App"), provided by **Wise Banker** ("we", "our", "us"). By using the App, you agree to comply with and be bound by these Terms and any applicable laws and regulations. If you do not agree with these Terms, please do not use the App.

This document is an electronic record in the form of an electronic contract by and between You and Us under the Information Technology Act, 2000 ("IT Act"), the rules made thereunder, as applicable, and the provisions pertaining to electronic records in various statutes as amended by the IT Act. This electronic record is generated by a computer system and does not require any physical, electronic or digital signature.

Acceptance of the Terms and Conditions

1. Please read these Terms carefully before using the Platform, as they constitute a binding agreement between (a) You (the user); and (b) Us, i.e., the operator of the Wise Banker platform. By accessing or using the Platform, You agree to be bound by these Terms, along with our Privacy Policy and Disclaimer Notice. Even if You are only browsing the Platform or viewing the features and tools listed, You will still be deemed to have accepted and be bound by these Terms, the Privacy Policy, and the Disclaimer Notice. If You do not agree to these Terms or any part of our policies, You must refrain from accessing or using the Platform.

2. By accessing or using the Platform, You agree to: **Provide accurate and complete information:** You must provide true, accurate, current, and complete information about yourself as requested during the signup or usage process on the Platform. **Keep your information updated:** You agree to maintain and promptly update your information as necessary to keep it true, accurate, current, and complete at all times.
3. If You provide any information that is untrue, inaccurate, not current, or incomplete, or if We have reasonable ground to suspect that such information is untrue, inaccurate, not current, or incomplete, We reserve the right to suspend or terminate or freeze Your access to the Platform (or any portion thereof), at any time without notice.
4. We collect and store certain personal information provided by You—such as your name, email address, contact number, and other relevant details—in a secure database. Based on this information, You may be provided with a designated account on the Wise Banker Platform, which may include a login ID and password, or another unique identifier. You are solely responsible for maintaining the confidentiality of your login credentials and for all activities that occur under your account. You agree to immediately notify Us of any unauthorized access, use, or security breach related to your account. The Company shall not be liable for any loss or damage arising from your failure to protect your account information.
5. We reserve the right to freeze or terminate Your designated account on the Platform to comply with applicable laws or follow the order of a court of competent jurisdiction or directions/orders of any regulatory body or government authority
6. For information about the Company's policies and practices regarding the collection and use of Your personal information, please read the Privacy Policy. It is clarified by Us and agreed and acknowledged by You that in the event of any breach or non-compliance by You with the Privacy Policy, We may take any action under these Terms or any applicable laws.
7. Upon Your consent to these Terms and other policies, We hereby grant You a limited, personal, revocable, non-assignable, non-transferable, and non-exclusive license to use the Platform and offerings available on the Platform. This license is for the sole purpose of enabling You to avail the offerings available on the Platform in the manner expressly permitted by these Terms and other policies.
8. It is clarified that the **Privacy Policy** and **Disclaimer Notice** form an integral part of these Terms and must be read in conjunction with them. If any provision of these Terms is found to be unlawful, invalid, or unenforceable under applicable

law, such provision shall be deemed severable and shall not affect the validity or enforceability of the remaining provisions. For the avoidance of doubt, the remaining provisions of these Terms shall remain in full force and effect and shall continue to be binding on You.

Offerings on the Platform

1. Wise Banker is an independent, technology-driven platform that provides tools for managing personal finances. The platform allows users to track expenses, set financial goals, and monitor spending habits over time. The platform functions solely as a **financial data management tool**, allowing users to manually input and organize their financial information through its mobile application.
2. The functions of the Platform require an internet connection to operate fully. For example, the generation of notifications depends on the system settings of the device on which the Platform is installed and requires such device to be connected to the internet. To use the offerings available on the Platform, Users must ensure that the concerned device has stable access to the internet for the functionalities to perform, as intended.
3. **Before making any financial decisions based on the information or products available on the Wise Banker Platform, we strongly encourage You to consult with a qualified financial advisor to ensure the choices align with Your personal financial goals and risk profile.**

Registration on the Platform

1. You must be at least 18 (eighteen) years of age or older (in case you are an individual), have a sound mind and not be debarred by any law to contract in order to access and use the Platform. If You use the Platform or the Offerings on the Platform on behalf of someone else (including but not limited to, as a legal representative of another individual or an entity), You must be authorized by such individual or entity. Our Platform is accessible to children under the age of 18 (eighteen), however, the Company strongly encourages parents and guardians to supervise the online activities of their minor children.
2. The Wise Banker Platform and the services offered therein are intended solely for registered Users who have completed the sign-up process and fulfilled the necessary

Know-Your-Customer (“KYC”) requirements as specified on the Platform. To access the full range of features, as well as managing expenses and setting financial goals—you must complete the registration process by submitting the required information (“Registration Data”) and accept these Terms. Upon such acceptance, these Terms shall become legally binding upon You, including any amendments made by Us and published on the Platform from time to time. You shall not dispute the validity of these Terms on the grounds of electronic execution. For clarity, ‘Acceptance’ refers to Your action of clicking the “Accept” button during registration or continuing to use any part of the Platform or its services, which will be treated as an indication of Your agreement to be bound by these Terms.

3. Upon successful completion of the registration process, You will be assigned a unique username (“User ID”) to access the Wise Banker Platform as a registered User. To authenticate Your access, You will be required to enter a one-time password (“OTP”) sent to Your registered mobile number or email each time You log in (collectively referred to as “Login Credentials”). You are solely responsible for maintaining the confidentiality and security of Your Login Credentials and for all activities carried out under Your User ID or account. Wise Banker will consider all actions performed using Your Login Credentials as authorized by You and shall not be held liable for any loss or damage resulting from unauthorized access due to Your failure to secure Your account. You agree to immediately notify Wise Banker of any suspected unauthorized use or breach of security. You also agree not to sell, share, or transfer Your User ID, or permit any third party to use or access Your account. Wise Banker reserves the right to suspend or terminate accounts, refuse service, or remove content at its sole discretion.
4. Please be aware that We reserve the right to revoke Your access to the Wise Banker Platform, subject to our reasonable discretion. In this regard, We may also choose to suspend Your account or Your access to the same. As a registered User, in such an event, You may contact our support team to assist You resolve the situation.

Fees

- a. Currently, the services and features offered on the Wise Banker Platform are available to Users free of charge. However, You acknowledge and agree that Wise Banker reserves the right to introduce service or subscription fees in the future for access to certain features or functionalities. In the event of any such changes, We will notify You at least 30 (thirty) days in advance via Your registered email address and display the applicable details prominently on the Platform.
- b. The Platform does **not facilitate or process any payments or financial transactions** on behalf of Users or partner institutions. Any fees, charges, or costs related to financial

products or services listed on the Platform are determined solely by the respective banks or NBFCs.

Privacy and data protection

- a. We shall use Your data specifically for providing the offerings available on the Platform in accordance with our Privacy Policy.
- b. You hereby provide Your explicit consent to share Your data with Us, Partner Banks, NBFCs, and our associate or affiliate entities solely to the extent required to deliver the services offered through the Wise Banker Platform. This includes but is not limited to enabling product discovery, connecting You with the relevant sales or support teams of financial institutions, enhancing Your user experience, generating user insights, and improving or introducing new features on the Platform. Your data may also be shared as necessary to comply with applicable legal or regulatory requirements.

Intellectual property rights

1. You acknowledge and agree that all content on the Platform (including but not limited to software, text, images, graphics, audio and video) constitutes the exclusive property of the Company, and We, or our licensors, own all legal rights, title and interest in and to the Platform, including any intellectual property rights which subsist in the Offerings of the Platform ("Protected Material"), except any third-party content.
2. You shall not copy, modify, reproduce, republish, transmit, post, distribute, use, or appropriate the Protected Material in any form without our prior written permission. Unauthorised use of the Protected Material may violate copyright, trademark, and other applicable laws, and could result in criminal or civil penalties under applicable laws.
3. You agree that without our express authorization in writing, You shall not use any trademark, service mark, trade name, logo of any company or organisation in a way that is likely or intended to cause confusion about the owner or authorized user of such marks, names or logos.

4. Subject to our Privacy Policy, all information derived as a result of the Offerings on the Platform shall be owned by Us, and We shall have the right to utilise such information in a manner We deem fit. You further acknowledge that the Offerings on the Platform may contain information which is designated as confidential by Us and that You shall not disclose any such information without prior written consent.

Confidentiality

- a. We shall maintain the confidentiality of Your personal information as per the Privacy Policy. We and our Affiliates recognize and acknowledge the value and importance of protecting Your information. We and our Affiliates shall exercise the same standard of care to protect Your information that We exercise in protecting our own information.
- b. You acknowledge that Wise Banker may be required to share Your information with third-party service providers or financial institutions that are associated with the Platform, solely for the purpose of delivering specific services or offerings you have chosen to explore. These third parties are contractually obligated to maintain the confidentiality of Your information and to use it only for fulfilling the services as per the agreement with Wise Banker, and not for any unauthorized or unrelated purposes.
- c. You acknowledge, consent, and agree that Wise Banker may access, preserve, and disclose Your account information if required to do so by law or if such access, preservation, or disclosure is reasonably necessary to enforce these Terms, comply with legal obligations either domestically or internationally, protect the rights, property, or personal safety of Wise Banker, its users, or the public, and/or as outlined in the terms of the Privacy Policy.

Modification of Terms

The Terms, Privacy Policy, Disclaimers Document, and any other policy may be modified, at any time, at our sole discretion without any prior intimation to You. The revised/modified version of the same shall be posted on the Platform. It is Your responsibility to review the same on a regular basis. By accessing and continuing to use the Platform, it is deemed that You have understood and agreed to the revised version of the Terms, Privacy Policy, Disclaimer Document, and any other policy on the Platform. Further, the offerings available on the Platform may be subject to change at our discretion, and We do not require Your consent for the same nor shall We be liable to

You for any such change.

Termination

- a. You agree that We may, at any time and for any reason, terminate, restrict, or suspend Your access to the Platform and block Your future access to the Platform, or part thereof, without prior notice and without any liability, if We determine that You have violated the terms and conditions of these Terms or other policies. These remedies are in addition to any other remedies which We may have under law or in equity.
- b. If there is a suspicion of untoward or illegal activity, whether suspected or otherwise, We may suspend Your designated account immediately. Any suspected fraudulent, abusive, or illegal activity may be referred to appropriate law enforcement authorities.

Limitation of liability

1. You hereby acknowledge that Wise Banker, along with its Affiliates, Partner Banks and NBFCs, associated/affiliate entities, directors, officers, employees, consultants, representatives, agents, and partners, shall not be held liable to You for any direct, indirect, incidental, special, consequential, punitive, or exemplary damages that may be incurred by You, however caused and under any theory of liability. Wise Banker shall also not be liable under any circumstances for damages arising out of or related in any way to Your inability or difficulty in accessing or using the Wise Banker app due to bugs, viruses, trojan horses, or similar threats that may be transmitted to or through the app by any third party, any loss or corruption of Your data, or any claims relating to Your data accessed via the app.
2. You acknowledge that third-party links on our Platform may direct You to third-party sites or pages or applications that are not associated/affiliated with us. We are not responsible for examining or evaluating the content or accuracy of such sites or pages or applications, and We do not warrant, and will not have any liability or responsibility for any third-party materials or websites or pages or applications, or for any other data, information, products or services of any third-parties.
3. Wise Banker may provide You with access to third-party tools and services which are neither monitored nor controlled by Us. You acknowledge and agree that any

such tools are made available on an “as is” and “as available” basis without any warranties, representations, or conditions of any kind, and without any endorsement from Wise Banker. We shall not be liable in any manner for issues arising from or related to Your use of these optional third-party tools. Any interaction or usage of such tools through the Wise Banker app is entirely at Your own risk and discretion, and You are encouraged to review and understand the terms and policies set by the respective third-party providers before use.

Indemnification

You agree to release, defend, indemnify, and hold harmless Wise Banker, its Affiliates, associate companies, directors, officers, employees, consultants, representatives, agents, and partners from and against any and all claims, damages, obligations, losses, liabilities, costs, or expenses (including but not limited to attorneys' fees and costs) arising from: Your access to and use of the Wise Banker Platform; Your violation of any clauses of these Terms, the Privacy Policy, or any other applicable policies; Your violation of any third-party rights, including but not limited to copyright, property, or privacy rights; any third-party actions relating to the access or use of the Platform whether authorized or unauthorized; and/or Your violation of any applicable law(s).

Disclaimers

- a. Wise Banker is not a bank, NBFC, financial advisor, or agent of any bank or financial institution. It does not accept or disburse any funds on behalf of Users or partners, nor does it process payments, offer credit, or make lending decisions.
- b. Wise Banker does not influence the approval, rejection, fees, charges, or timelines associated with any product or service displayed on the Platform. All such decisions and terms are independently determined by the respective financial institutions.
- c. We, the Affiliates, and our associate companies do not represent or warrant to You that the information on the Wise Banker Platform is accurate, complete, or updated; that Your use of the Platform will meet Your requirements; that Your use of the Platform will be uninterrupted, timely, secure, or free from error; that any information obtained by You as a result of Your use of the Platform will be accurate or reliable; and that any defects in the operation or functionality of any software provided to You as part of the Platform will be corrected.
- d. We shall not be liable for any damages of any kind arising from the use of the Platform or the offerings available on the Platform or the contents contained therein, including but without limitation, direct, indirect, consequential, punitive, and consequential damages,

unless otherwise specified in writing.

- e. Use of the Platform does not constitute a financial or investment recommendation. Users should consider seeking independent advice from qualified professionals before availing any financial product or service.
- f. The logos and trademarks used on this app/website are the property of their respective owners. Their inclusion here is solely for the purpose of comparison and does not imply endorsement, affiliation, or sponsorship of our services by the respective banks or NBFCs.
- g. Our app/website may contain links or references to third-party websites or services. We do not endorse, control, or guarantee the accuracy, relevance, timeliness, or completeness of any third-party content, products, services, or websites. Any reliance you place on such information is strictly at your own risk.
- h. While we strive to provide accurate and up-to-date information, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability of the information, products, services, or related graphics contained on this app/website for any purpose
- i. The use of logos and trademarks is in accordance with the principles of fair use and for the purpose of comparative analysis only. Any unauthorized reproduction or distribution of these logos and trademarks is strictly prohibited and may violate copyright laws.

Notice

We may give notice to You by email/letter/telephone or any other means as deemed fit, to the address available in our records. If the document/communication is sent by email, it shall be deemed to have been duly communicated and delivered to You. In addition, We may (but shall not be bound to) also publish notices of general nature, which are applicable to You, in a newspaper circulating in India or on the Company website or on the Platform. Such notices will have the same effect as a notice served individually to You. You may give notice to Us, in writing/delivering by hand/email/post/other electronic means, at the address/email ID mentioned on the Platform.

Waiver

The failure by either party to insist upon strict performance of any provision of these Terms shall in no way constitute a waiver of rights under these Terms.

Severability

If any term, provision, covenant, or condition of these Terms is determined to be void, invalid, illegal, or unenforceable for any reason, the validity, legality and enforceability of the remaining provisions shall not in any way be affected or impaired in any manner by such determination and shall remain binding upon the User and Us.

Survival

Notwithstanding the termination or rescission of these Terms, the provisions of these Terms shall continue to apply to those duties and obligations which are intended to survive any such cancellation, termination, or rescission, including intellectual property rights, confidentiality, limitation of liability, indemnification, disclaimers/no warranties, dispute resolution, governing law and jurisdiction. Further, any provisions of these Terms which by implication are to survive the termination of these Terms shall survive such termination. Termination of these Terms shall not abate the causes of action that have accrued to the parties prior to such termination.

Transfer

- a. The rights and/or obligations granted to You under these Terms, including the right to use the Platform, are personal to You, and may not be assigned or transferred by You to any other person or entity. We reserve this right and at our sole and absolute discretion, may assign, in whole or in part, the rights and obligations under these Terms (or any part thereof) to any associated entity or to another entity in connection with a corporate transaction, or any other commercial arrangement, or otherwise. We may, at our discretion, provide an intimation of such assignment to You, which will be binding on the parties to these Terms.

Entire Agreement

- a. These Terms constitute the entire agreement between You and Us relating to the subject matter hereof, and no other agreement, either written or oral, exists between us. These

Terms will not be modified except by a change to these Terms made by Us in accordance with these Terms.

- b. These Terms together with the Privacy Policy, the Disclaimers Document, and any other policies, notices, circulars, or any other information published by the Company on the Platform or our Company website and/or shared with You, shall constitute the entire agreement between You and Us concerning the Platform; and governs Your use of the Platform, superseding any prior agreements between You and Us with respect to the Platform.
- c. You acknowledge and represent that You have not relied on any representation, assertion, guarantee, warranty, collateral contract or other assurance, except those set out in these Terms and other policies.

Platform Security

- a. You may not violate or attempt to violate the security of the Platform. Tampering with any portion of the Platform, providing untruthful or inaccurate information, misrepresenting Your identity, or conducting fraudulent activities on the Platform, whether or not through the use of agents, are prohibited and constitute a breach of these Terms. You are prohibited from violating or attempting to violate the security of the Platform.
- b. You agree to, amongst others, not to:
 - a. license, sell, rent, lease, transfer, assign, distribute, host, or otherwise commercially exploit the Platform;
 - b. access the Platform in order to build a similar or competitive service;
 - c. copy, reproduce, distribute, republish, download, displayed, post or transmit in any form or by any means, any Content of the Platform;
 - d. use the Platform in any way that causes, or may cause, damage to the Stable Money, the Platform, its users or impair the availability or accessibility of the Platform in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity;
 - e. abuse, harass, impersonate, intimidate or threaten other users;
 - f. post or transmit, or cause to be posted or transmitted, any content that is harmful, infringing, libellous, defamatory, abusive, offensive, obscene, pornographic, paedophilic, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or otherwise violates any applicable law or right of any third party; or that threatens the unity, integrity, defence, 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 nations;

- g. use the Platform for any unauthorized purpose, or in violation of any applicable law or these Terms;
- h. post or transmit, or cause to be posted or transmitted, any communication or solicitation designed or intended to obtain access to another user's account, or private information from any User;
- i. infringe upon the intellectual property rights of Stable Money or any third party;
- j. submit comments linking to affiliate programs, multi-level marketing schemes, platforms repurposing existing stories or off-topic content;
- k. post, email, transmit, upload, or otherwise make available any material that contains software viruses or any other computer code, trojan horse or other code with malicious, disruptive and/or destructive features, files or programs designed or functioning to interrupt, destroy, or limit the functionality of any computer software or hardware or telecommunications equipment, including the Platform;
- l. use any robot, spider, scraper, sniping software or other automated means to access the Platform for any purpose;
- m. conduct any systematic or automated data collection activities on or in relation to the Platform;
- n. use the Platform or any Content or any part of it to transmit or send unsolicited commercial communications, or for any other purposes related to marketing;
- o. reverse engineer, frame, modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell any information, software obtained from or part of the Platform;
- p. disable, remove, defeat, or avoiding any security device or system, including, without limitation, any login functionality used to authenticate users;
- q. attempt to probe, scan or test the vulnerability of a system or network or to breach security or authentication measures without proper authorization;
- r. attempt to interfere with service to any user, host or network, including, without limitation, via means of submitting a virus to the Platform, overloading, "flooding", "spamming", "mailbombing" or "crashing";
- s. remove any notices, warnings, labels, annotations or instructions from any portion of the Platform or any related material, including, without limitation, any patent, trademark, copyright, or other proprietary notices or license provisions; or
- t. otherwise invading the privacy of, obtaining the identity of, or obtaining any personal information about any user of the Platform. Any violations of system or network security including attempts to intentionally access a computer without authorization or exceed Your authorized access level may result in civil and criminal charges, including but not limited to charges under applicable laws. Stable Money may investigate occurrences that might involve such violations and may involve, and cooperate with, law enforcement authorities in prosecuting users who are involved in such violations. We may, without prior notice or warning of any kind, restrict or terminate the access of any and all users to the Platform if we reasonably conclude that such restriction or termination is necessary to prevent, or prevent the further spread, of a virus, security breach or system malfunction.

- c. The Platform may contain certain links. Activating links on the Platform may cause the User to leave the Platform. Such links are provided solely for users' convenience and information. Wise Banker has not reviewed any of the platforms linked with or connected to the Platform and using links on or to the Platform is at each individual user's own risk.

User Rights

- a. The Terms govern Your access and use of the Platform, which includes any images, text, illustrations, designs, icons, photographs, programs, music clips, downloads, systems and methods of trading, video clips, graphics, user interfaces, visual interfaces, information, data, tools, products, written materials, Offerings on the Platform and other content (together, "Content"), including but not limited to the design, structure, selection, coordination, expression and arrangement of the Content available on or through the Platform. Stable Money grants You a limited right to use the Platform. The User will not use the Platform in any way that is fraudulent or unlawful. Your right to use the Platform is subject to Your agreement to abide by these User Terms in their entirety, as well as any other rules, procedures, policies, terms or conditions that govern all or any portion of the Platform. At any time and for any reason Stable Money may revoke Your right to use all or any portion of the Platform. The Platform and the Content is not intended for distribution to or use by, any person or entity in any jurisdiction or country outside India.

User Covenants

When communicating with Wise Banker through digital media, it is advisable that the User ensures the following:

- Confirm that You are visiting or interacting only with Wise Banker's authorized platform or official communication channels.
- Maintain the confidentiality of Your login credentials, including any OTPs received. Wise Banker's platform is private and accessible only to registered users through secure login procedures. Wise Banker or its representatives will never ask You to share your User ID, password, or OTP over calls, messages, or emails.
- Avoid communication or dealings with individuals or personnel who are not officially affiliated with Wise Banker.
- Do not send or respond to emails from addresses that are not from the official Wise Banker domain. Wise Banker does not authorize its employees or partners to send or receive work-related emails from personal or unofficial accounts.

Contact Information

Questions about these Terms should be sent to us at support@wisebanker.co.in

