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The information contained in these pages is not intended to provide professional advice. Persons accessing these pages should obtain appropriate professional advice when necessary. Payments through other electronic modes for value added services.

We do not store any information related to your Net banking. In case we do not receive an authorization from the respective bank or the transaction gets interrupted due to any reason, the transaction will be treated as failed and no order will be processed for that transaction.

In this case, if any amount has been deducted from your account, the same will be credited back. The liability for use of net banking fraudulently will be on you and the onus to 'prove otherwise' shall be exclusively on you.

Fraudulent /Declined Transactions

Our payment partner's (being the Payment Gateways and facilitators and Banks) and our fraud detection team constantly monitors your account in order to avoid fraudulent accounts and transactions. We reserve the right to initiate legal proceedings against such persons for fraudulent use of our Product and any other unlawful acts or omissions in breach of these terms and conditions. In the event of detection of any fraudulent or declined transaction, prior to initiation of legal actions, we reserve the right to immediately delete such user account(s) and dishonor all past and pending orders without any liability. For the purpose of this clause, we shall owe no liability for any refunds.

You Agree and Confirm

- That you shall use the services provided by us, for lawful purposes only and shall comply with all applicable laws and regulations while using the Product and transacting on the Product.
- You shall provide authentic and true information in all instances where such information is requested of you. We reserve the right to confirm and validate the information and other details provided by you at any point of time. If upon confirmation your details are found to be false (wholly or partly), we have the right and the sole discretion to reject the registration and debar you from using the services of our Product and / or other affiliated products without prior intimation whatsoever.
- That you shall access the services available on this Product and transact at your sole risk and shall use your best and prudent judgment before entering into any transaction through this Product. You agree and confirm that you shall not use our Product for any of the following purposes:
 - Disseminating any unlawful, harassing, libelous, abusive, threatening, harmful, vulgar, obscene, or otherwise objectionable material.
 - Transmitting material that encourages conduct that constitutes a criminal offence, results in civil liability or otherwise breaches any relevant laws, regulations or code of practice.
 - Gaining unauthorized access to other computer systems.
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 - Interfering with any other person's use or enjoyment of the product/website.
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 - Interfering or disrupting networks or web sites connected to the product/website.
 - Making, transmitting or storing electronic copies of materials protected by copyright without the permission of the copyright owner.
 - Collecting or storing any personally identifiable information from the website / product or services from other users of the website / product or services without their express permission.
 - Impersonating or misrepresenting your affiliation with any person or entity.
 - Violating any applicable law or regulation.
 - Encouraging or enabling any other individual to do any of the foregoing.

Website Session Control

Also there is an internal session manager that ensures that even if you are not around your browser for more than 20 minutes it asks for a login once you are back.

Internet Scanners and Intrusion Detection System

The system maintains a database of attack signatures which is continuously updated and against which it will scan all incoming traffic to detect any malicious activity or hacking attempts into the site. In the event of a possible attack, it will terminate that session, log the attack details and also alert the administrator.

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Reviews, Feedback, Submissions

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Our analytic tools may also capture anonymous information such as your demographic and geographic information, with a view to assist us in improving customer experience. We use this information to evaluate traffic patterns on our site, so that we can make it more useful to our visitors. The information we learn from you helps us personalize and continually improve your experience at our Product. We do not voluntarily make this information available to third parties, nor do we use it for any other purpose, except as set out herein.

Set out below are the types of information we gather:

Information You Give Us: We receive and store any information you enter on our Product or give us in any other way, including but not limited to Name, profile picture, email id, telephone number, mobile number, course details, grade etc. You can choose not to provide certain information, but in such event you may not be able to take advantage of many of our features. We use the information that you provide for such purposes as responding to your requests, customizing future shopping for you, improving our product, and communicating with you. Customer needs to fill all the mandatory information for placing an order with us. We may, as required or permitted by law or in the course of performing our regulatory responsibilities, provide personally identifiable information, such as your name and address, or any other information that you provide, without your permission to persons or organizations that request this information. SC has the right to share limited details regarding the subscriber with each other as per the requirement.

Automatic Information: We receive and store certain types of information whenever you interact with us. For example, like many products, we use "cookies," and we obtain certain types of information when your Web browser accesses our product or advertisements and other content served by or on behalf of SC on other products.

E-mail/ SMS and Voice Communications:

All customers who register on our site agree, acknowledge and accept as per the terms and conditions and that even if they are registered under NDNC, DND (Do Not Disturb), by accepting the terms, you authorize SC, to call and assist you and/or SMS/E-Mail the customers by virtue of them having voluntarily registered in www.centrumbroking.com. (Electronic and SMS communications) SC will not be responsible for any NDNC (National Do Not Call) Registry regulation that will come into play.

Security

We have in place appropriate technical and security measures to prevent unauthorized or unlawful access to or accidental loss of or destruction or damage to your information. When we collect data through our product, we collect your personal details on a secured server. The payment details are entered on the Payment Gateway's or Bank's page on a secured SSL. The data is transferred between Bank and gateways in an encrypted manner.

SC utilizes various information security measures, secured data transmission and other security techniques to protect your personal data. However, please keep in mind that transmitting information via the internet is never completely secure and thus any information submitted may be intercepted, collected, used or disclosed by others. As per our stringent security procedures we disclose your personal information to you only after

validating your proof of identity. You are responsible for protecting against unauthorized access to your password and to your computer.

We are not responsible for the security or confidentiality of communications you send to us through the internet over email messages.

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