

Introduction

The Divine Connection Terms and Conditions

'Agreement') applicable to all

(this are users ('you' and every 'Member') who access and/or use the platform for on-line advice

and professional

consulting services ('Expert Platform') available at www.Divine Connection.com and/or Other B2B solutions, mobile applications and websites powered by Divine Connection or Netway (each a 'Site' and collectively the 'Sites').

The Sites are currently owned and operated by Netway India

('Divine Connection').

Pvt. Ltd

You are considered to be a 'Member' if you register to be a member on the Expert Platform and/or on the Sites and your member application is accepted. If you complete the expert application on Expert Platform and/or on the Sites, and your profile has been activated by Divine Connection, then you are considered to be an "Expert".

This Agreement applies with respect to your or any Member's access and/or use of the Expert Platform regardless of where such Expert Platform is made available.

In addition to the Expert Platform being available at the Sites, the Expert Platform, or a a portion thereof, may also be made available via third party

websites. If you or any

Member has accessed the Expert Platform, or any

portion thereof, via a website owned, operated, managed, maintained or controlled by a third party, your or any Member's use of such website may be subject to terms and conditions imposed by such third party as well. Divine Connection is not and shall not be responsible or liable for any terms, conditions, policies, acts, omissions etc. of any such third parties.

YOU AGREE

THAT BY

USING THE EXPERT PLATFORM YOU ARE AT

LEAST 18 YEARS OF AGE

AND

YOU

ARE

COMPETENT UNDER LAW

TO ENTER INTO A LEGALLY AND

BINDING ENFORCEABLE CONTRACT.

This Agreement sets forth

and contains the terms and conditions between you and Divine Connection. By using any portion of the Sites you agree to be bound by this Agreement. It is advisable that you should read this Agreement carefully. In the event, IF YOU DO NOT

AGREE TO BE BOUND BY ANY CLAUSE OF THIS

YOU

AGREEMENT, SHOULD IMMEDIATELY CEASE FROM USING ANY

PORTION OF THE SITES. In such a case, you will not be able to register as a Member or otherwise access and/or use the

Expert Platform. Divine Connection reserves the right and may modify this Agreement or any part

hereof at any time as may be required for the provision of services on the Sites, for complying with the legal and regulatory framework and for other legitimate business

to

purposes. Divine Connection will expend reasonable efforts inform you of any material change to this Agreement.

is

That said, you as well as every Member encouraged to check the

terms of this Agreement frequently. It is made expressly clear that by

continuing to use the Expert Platform and/or the (including

Sites maintaining your account) after any modifications have been made to this Agreement would indicate your and/or the Member's consent to be bound by such modified agreement. Definition of service Divine Connection.com provides a platform where an Expert may present his or her expertise and sell advice. or services to interested Divine Connection users.

The expert platform and content made available via the expert platform

and

The Expert Platform allows Members to locate an Expert and ask questions or request advice and/or services directly from such an Expert. Divine Connection, via the Expert Platform, enables a Member to negotiate communicate directly with the Expert; and pay for the services purchased by the Member from such an Expert 'Transaction'). Each Member is solely responsible

Transaction (each a for every occurring under his or her account. Consequently, you solely responsible are for Transaction your every occurring under account.

You acknowledge and agree that Experts are neither employees nor agents nor representatives of Divine Connection, and Divine Connection assumes no responsibility for any act, omission, advice, representation, etc. of any such Expert. As further described in this Agreement, Divine Connection makes no representation or warranty or guarantee whatsoever as to (a) the availability of the Expert Platform and/or the Sites,

(b) the accuracy of the Expert Platform and/or the Sites, (c) the willingness or ability of any Expert to give advice, (d) whether you shall find an Expert's advice relevant, useful, accurate or satisfactory, (e) whether the advice of the Expert will be responsive or relevant to the your question, or (f) whether the Expert's advice will otherwise be suitable to the your needs etc. Divine Connection does not verify the skills, degrees, qualifications, credentials, background etc. of any of the Experts. It is strongly recommended that every Member including you independently verify skills, degrees, qualifications, credentials, background etc. of each

she the Expert from whom he or receives contemplates to receive

or

advice or services. The Expert Platform and Sites may contain financial information provided by third parties. Such content is provided for

informational purposes only and is not intended, and should not be used,

for trade or investment purposes.

Furthermore, the Expert Platform and Sites may

include bulletin boards which allow Members including you to post

questions to Experts regarding various topics and allow Experts to volunteer answers to such

questions. AS NOTED IN THIS AGREEMENT,

DOES NOT Divine Connection WARRANT THE VALIDITY,

ACCURACY, AVAILABILITY

CONTENT OR OF ANY OR EXPERT ADVICE PROVIDED Divine Connection WILL NOT BE AND LIABLE FOR ANY DAMAGES SUSTAINED BY MEMBER DUE TO RELIANCE ON ANY SUCH INFORMATION OR ADVICE. IT IS EXPRESSLY

STATED THAT Divine Connection MERELY ATTEMPTS CREATE A PLATFORM TO

WHEREIN A MEMBER HAS AN OPPORTUNITY MEET AN EXPERT TO AND

PLAYS NO ROLE IN THE

DISPENSATION OF THE ADVICE ITSELF. Information furnished by

Experts is intended for general information purposes entertainment or purposes only. Any consultation with

an Expert via the Expert Platform cannot and does not replace a meeting with a professional. Member is encouraged to verify the information furnished by Experts. Any reliance on

such information is done at the Member's full and sole risk and liability.

Additional Related to Interactions Terms with

Medical Professionals, Mental Health Professionals,

Attorneys and other Experts in Fields Requiring Licensure and/or Certification This section contains terms that are in addition to (and not in lieu of) any other terms appearing in this Agreement.

If a Member chooses to interact on or through the Expert Platform and/or Sites with any medical professional, mental health professional,

physician, attorney or any other Expert in a field requiring licensure and/or certification, the Member's relationship (as with all other Experts) is strictly with the Expert. Divine Connection is not involved in any way with the substance of that relationship or the advice or information given therein, and Divine Connection does not validate the information or advice provided to you by such an Expert.

or

The advice or information representation provided by medical professionals, mental health professionals and physicians is provided for informational purposes only and cannot be considered a substitute for a face-to-face physical examination of the Member by a doctor or other health professional. Members should not rely on or make health that a

decisions based on advice provided by any Expert on the Expert Platform and/or Sites. Divine Connection strongly recommends Member seeking medical or mental health advice make an appointment for an examination in person with the Expert or a qualified professional.

The advice or information provided by attorneys and other Experts in fields requiring licensure and/or certification is provided for informational purposes only and cannot be considered a substitute for an in-person meeting.

Divine Connection strongly recommends that a Member seeking such advice make an

the appointment with Expert or a qualified

professional. Divine Connection does not review, endorse, recommend, verify or evaluate, provide or otherwise warranty with respect

mental professional, professional, attorney or any guarantee to, any

health medical physician, or other

professional or Expert on

the

site.

Member

understands that it is his

or her responsibility to check the certification

and/or medical

mental

licensing of the professional, health

professional, physician,

or

other

or

attorney professional Expert with the applicable state licensing board authorities in the Expert's state or country. Member understands and agrees that, although a mental or medical health professional, physician, attorney or other professional Expert may have been accessed through Expert Platform or the Sites, Divine Connection cannot predict or assess the competence of, or appropriateness for Member's needs, of the

professional or other Expert. Member also acknowledges and agrees that Member takes full responsibility for the decision

medical

to

mental professional, access a professional, health

physician, attorney or other Expert

through the Site and to continue to interact with the medical professional, mental health professional, physician, attorney or other Expert, and that the role of Divine Connection is strictly limited to providing access to such professionals and other Experts for Member's consideration. Member hereby releases and agrees to hold harmless Divine Connection and its affiliated companies and the directors, employees,

successors, officers, agents, advisors, consultants, assigns etc. of

any of the foregoing, from any and all causes of action and claims of any nature resulting from any act, omission, opinion, response, advice, suggestion, information

and/or service of any medical professional, mental health

professional, physician or attorney, or any other

Expert in a field requiring licensure and/or

certification, who may be through the accessed

Expert Platform or any Site.

Additional terms related to interactions in with experts spirituality & astrology, lifestyle. This section contains terms that are in addition

to (and not in lieu of) any

other terms appearing in this Agreement. If a Member chooses

to the

interact with any Expert in the Spirituality & Astrology or Lifestyle Section, Member's relationship (as with all other Experts) is strictly with the Expert. response,

Any opinion, advice, prediction, and/or other provided by

suggestion, information service any such

Expert is provided for entertainment purposes not

the only and Divine Connection does validate information or advice provided to you by such an Expert. Member hereby releases and agrees to hold harmless Divine Connection and its officers, affiliated companies and the directors, employees, agents,

successors, advisors, consultants, assigns etc. of

any of the foregoing, from any and all causes of action and claims of any nature resulting from any

act, omission, opinion, advice,

response,

suggestion,

prediction,

information and/or service

of any Expert in the Spirituality & Astrology, Lifestyle fields. Disclaimer of warranty Divine Connection does not review, endorse, recommend,

verify, evaluate, warrant or guarantee the qualifications, expertise, claims, credentials, background etc. of any

Expert or any opinion, response, advice, prediction, recommendation, information, representation or other

service provided by any Expert. Nothing contained

in this Agreement, on the Expert Platform, on any Site, on any third party site or provided otherwise

shall be considered as a referral, endorsement, recommendation, verification, warranty or guarantee with respect to

(a) any Expert; or (b) the Expert Platform and/or the

Sites; or (c) any opinion, response, advice, prediction, recommendation, information service provided by any Expert or otherwise made

or

other the available on the Expert Platform; validity, or (d) availability, completeness, accuracy, safety, legality, quality or applicability of any content or anything otherwise said or written by any Expert,

including any biographical information, qualifications, other information spoken by any Expert or in or made or contained

available on the Expert Platform, any Site, any blog or any other forum. MEMBER ACKNOWLEDGES AND AGREES THAT THE EXPERT PLATFORM ARE PROVIDED SITES AND ON A 'AS IS' BASIS, AND THEREFORE MEMBER WILL NOT HAVE ANY CLAIM OR AGAINST

DEMAND Divine Connection, ITS AFFILIATES, OR ANY OF THE FOREGOING'S OFFICERS, DIRECTORS,

SHAREHOLDERS,

EMPLOYEES,

CONTRACTORS, REPRESENTATIVES,

AGENTS SUB ETC. WITH

RESPECT TO THE SITES, THE EXPERT PLATFORM OR ANY EXPERT. THE USE OF THE SITES AND THE EXPERT PLATFORM IS AT

THE MEMBER'S SOLE RISK. TO THE FULLEST EXTENT

OF THE Divine Connection DISCLAIMS WARRANTIES LAW, AND EXPRESSLY OF
KIND, EXPRESS ALL ANY OR IMPLIED, INCLUDING BUT LIMITED

NOT WARRANTIES MERCHANTABILITY, FITNESS PARTICULAR FOR TO, OF A
PURPOSE, NON-INFRINGEMENT, SECURITY AND ACCURACY. Divine Connection
expressly disclaims

all and representations warranties related to

posted or information transmitted by Experts. If a

by Member decides to rely on information provided an Expert, Member must
exercise a high level of care. The Member shall

not have any claim or demand against Divine Connection, its affiliates, and/or any
of foregoing's officers, shareholders, the directors, employees,

sub- contractors and/or agents

with respect to any service advice Member uses and/or

or

receives, relies on. Divine Connection will not other the be deemed the provider
of any Expert's services or information acquired through Expert Platform or the
Sites. The purchase of the services of any Expert is

entirely at the Member's sole risk.

Divine Connection does not assume, and will not be

liable for: (1) the accuracy or availability of the Sites or the Expert Platform; or (2)
any damages or injury arising from or related to Sites, the Expert

the Platform and/or any

opinion, response, advice,

prediction, recommendation, information,

representation and/or other service provided or not provided by any Expert.

This section (disclaimer of warranty)

shall survive termination or expiration of this Agreement.

Additional disclaimers Divine Connection will not be liable enforcing any for agreement that was made

between an Expert and a Member, including Member fee agreement.

a Member will be solely responsible for any

agreement made with an Expert. It is expressly reiterated that Divine Connection

merely brings both the Member and the Expert on common platform in order to a increase the accessibility of the various

Experts to the various Members and has no role in actual dispensation of advice.

In the event of a dispute regarding any Transaction conducted via the Expert Platform or the Sites, the

Member hereby relieves affiliates, Divine Connection, its their respective officers, directors, shareholders,

employees, contractors and from all actions, and sub- agents manner claims or demands and from any indirect, incidental consequential), damages,

all losses (direct, costs including, or limitation, court attorneys' fees, or expenses, without costs and which Member may have against one or more Experts.

Additional terms related to interactions with experts in spirituality & astrology, lifestyle.

This section contains terms that are in addition to (and not in lieu of) any other terms appearing in this Agreement.

If a Member chooses to interact with any Expert in the Spirituality & Astrology or Lifestyle Section, the Member's relationship (as with all other Experts) is strictly with the Expert. Any opinion, response, advice, suggestion, prediction, information and/or other service provided by any such Expert is provided for entertainment purposes only and Divine Connection does not validate the information or advice provided to you by such an Expert.

Member hereby releases and agrees to hold harmless Divine Connection and its affiliated companies and the directors, officers, employees, agents, successors, advisors, consultants, assigns etc. of any of the foregoing, from any and all causes of action and claims of any nature resulting from any act, omission, opinion, response, advice, suggestion, prediction, information and/or service of any Expert in the Spirituality & Astrology, Lifestyle fields.

Disclaimer of warranty

Divine Connection does not review, endorse, recommend, verify, evaluate, warrant or guarantee the qualifications, expertise, claims, credentials, background etc. of any Expert or any opinion, response, advice, prediction, recommendation, information, representation or other service provided by any Expert. Nothing contained in this Agreement, on the Expert Platform, on any Site, on any third party site or provided otherwise shall be considered as a referral, endorsement, recommendation, verification, warranty or guarantee with respect to (a) any Expert; or (b) the Expert Platform and/or the Sites; or (c) any opinion, response, advice, prediction, recommendation, information or other service provided by any Expert or otherwise made available on the Expert Platform; or (d)

the validity, accuracy, availability, completeness, safety, legality, quality or applicability of any content or anything otherwise said or written by any Expert, including any biographical information, qualifications, or other information spoken by any Expert or contained in or made available on the Expert Platform, any Site, any blog or any other forum.

MEMBER ACKNOWLEDGES AND AGREES THAT THE SITES AND EXPERT PLATFORM ARE PROVIDED ON A 'AS IS' BASIS, AND THEREFORE MEMBER WILL NOT HAVE ANY CLAIM OR DEMAND AGAINST Divine Connection, ITS AFFILIATES, OR ANY OF THE FOREGOING'S OFFICERS, DIRECTORS,

MEMBER ACKNOWLEDGES AND AGREES THAT THE SITES AND EXPERT PLATFORM ARE PROVIDED ON A 'AS IS' BASIS, AND THEREFORE MEMBER WILL NOT HAVE ANY CLAIM OR DEMAND AGAINST Divine Connection, ITS AFFILIATES, OR ANY OF THE FOREGOING'S SHAREHOLDERS, OFFICERS, DIRECTORS, EMPLOYEES, SUB-CONTRACTORS, REPRESENTATIVES, AGENTS ETC. WITH RESPECT TO THE SITES, THE EXPERT PLATFORM OR ANY EXPERT. THE USE OF THE SITES AND THE EXPERT PLATFORM IS AT THE MEMBER'S SOLE RISK. TO THE FULLEST EXTENT OF THE LAW, AND Divine Connection EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SECURITY AND ACCURACY.

Divine Connection expressly disclaims all representations and warranties related to information posted or transmitted by Experts. If a Member decides to rely on information provided by an Expert, Member must exercise a high level of care. The Member shall not have any claim or demand against Divine Connection, its affiliates, and/or any of the foregoing's officers, directors, shareholders, employees, sub-contractors and/or agents with respect to any service or advice Member receives, uses and/or relies on. Divine Connection will not be deemed the provider of any Expert's services or other information acquired through the

Expert Platform or the Sites. The purchase of the services of any Expert is entirely at the Member's sole risk.

Divine Connection does not assume, and will not be liable for: (1) the accuracy or availability of the Sites or the Expert Platform; or (2) any damages or injury arising from or related to the Sites, the Expert Platform and/or any opinion, response, advice, prediction, recommendation, information, representation and/or other service provided or not provided by any Expert.

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Additional disclaimers

Divine Connection will not be liable for enforcing any agreement that was made between an Expert and a Member, including a Member fee agreement. Member will be solely responsible for any agreement made with an Expert. It is expressly reiterated that Divine Connection merely brings both the Member and the Expert on a common platform in order to increase the accessibility of the various Experts to the various Members and has no role in actual dispensation of advice.

In the event of a dispute regarding any Transaction conducted via the Expert Platform or the Sites, the Member hereby relieves Divine Connection, its affiliates, their respective officers, directors, shareholders, employees, sub-contractors and agents from all manner of actions, claims or demands and from any and all losses (direct, indirect, incidental or consequential), damages, costs or expenses, including, without limitation, court costs and attorneys' fees, which Member may have against one or more Experts.

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Limitation of liability

MEMBER EXPRESSLY UNDERSTANDS AND AGREES THAT Divine Connection, ITS AFFILIATES, AND ANY OF THE FOREGOING'S OFFICERS, DIRECTORS, SHAREHOLDERS, EMPLOYEES, SUB- CONTRACTORS AGENTS ETC. SHALL NOT BE LIABLE TO ANY MEMBER OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, PUNITIVE OR EXEMPLARY DAMAGES (INCLUDING, BUT NOT LIMITED TO, LOSS OF BUSINESS, REVENUE, PROFITS, USE, DATA OR OTHER ECONOMIC ADVANTAGE). MEMBER FURTHER EXPRESSLY UNDERSTANDS AND AGREES THAT Divine Connection DISCLAIMS ANY LIABILITY WITH RESPECT TO ANY CLAIM, SUIT OR ACTION BROUGHT BY AN EXPERT IN CONNECTION WITH PAYMENT FOR SERVICES BY THE MEMBER AND MEMBER AGREES TO INDEMNIFY, DEFEND AND HOLD Divine Connection HARMLESS IN CONNECTION WITH ANY SUCH CLAIM. THE FOREGOING LIMITATIONS AND EXCLUSIONS WILL APPLY REGARDLESS OF WHETHER THE CAUSE OF ACTION ARISES IN CONTRACT, IN TORT OR OTHERWISE AND NOTWITHSTANDING THE FAILURE OF THE ESSENTIAL PURPOSE OF ANY REMEDY OR NEGLIGENCE.

In the event applicable law does not allow the limitation of liability as set forth above, the limitation will be deemed modified solely to the extent necessary to comply with applicable law, and the maximum liability to Divine Connection will be capped at \$10 or Rs.500 whichever is higher. This section (limitation of liability) shall survive termination or expiration of this Agreement.

Member affirmation, conduct and use

By submitting the Member registration form, you, the Member, represent, warrant and agree to the following:

- You are at least 18 years of age or an entity recognized by law, and that you are authorized to submit a Member registration, or that you are authorized to represent the person (which may include a legal entity) who is submitting a Member registration, and that you are authorized to sign the Member registration form on behalf of yourself or on behalf of the person that you represent and bind him or her.
- The information furnished by you in the registration form is accurate, true, current and complete, and you will maintain and update such information during the term of this Agreement so that it will remain accurate, true, current and complete.
- You are solely and fully liable for all conduct, postings, transmissions and Transactions that are made under your user name and password.
- Divine Connection is not responsible for verifying the identity, qualifications, credentials, biographic information, licensure, and/or any other information regarding any of the Experts.

- You are solely responsible for verifying the Expert's identity, qualifications, credentials, biographic information, licenses held and other information.
- Divine Connection is not involved in any transaction between you and any Expert.
- Divine Connection does not control the quality, relevance or accuracy of any advice provided by an Expert, and Divine Connection does not determine whether any Expert is qualified to provide any specific advice, whether an Expert is categorized correctly or in the most appropriate category to provide the advice sought by a Member, or whether any postings on the Expert Platform or a Site or any transmissions through the foregoing by a Member or an Expert is accurate, correct, relevant or appropriate.

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*il 45%

In the event applicable law does not allow the limitation of liability as set forth above, the limitation will be deemed modified solely to the extent necessary to comply with applicable law, and the maximum liability to Divine Connection will be capped at \$10 or Rs.500 whichever is higher. This section (limitation of liability) shall survive termination or expiration of this Agreement.

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The information furnished by you in the registration form is accurate, true, current and complete, and you will maintain and update such information during the term of this Agreement so that it will remain accurate, true, current and complete.

You are solely and fully liable for all conduct, postings, transmissions and Transactions that are made under your user name and password.

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- You hereby grant Divine Connection an unlimited, irrevocable,

royalty-free license to use, reproduce, edit, copy.

transmit, distribute, publicly display, publicly perform, create derivative works based on, on a world-wide basis, any information or content that you post, transmit, deliver or receive via the Expert Platform, a Site or otherwise from or to an Expert. • All Interactions between you and an Expert will be billed through the Expert Platform regardless if the Interaction is online or offline. You agree to abide by

the pricing terms agreed upon with an Expert while using the Sites and to pay to Divine Connection all fees for services rendered to you by Experts. Member will not interfere with or disrupt, or attempt to

interfere with or disrupt, any Divine Connection servers, networks or equipment connected to a Site. Member will not attempt to gain unauthorized access to any other computer system or network connected to

a Site. • Member will not transmit, upload, email, post or otherwise make available through the Expert Platform

or any Site: (A) any 'junk mail', 'spam', or any other types of unsolicited email or bulletin board postings; or (B) any unlawful, harassing, libelous, privacy invading, abusive, threatening, defamatory, vulgar, obscene, racist, harmful, or otherwise objectionable material of any kind. Member will also not transmit, upload, email, post or

otherwise make available: (A) any information or material that infringes upon a third party right, especially intellectual property rights; (B) any third party advertisements, including banner exchange services; (C) any software viruses, Trojan horses, worms or any other malicious application or code; or (D) any information or material which may constitute or encourage conduct that is a criminal offense or civil wrong or otherwise violates any applicable law. Member will not disobey or breach this Agreement or any other applicable agreements or instructions

conveyed by Divine Connection. • Member will not violate any applicable local, state, national or international law, statute, ordinance, rule, regulation or ethical code.

• Divine Connection enables the transfer of files between Members and Experts. When opening such file attachments received from Experts it is the Member's responsibility to scan them with an anti-virus software

application prior to opening them. • Member will not impersonate any person or entity, or make any false statement regarding his or her employment, agency or

affiliation with any person or entity. Member will not stalk, threaten or harass any Expert or Member or infringe upon or attempt to infringe upon their privacy.

Divine Connection may elect, but is not required, to review the Member's personal profile and amend any typing or spelling errors. Divine Connection does not examine the validity or accuracy of the details in the Member's personal profile or in any of the Member's postings or transmissions. Without derogating from the above or any other term of this Agreement, Divine Connection may, in its absolute discretion, refuse to post, transmit or remove any content uploaded by the Member and/or remove any content violating this Agreement. The decision

taken by Divine Connection shall be final in this regard. The Member will bear all the risks associated with the uploading and transmitting of material while utilizing a Site and/or Divine Connection's services, including reliance on its accuracy, reliability or legality.

- Divine Connection is not involved in any transaction between you and any Expert.
- Divine Connection does not control the quality, relevance or accuracy of any advice provided by an Expert, and Divine Connection does not determine whether any Expert is qualified to provide any specific advice, whether an Expert is categorized correctly or in the most appropriate category to provide the advice sought by a Member, or whether any postings on the Expert Platform or a Site or any transmissions through the foregoing by a Member or an Expert is accurate, correct, relevant or appropriate.
- You hereby grant Divine Connection an unlimited, irrevocable, royalty-free license to use, reproduce, edit, copy, transmit, distribute, publicly display, publicly

perform, create derivative works based on, on a world-wide basis, any information or content that you post, transmit, deliver or receive via the Expert Platform, a Site or otherwise from or to an Expert.

- All interactions between you and an Expert will be billed through the Expert Platform regardless if the interaction is online or offline. You agree to abide by the pricing terms agreed upon with an Expert while using the Sites and to pay to Divine Connection all fees for services rendered to you by Experts.

- Member will not interfere with or disrupt, or attempt to interfere with or disrupt, any Divine Connection servers, networks or equipment connected to a Site.

- Member will not attempt to gain unauthorized access to any other computer system or network connected to a Site.

- Member will not transmit, upload, email, post or otherwise make available through the Expert Platform or any Site: (A) any 'junk mail', 'spam', or any other types of unsolicited email or bulletin board postings; or (B) any unlawful, harassing, libelous, privacy invading, abusive, threatening, defamatory, vulgar, obscene, racist, harmful, or otherwise objectionable material of any kind.

- Member will also not transmit, upload, email, post or otherwise make available: (A) any information or material that infringes upon a third party right, especially intellectual property rights; (B) any third party advertisements, including banner exchange services; (C) any software viruses, Trojan horses, worms or any other malicious application or code; or (D) any information or material which may

constitute or encourage conduct that is a criminal offense or civil wrong or otherwise violates any applicable law.

- Member will not disobey or breach this Agreement or
- Member will not transmit, upload, email, post or otherwise make available through the Expert Platform or any Site: (A) any 'junk mail', 'spam', or any other types of unsolicited email or bulletin board postings; or (B) any unlawful, harassing, libelous, privacy invading, abusive, threatening, defamatory, vulgar, obscene, racist, harmful, or otherwise objectionable material of any kind.
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- Member will not disobey or breach this Agreement or any other applicable agreements or instructions conveyed by Divine Connection.
- Member will not violate any applicable local, state, national or international law, statute, ordinance, rule, regulation or ethical code.
- Divine Connection enables the transfer of files between Members and Experts. When opening such file attachments received from Experts it is the Member's

responsibility to scan them with an anti-virus software application prior to opening them.

- Member will not impersonate any person or entity, or make any false statement regarding his or her employment, agency or affiliation with any person or entity.
- Member will not stalk, threaten or harass any Expert or Member or infringe upon or attempt to infringe upon their privacy.
- Divine Connection may elect, but is not required, to review the

Member's personal profile and amend any typing or spelling errors. Divine Connection does not examine the validity or accuracy of the details in the Member's personal profile or in any of the Member's postings or transmissions. Without derogating from the above or any other term of this Agreement, Divine Connection may, in its absolute discretion, refuse to post, transmit or remove any content uploaded by the Member and/or remove any content violating this Agreement. The decision taken by Divine Connection shall be final in this regard. The Member will bear all the risks associated with the uploading and transmitting of material while utilizing a Site and/or Divine Connection's services, including reliance on its accuracy, reliability or legality.

Fees and payment

Member shall ensure that all credit card and payment information presented by Member is accurate and correct and kept updated at all times and that Member is

fully authorized to use such credit card and payment information for purposes of paying for services made available via the Expert Platform.

Member is solely responsible for paying all fees incurred for the use of the Expert Platform, including each Transaction under the Member's account. Member shall also be responsible to reimburse Divine Connection for any expenses incurred by Divine Connection to collect fees, including but not limited to any fees resulting from incorrect credit card information or fees incurred under a Member's account disputed in violation of this Agreement.

A Member may make payments by charging the fees to the credit or debit card or the Paypal account on file. Each Member hereby expressly authorizes payments for all fees for each Transaction occurring under the Member's account.

Additionally, Member will deposit amounts as reserved funds as part of the Member Accounts calling cards. Deposits may be made via a credit or debit card or Paypal account. Fees will then be deducted from the reserved funds also known as calling cards as incurred, either as services are rendered, or promptly after a session with an Expert ends. The reserve funds or calling cards feature is offered by Divine Connection to Members for their convenience. Divine Connection reserves the right to charge an administrative fee of up to Rs.250.00 or \$USD 5.00 per month on calling packs that are not consumed within a thirty day validity. Please refer to Divine Connection policies for further details.

Divine Connection will use reasonable efforts to process the payments due from the Member according to the terms agreed upon between Member and an Expert within thirty (30) days after the end of the calendar month in which the transaction occurred.

Member is obligated to report to Divine Connection in cases when he or she was billed directly by an Expert (i.e. not through Divine Connection). Such report should include a description of the service that was rendered by the Expert and the price charged.

Time charges to Members are based on increments of a minute or sessions of minutes as measured on Divine Connection's servers. Charges to Members are rounded up so that any part of a minute is considered a full minute or any part of a session is considered a full session of time charges. Divine Connection's billing system is not fault-free; therefore Divine Connection shall not be liable for any problems, miscalculations or malfunctions in processing the payments owed by the Member. If the Member thinks that a mistake has occurred he or she may send his or her

complaint via our customer care While Members are solely responsible and liable for all uses of the Expert Platform (including, but not limited to, the selection of Experts, communications with Experts and fee arrangements with Experts), and while Members assume the risk that any communications with an Expert may or may not address a Member's questions or otherwise be satisfactory, relevant or acceptable to the Member, in certain limited circumstances Divine Connection may elect to refund a payment made by a Member for a communication session with an Expert. The refund process is described at the following link: [Divine Connection policies](#).

User name and password

When you, the Member, create and open an account with Divine Connection, you will be asked to provide a user name and password. You are entirely responsible for maintaining the confidentiality of your password and user name and any other

security information related to your account. You will be fully responsible for all activities that occur under your account, user name and/or password. You may not use the account, username or password of someone else at any time. You will immediately notify Divine Connection of any unauthorized use of Member's password, user name, e- mail, or any other breach of security. Divine Connection encourages Member to change their password at least once a month. Divine Connection will not be liable for any loss that you incur as a result of someone else using your account or your password, either with or without your knowledge. Divine Connection will hold you liable and responsible for any losses incurred by Divine Connection due to someone else's use of your account or password.

Links

The Sites may contain links or other content related to web sites, products and/or services offered by third parties. Divine Connection has no control over any such links, content, web sites, products or services or any information provided or transmitted via such links, web sites, products or services, or otherwise provided by any such third party. The Member acknowledges and agrees that Divine Connection is not responsible for the availability of such third party links, content, web sites, products or services and will not be responsible or liable for any content, advertising, products or other materials contained therein or the business practices or privacy practices related thereto. The Member warrants and agrees that Divine Connection will not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such link, web site, content, product and/or service. Divine Connection encourages the Member to, at a minimum, be aware when he or she leaves a Site and to review the privacy practices related to third party sites.

Advertisements

Divine Connection may include on the Sites advertisements on its own behalf or paid advertisements on behalf of third parties. By clicking on the advertisements, the Member may be redirected to a web site of the advertiser or receive other messages, information or offers from the advertiser. The Member acknowledges and agrees that Divine Connection is

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Modifications and termination of services

Divine Connection reserves the right to modify or discontinue, temporarily or permanently, any service in or on the Sites, with or without notice to Member. Member agrees that Divine Connection shall not be liable to Member or to any third party for any modification or discontinuance of any service offered by Divine Connection, or for any losses or damages that may result to Member or any third party from such discontinuation or interruption of service. Divine Connection's services depend on various factors such as software, hardware and communications networks of Divine Connection, its contractors and suppliers.

Divine Connection does not guarantee that Divine Connection's service will be uninterrupted or that it will be timely, secure or error-free.

Divine Connection, in its sole discretion and for any reason, may terminate Member's participation in the services and refuse any and all current or future use by Member of the Sites.

Divine Connection intellectual property

The Sites and the Expert Platform contain copyrighted material, trade secrets and proprietary information owned by Divine Connection or its licensors. This Agreement does not grant to the Member any rights to patents, copyrights, trade secrets, trade names, trademarks (whether registered or unregistered), domain names or any other rights, functions or licenses in respect of the Sites or Expert Platform; or any material or information appearing on the Sites or Expert Platform; or any services offered by Divine Connection. The Member may not create any derivative work or technology based upon any trade secret, intellectual property, confidential or proprietary information of Divine Connection or its licensors. Furthermore, the Member may not sub-license, assign, transfer, sell or make any other commercial use of his or her membership in the Sites or Expert Platform.

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Platform; or any material or information appearing on the Sites or Expert Platform; or any services offered by Divine Connection. The Member may not create any derivative work or technology based upon any trade secret, intellectual property, confidential or proprietary information of Divine Connection or its licensors. Furthermore, the Member may not sub-license, assign, transfer, sell or make any other commercial use of his or her membership in the Sites or Expert Platform.

The Member may not adapt or use any trademark, service

mark, trade name, logo or domain name similar to or likely to be confused with those of Divine Connection or its licensors, or take any other action that infringes upon or impairs Divine Connection's trademark or other intellectual property rights. Divine Connection or its suppliers are the sole owners of all intellectual property, and in particular the copyright, trademarks, database and patents, in the Sites, Expert Platform and in any software, application, graphics, text and other materials used therein, including the organization and selection of the materials contained therein. In addition, except as otherwise expressly set forth or provided in this Agreement, Divine Connection or its suppliers shall retain all ownership rights in and to all content displayed on the Sites and Expert Platform including copies of data transferred or received by Member through the Sites and Expert Platform. This section shall survive expiration or termination of this Agreement.

Privacy

By registering as a Member and agreeing to the terms and conditions of this Agreement, you are also agreeing to the terms of Divine Connection's Privacy Policy available at [privacy policy](#)

Legal requirement to disclose

Divine Connection may disclose Member information including personal information if Divine Connection reasonably believes that disclosure (i) is necessary in order to comply with a legal process (such as a court order, subpoena, search warrant, etc.) or other legal requirement of any governmental

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Copyright policy

Divine Connection respects the intellectual property of others, and we ask our users to do the same. Divine Connection may, in appropriate circumstances and at its discretion, terminate the account or access of users who infringe the intellectual property rights of others.

If you believe that your work has been copied in a way that constitutes copyright infringement, please provide Divine Connection's Customercare the following information:

● an electronic or physical signature of the person authorized to act on behalf of the owner of the copyright interest;

- a description of the copyrighted work that you claim has been infringed, including the URL (web page address) of the location where the copyrighted work exists or a copy of the copyrighted work.

- a description of where the material that you claim is infringing is located on the Site, including the URL, your address, telephone number, and email address.

- a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law.

- a statement by you, made under penalty of perjury, that the above information in your Notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf.

4:11

Agreement.

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rights or property, or the rights or property of any person or entity, (iv) to enforce this Agreement (including, but not limited to ensuring payment of fees by Members), or (v) as may be required or necessary to deter illegal behavior (including, but not limited to, fraud).

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- a description of where the material that you claim is infringing is located on the Site, including the URL, your address, telephone number, and email address.

- a statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law.
- a statement by you, made under penalty of perjury, that the above information in your Notice is accurate and that you are the copyright owner or authorized to act on the copyright owner's behalf.

No assignment

You shall not assign your rights or obligations pursuant to this Agreement, in whole or in part, whether voluntarily or by operation of law, without the prior, written consent of Divine Connection. Any purported assignment without the prior written approval of Divine Connection will be null and void and of no force or effect.

Miscellaneous

Nothing in this Agreement shall be construed as making either party the partner, joint venture, agent, legal representative, employer or employee of the other. Neither party shall have, or hold itself out to any third party as having, any authority to make any statements, representations or commitments of any kind, or to take any action that shall be binding on the other, except as provided for herein or authorized in writing by the party to be bound. This Agreement shall be interpreted only in accordance with the laws of the India (excluding any rules governing choice of laws), and any legal proceeding arising out of this Agreement will occur exclusively in the courts located in New Delhi, India. This Agreement

will be binding and will inure to the benefit of the legal representatives, successors and assigns of the parties hereto. This Agreement (and the policies referenced herein and incorporated by reference) constitutes the entire agreement between Divine Connection and Member with respect to the subject matter hereof, and Member has not relied upon any promises or representations by Divine Connection with respect to the subject matter except as set forth herein. Persons and entities who live in a territory that is prohibited by law, regulation, treaty or administrative act from entering into trade relations with the India are not permitted to use or access the Expert Platform or the Sites.

No amendment to this Agreement will be effective unless made in writing. The paragraph headings herein are solely for the sake of convenience and will not be applied in the interpretation hereof. If any provision of this Agreement is held by a court of competent jurisdiction to be illegal, invalid, unenforceable, or otherwise contrary to law, the remaining provisions of this Agreement will remain in full force and effect.

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Welcome to Divine Connection.com's Expert Privacy Policy. This Privacy Policy applies to you if you are a Member, Expert

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Welcome to Divine Connection.com's Expert Privacy Policy. This Privacy Policy applies to you if you are a Member, Expert or other visitor to Divine Connection's expert services platform ('Divine Connection's Expert Services Platform') made available at www.Divine Connection.com or Other B2B solutions, mobile

applications and websites powered by Divine Connection or Netway ('Divine Connection's Expert Services Site') and at other third party websites. Members, Experts and all other visitors to Divine Connection's Expert Services Site and/or Divine Connection's Expert Services Platform are referred to in this policy as 'you' or an 'Expert Services Visitor'. This Privacy Policy applies regardless of whether you are using a computer, a mobile device or any other device to visit Divine Connection's Expert Services Site or Divine Connection's Expert Services Platform.

You are considered to be a 'Member' if you register to be a member on Divine Connection's Expert Services Platform and your member application is accepted. You are considered to be an 'Expert' if you complete the expert application on Divine Connection's Expert Services Platform and your profile has been activated by Divine Connection. Please note that this Privacy Policy applies to all Expert Services Visitors regardless of whether or not such visitor is a Member or an Expert.

This Privacy Policy explains how Divine Connection may collect, use, and disclose 'Personal Information' and other information we obtain via Divine Connection's Expert Services Site and via Divine Connection's Expert Services Platform.

Personal Information Defined. Divine Connection considers 'Personal Information' to include information that alone or when in combination with other information may be used to readily identify or contact you, such as: name, address, email address, or phone number. Divine Connection does not consider Personal Information to include information that has been anonymized so that it does not allow a third party to easily identify a specific individual.

Use and Acceptance. By using Divine Connection's Expert Services Site or Divine Connection's Expert Services Platform, you agree to this Privacy Policy. If you do

not accept this Privacy Policy, you must not use Divine Connection's Expert Services Site or

Divine Connection's Expert Services Platform. New Uses of Personal Information and Other Information. From time to time, Divine Connection may use Personal Information for new, unanticipated uses not previously

disclosed in our Privacy Policy. If our information practices change regarding information previously collected, Divine Connection will make reasonable efforts to provide notice and obtain consent to any such uses as may be required by law.

What information do we collect from expert services visitors and how do we collect such information?

Communications with Experts and Members. If you engage in a communication with an Expert or a Member using Divine Connection's chat, email, voice or other communication products or services made available to you by Divine Connection via Divine Connection's Expert Services Site or Divine Connection's Expert Services Platform, you may voluntarily provide, or otherwise be asked to provide, Personal Information such as your name, contact information and other information to facilitate service. By providing Personal Information and other information via Divine Connection's communication products or services, you consent to Divine Connection collecting and processing such information for the purposes outlined in this Privacy Policy. Divine Connection maintains transcripts ('Transcripts') of chats, emails and other written communications conducted between you and any Expert or Member using Divine Connection's products and services. Divine Connection may, in accordance with applicable law (including laws related to notice and/or consent), record and maintain recordings of voice communications ('Recordings') between you and any Expert or Member.

Communications with Divine Connection. If you engage in a communication with Divine Connection related to Divine Connection's Expert Services Platform or Divine Connection's Expert Services Site using Divine Connection's chat, email, voice or other communication products or services made available to you by Divine Connection, or if you engage in a pre- or post-interaction survey ("Survey") related to any such communication, you may voluntarily provide, or otherwise be asked to provide, Personal Information such as your name, contact information and other information to facilitate service. By providing Personal Information and other information via Divine Connection's communication products or services, you consent to Divine Connection collecting and processing such information for the purposes outlined in this Privacy Policy. Divine Connection maintains Transcripts of communications that are conducted between you and Divine Connection. Divine Connection also maintains copies of Surveys and Divine Connection may, in accordance with applicable law (including laws related to notice and/or consent), record and maintain Recordings of voice communications between you and Divine Connection.

Browser Information and Usage Information. We log web browser information (e.g., Internet Protocol addresses and browser types) and other usage information from Divine Connection's Expert Services Site and Divine Connection's Expert Services Platform such as page view tallies, time spent on each page, geographic location information, page browsing information, subject matter browsing information and operating system information. If the Expert Services Visitor is using a mobile or other portable device to visit or access Divine Connection's Expert Services Site or Divine Connection's Expert Services Platform, we may collect hardware information related to the device used by the Expert Services Visitor. Your browser may be set to limit or prevent any of the browser information described above from being transmitted. If so, Divine Connection's Expert Services Site, Divine Connection's Expert Services Platform or certain communication tools, or other features or functions offered as part of Divine

Connection's Expert Services Site or Divine Connection's Expert Services Platform, may not be available to you.

Member Account. In order for a visitor to use many of the features or offerings on Divine Connection's Expert Services Site or Divine Connection's Expert Services Platform, the visitor may be required to open a member account and provide Personal Information. Many services require payment of a fee. Before using pay services, the Member would be required to provide payment information via the members account. Divine Connection uses a third party credit card processor to process and store credit card information submitted via the Member's account. Divine Connection may allow Expert Services Visitors to sign in to Divine Connection's Expert Services Platform and/or enroll as a Member by using the sign-in credentials used by such visitor on a third party social media website (e.g., Facebook). By signing in or enrolling using the third party website's credentials, the Expert Services Visitor consents to Divine Connection collecting and maintaining the information provided via such third party website. Divine Connection is not responsible for the privacy practices of any third party website.

Requests for Information, News and other Content. When you sign up to become a Member or an Expert, you may sign up to receive information, news and other content related to new and existing products and services related to Divine Connection's Expert Services Site, Divine Connection's Expert Services Platform and events and other information related to Divine Connection that may be of interest to you. You may also sign up to receive information, news and other content from third parties whose services and/or products we believe may be of interest to you. You will be asked to provide Personal Information, such as contact details and other information, relevant to delivering such news and information. We maintain all such information.

Technical Support Requests. If you need technical support related to Divine Connection's Expert Services Site or Divine Connection's Expert Services Platform, you will need to complete a form for the purposes of defining and clarifying your technical support request. When submitting a technical support request, you will be asked to provide Personal Information, including an email address and a description of the issue. We maintain copies of all technical support requests and other information submitted with or related to such requests.

Promotions. From time to time, we may offer promotions on Divine Connection's Expert Services Site or via Divine Connection's Expert Services Platform. If we do, and if you wish to participate, you may be required to provide Personal Information, such as contact information and other information. We maintain such information.

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Expert Services Applicants. If a visitor wishes to apply to be an Expert on Divine Connection's Expert Services Platform, the visitor will be required to submit Personal Information as requested. Any information supplied by or on behalf of a visitor for purposes of becoming an Expert may be maintained by Divine Connection's as well as third party affiliates and other third parties. Please note that Divine Connection may have additional privacy terms that apply to Expert applicants. Such terms will be made available when an applicant applies to be an Expert or when an applicant otherwise accesses his or her account.

Cookies. Divine Connection's services use cookies and other similar technologies such as pixel tags to collect and store information that is generated automatically as you use the services, including your preferences and anonymous usage statistics. Browsers are usually set to accept cookies. However, if you prefer not to receive cookies, you typically have the option of setting your browser to refuse cookies. If a browser is set to refuse cookies, it is possible that some of the functionality offered by Divine Connection will not be available or will not work as effectively for you.

How does Divine Connection use and disclose information in collects from Divine Connection users ?

Transcripts, Surveys and Recordings. Divine Connection may access and use Transcripts, Surveys and Recordings for purposes of performing or delivering a service to an Expert Services Visitor, providing maintenance or support services for an Expert Services Visitor, for training and quality assurance purposes, for purposes of investigating any claim made by or related to an Expert Services Visitor, for purposes of improving our services and/or for other lawful purposes.

Third-party service providers retained by Divine Connection to perform services on behalf of Divine Connection may also have access to Transcripts, Surveys and Recordings for purposes of performing or delivering a service to Divine Connection, providing maintenance or support services, for training and quality assurance purposes, for purposes of Investigating any claim made by an Expert Services Visitor or related to an Expert Services Visitor's use of the services, for purposes of improving our services and/or for other lawful purposes. Experts with whom a Member or other Expert Services Visitor communicates have access to the Transcripts and Recordings between them. Divine Connection has no control over the privacy practices of such Experts. You are encouraged to verify the privacy practices of Experts before you communicate with them.

Browser Information and Cookies. We use browser information, cookies and pixel tags to determine whether a communication service or marketing material should be deployed on your browser when you are visiting Divine Connection's Expert Services Site or using Divine Connection's Expert Services Platform. We may also use browser information, cookies and pixel tags: to determine how you arrived at Divine Connection's Expert Services Site or Divine Connection's Expert Services Platform, to determine whether you are a return visitor, to help us improve our product and service offerings, for quality assurance and training purposes, to help diagnose problems with our servers, to gather broad demographic information, to administer and optimize our services, to deliver marketing or other materials to you on behalf of third parties and for other lawful purposes.

Aggregate Information. We may aggregate information so that it is not Personal Information, and we may use and share such aggregated information for training and quality assurance purposes, for purposes of delivering our services, for purposes of expanding and improving our services and for other lawful purposes.

Whatever is the services we are providing in present or in future, you will not do any case or not take action against divine Connection either on website or on App.

Third Parties. Divine Connection does not sell, trade or rent Personal Information provided by you in any Transcript, Survey or Recording for direct marketing or any other purpose, except as provided in this Privacy Policy or with your permission. Except as described in this Privacy Policy, Divine Connection does not divulge the content of Transcripts, Surveys or Recordings to third parties or vendors performing services on behalf of Divine Connection. If you accessed Divine Connection's Expert Services Site or Divine Connection's Expert Services Platform via a third party website, you may be subject to terms and conditions that apply to that third party website. As mentioned below, Divine Connection is not responsible for the privacy practices of any third party including the Experts.

Divine Connection uses third party data facilities and other third party service providers to perform

services that are routinely handled by such providers. Such providers may store and, if applicable, process Personal Information and non-Personal Information in keeping with the service that they provide.

Legal Reason to Disclose. Divine Connection may disclose your information including Personal Information if: (i) Divine Connection reasonably believes that disclosure is necessary in order to

comply with a legal process (such as a court order, subpoena, search warrant, etc.) or other legal requirement of any governmental authority, (ii) disclosure would potentially mitigate our liability in an actual or potential lawsuit, (iii) reasonably necessary to enforce this Privacy Policy, our Terms of Use or our agreement with an Expert Services Visitor, (iv) disclosure is intended to help investigate or prevent unauthorized transactions or other illegal activities (including any claim that a Member did not authorize charges incurred via Divine Connection's Expert Services Platform or via Divine Connection's Expert Services Site), or (v)

necessary or appropriate to protect our rights or property, or the rights or property of any person or entity.

Message boards, communities, Blogs

If you use any message board, community (including any Expert Services community or forum) or blog made available on Divine Connection's Expert Services Site or Divine Connection's Expert Services Platform you should be aware that any information you submit via those services may be read, collected, copied and used by other users, and could be used to send you unsolicited messages. Divine Connection may access and use any such information for purposes of performing or delivering a service to an Expert Services Visitor, for purposes of providing maintenance or support services, for training and quality assurance purposes, for purposes of investigating any claim, for purposes of improving our services and/or for other lawful purposes. For the avoidance of doubt, Divine Connection is not responsible for the information that you choose to submit or post via any of those services and Divine Connection is not responsible for how any such information may be used by others or responded to by others. Divine Connection's privacy obligations set forth in this Privacy Policy are not applicable to your use of any message board, community or blog on Divine Connection's Expert Services Site, on Divine Connection's Expert Services Platform or on any third party website. Additional terms made available via any such message board, community and/or blog may apply to your use of any of the foregoing.

How does Divine Connection protect your information ?

Security. Data transmissions over the Internet cannot be guaranteed to be fully and absolutely secure. Our website and our services have security measures in place designed to protect against the loss, misuse and alteration of the information under our control. Our security measures include the measures described below.

Encryption and Firewalls. Chat transcripts are encrypted during transmission. We use standard Secure Socket Layer (SSL) encryption that encodes information for such transmissions. All Transcripts are maintained and archived on secure servers.

Access to stored data is protected by multi-layered security controls including firewalls, role-based access controls and passwords. Experts and Members may review their chat history and see Transcripts of chats that they have engaged in. Experts and Members are only granted access to the chats that they engaged in under their Expert profile or Member profile. Data is backed up regularly and archives are stored off-site in a secure location.

Additional terms that may apply to your information

Divine Connection's Expert Services Platform made available on

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Divine Connection's Expert Services Platform made available on Third Party Websites. Divine Connection's Expert Services Platform may be made available on third party websites. In addition, links to Divine Connection's Expert Services Site and Divine Connection's Expert Services Platform may be made available on third party websites. Divine Connection is not responsible for and does not control the privacy practices of any third party. Accordingly, we encourage you to review the privacy practices of each website that you use or visit.

Business Transfers. In the event that all or substantially all of Divine Connection's assets have been acquired, or in the event of any merger, bankruptcy or reorganization involving Divine Connection, all Transcripts, Recordings and Surveys, as well as all other information about you and your use of our services will likely be included in the acquired or merged assets.

Choice Regarding Personal Information. If you elect to engage in any communication using our services, it is up to you to decide what, if any, information to provide during such session. Depending on your request or the means of communication it may not be possible to communicate with you or address all of your questions without providing some information. Nevertheless, if you do not wish to furnish certain information, then you should not do so.

Contacting Divine Connection

Divine Connection welcomes your feedback on our Privacy Policy. Please send your comments to customercare@Divine Connection.com or to: Netway India Private Limited, 220 Udhyog Vihar Phase IV, Gurgaon.

Changes to this privacy policy

We recommend that you review this policy periodically, as we may update it from time to time. Your use of any Divine Connection service offered on Divine Connection's Expert Services Site or via Divine Connection's Expert Services Platform following a change to this Privacy Policy represents your consent to the new Privacy Policy to the fullest extent permitted by law.

Definitions

Cookies are pieces of information that some websites transfer to a visitor's web browser accessing the website and are used for record-keeping purposes at many websites. Use of cookies makes web-surfing easier by performing certain

functions such as saving passwords, lists of potential purchases and personal preferences regarding the use of the particular website, and ensuring that the user does not see the same ad repeatedly.

Encryption is the process of transforming information into unreadable text so that it is only legible to those possessing an encryption key. The process of making encrypted information readable again is referred to as decryption.

Pixel tags are small graphic images that are embedded in a web page or email for purposes of tracking activity on web pages or whether a user has opened or accessed an email. A pixel tag may be set to identify on what browser and computer it was viewed, whether that browser has cookies

received from a server associated with the pixel tag, and whether the web page or email with the pixel tag was forwarded or copied.

Web browser is a software program that allows a user to access, retrieve and view information on the World Wide Web. Examples of browsers include Internet Explorer, FireFox, Google Chrome and Safari.

Refund policy

Divine Connection has a 100% refund policy for all genuine cases as laid out in the Refund Policy, as determined solely by Divine Connection. The refund has to be sought within one week from the date on which the transaction has occurred. The refund request will be evaluated by an audit team, who will be the final authority

on behalf of Divine Connection to adjudicate on the validity of your refund claims.
The

evaluation of the audit team will be final. Any customer attempting to fraudulently request a refund may be blocked from using the portal in future.

Note: The refund of the wallet balance back to the source of the payment is not allowed under any circumstances, regardless of whether such balance has been consumed towards a consultation or not.

Cancellation / Return policy

If your credit card/ debit card has been charged twice erroneously, you must go to the contact us page or

support section in your account and fill out a request for the same. The same will be processed and done within 72

hours. Make sure you mention the order in your mail. Cancellation will result in the payment gateway charges being deducted from the amount being returned.

Partial cancellation or refunds are not possible, i.e. if you have already used part of your balance and are then requesting a refund.

Cash cards/cheques/drafts cannot be refunded.