

User End Agreement (Terms of Service)

AB Institute of Market Research & Analysis

Last Updated: [●]

This User End Agreement (“Agreement” / “Terms”) governs the access and use of the website, mobile applications, content, courses, and services (collectively, the “Platform”) operated by **AB Institute of Market Research & Analysis** (“Company”, “We”, “Us”, or “Our”).

By accessing, browsing, registering, enrolling, or making any payment on the Platform, you (“User”, “You”) acknowledge that you have read, understood, and agreed to be bound by this Agreement and all applicable laws of India.

1. Eligibility

You must be at least **18 years of age** or accessing the Platform under the supervision of a parent or legal guardian to use our services and make payments. By using the Platform, you represent that you are legally capable of entering into a binding contract under Indian law.

2. Nature of Services

AB Institute of Market Research & Analysis provides **educational content, training programs, mentorship sessions, digital study materials, live/recorded classes, and related learning services**.

All services are provided on a **best-effort basis** and are subject to availability, technical feasibility, and scheduled timelines.

3. User Account Responsibilities

- You are responsible for maintaining the confidentiality of your login credentials.
- You agree not to share your account access with any third party.

- Any activity conducted through your account shall be deemed to be done by you.

The Company shall not be liable for unauthorized access resulting from user negligence.

4. Payments and Pricing

- All fees displayed on the Platform are in **Indian Rupees (INR)** and inclusive/exclusive of applicable taxes as mentioned.
- Payments are processed through **Razorpay or its authorized payment partners**.
- The Company does not store card, UPI, or banking details.

Successful payment confirmation is required to gain access to paid services or content.

5. No Refund & Cancellation Policy

Once a payment is successfully processed, **no refunds, cancellations, or chargebacks** shall be permitted, except where required by applicable law or explicitly stated in writing by AB Institute of Market Research & Analysis.

Access to digital content, classes, or mentorship once granted shall be deemed as service delivered.

6. Intellectual Property Rights

All content available on the Platform including but not limited to:

- Videos
- Course materials
- Notes
- Branding, logos, and design

are the exclusive intellectual property of AB Institute of Market Research & Analysis and are protected under applicable copyright and trademark laws.

Users are strictly prohibited from copying, redistributing, recording, reselling, or commercially exploiting any content without written permission.

7. Prohibited Activities

Users agree not to:

- Misuse or disrupt the Platform
- Upload or transmit malicious software
- Attempt unauthorized access to systems or data
- Use content for unlawful or commercial purposes

Violation may result in **account suspension or permanent termination** without notice.

8. Third-Party Services

The Platform may contain links or integrations with third-party services (including payment gateways). AB Institute of Market Research & Analysis shall not be responsible for the policies, practices, or content of such third parties.

9. Limitation of Liability

AB Institute of Market Research & Analysis shall not be liable for:

- Any indirect, incidental, or consequential damages
- Loss of data, revenue, or business opportunity
- Technical downtime, internet issues, or third-party failures

Total liability, if any, shall be limited to the amount paid by the user for the specific service.

10. Indemnification

You agree to indemnify and hold harmless AB Institute of Market Research & Analysis from any claims, losses, liabilities, or expenses arising out of:

- Violation of these Terms
- Misuse of the Platform
- Breach of applicable laws

11. Termination of Access

The Company reserves the right to suspend or terminate user access without prior notice if:

- These Terms are violated
- Fraudulent or suspicious activity is detected
- Required by law or regulatory authority

12. Governing Law & Jurisdiction

This Agreement shall be governed by and construed in accordance with the **laws of India**. Courts located in **West Bengal** shall have exclusive jurisdiction.

13. Amendments

AB Institute of Market Research & Analysis reserves the right to modify these Terms at any time. Continued use of the Platform after changes implies acceptance of the revised Agreement.

14. Contact Information

For queries or concerns related to these Terms, please contact:

 info@abinstitute.co.in

 www.abinstitute.co.in