

# 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](mailto:info@abinstitute.co.in)

 [www.abinstitute.co.in](http://www.abinstitute.co.in)