

LEGAL-SAFE DISCLAIMER (UNIFIN)

Disclaimer

UNIFIN is a citizen financial awareness and education platform.

The information, tools, simulations, analytics, and insights provided on this platform are **for educational and awareness purposes only**.

UNIFIN:

- Does **not** provide financial, investment, legal, or tax advice
- Does **not** act as a bank, NBFC, broker, or financial intermediary
- Does **not** execute transactions or handle user funds
- Does **not** guarantee prevention of fraud or financial loss

All examples, predictions, scores, and alerts are indicative and meant to help citizens make informed decisions.

Users are advised to consult certified professionals or official government portals for final financial decisions.

UNIFIN shall not be held responsible for actions taken solely based on platform information.

 **UNIFIN – Trust, Safety & Responsibility Framework**

Citizen Safety is our foundation

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Privacy by Design

- No financial credentials collected
- No OTP / PIN / bank access
- Minimal data usage

Education-Only Model

- No transactions
- No investments
- No financial advice
- Clear disclaimers at every stage

Responsible AI Use

- AI used only for:
 - Awareness
 - Pattern recognition
 - Educational simulations
- No decision enforcement

Governance Alignment

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- Supports RBI financial literacy goals
- Aligns with Digital India vision
- Encourages informed citizen participation

Citizen Trust Promise

“UNIFIN empowers citizens — it never controls them.”