

## **Terms and Conditions (TnC)**

Please read these Terms and Conditions ("Terms", "Terms and Conditions") carefully before using the <https://sipto.com> website (the "Service", "us", "we", or "our"). Your access to and use of the Service is conditioned on your acceptance of and compliance with these Terms. These Terms apply to all visitors, users and others who access or use the Service. By accessing or using the Service you agree to be bound by these Terms. If you disagree with any part of the terms then you may not access the Service.

### **Accounts**

- You are responsible for keeping your account secure while you use our Service. We offer tools such as two-factor authentication to help you maintain your account's security, but the content of your account and its security are up to you.
- You are responsible for all activity that occurs under your account (even when the activity is done by others who have accounts under your account). Activity includes everything but not limited to deposit, withdrawal, trading, buy or sell orders etc.
- You are responsible for maintaining the security of your account and password. SIPTO cannot and will not be liable for any loss or damage from your failure to comply with this security obligation.
- You will promptly notify SIPTO if you become aware of any unauthorized use of, or access to, our Service through your account, including any unauthorized use of your password or account.

### **Conduct restrictions**

While using SIPTO you agree that under any circumstance you will not resort to:

- Attempt to disrupt or tamper with SIPTO's servers in ways that could harm our Website or Service, to place undue burden on SIPTO's servers through automated means, or to access SIPTO's Service in ways that exceed your authorization.
- Violate the privacy of any third party, such as by posting another person's personal information without consent.
- Impersonate any person or entity, including our employees

In case of any excess deposit or withdrawal which got conducted from your account. You would be liable to return the excess funds. Excess fund is defined

as additional amount of crypto (any coin/token) or INR that you received. You are in this case not the rightful owner of the funds received and are liable to return it back. In case the funds are not returned back in a specified duration legal action would take its course.

The usage of SIPTO warrants that consumers don't misuse our Services. For example but not limited to, don't interfere with our Services or try to access them using a method other than the interface and the instructions that we provide. Any misuse may imply legal action and we may suspend or stop providing our Services to you if you do not comply with our terms or policies or if we are investigating suspected misconduct.

We as a merchant shall be under no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of authorization for any Transaction, on Account of the Cardholder having exceeded the preset limit mutually agreed by us with our acquiring bank from time to time.

You when using the platform for any activity ascertain that you do not belong to any FATF sanctioned countries and have previously not been involved with any sort of money laundering or criminal activities in any country in any manner

You understand the technology for decentralised finance is fairly new and there might be fairly high volatility in the projects you are participating in.

### **Links & Services To Other Web Sites**

Our Service may contain links to third-party web sites or services that are not owned or controlled by us. We have no control over, and assumes no responsibility for, the content, privacy policies, or practices of any third party web sites or services. You further acknowledge and agree that we shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such web sites or services. We strongly advise you to read the terms and conditions and privacy policies of any third-party web sites or services that you visit.

You hereby authorise and give consent to us to call you through any third party service providers to inform / alert regarding the update related to SIPTO. You further confirm that by sending any of such message / calls, you will not hold SIPTO, its third party service provider liable / institute complaint under the Telecom Commercial Communication Customer Preference (TRAI) regulation, 2010 or such other applicable regulations including any amendment thereof, as may be applicable from time to time.

## **Termination**

We may terminate or suspend your account immediately, without prior notice or liability, for any reason whatsoever, including without limitation if you breach the Terms. Upon termination, your right to use the Service will immediately cease. If you wish to terminate your account, you may simply discontinue using the Service.

## **Limitation Of Liability**

In no event shall we, nor our directors, employees, partners, agents, suppliers, or affiliates, be liable for any indirect, incidental, special, consequential or punitive damages, including without limitation, loss of profits, data, use, goodwill, or other intangible losses, resulting from (i) your access to or use of or inability to access or use the Service; (ii) any conduct or content of any third party on the Service; (iii) any content obtained from the Service; and (iv) unauthorized access, use or alteration of your transmissions or content, whether based on warranty, contract, tort (including negligence) or any other legal theory, whether or not we have been informed of the possibility of such damage, and even if a remedy set forth herein is found to have failed of its essential purpose.

## **Disclaimer**

Your use of the Service is at your sole risk. The Service is provided on an "AS IS" and "AS AVAILABLE" basis. The Service is provided without warranties of any kind, whether express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, noninfringement or course of performance. We and our subsidiaries, affiliates, and our licensors do not warrant that a) the Service will function uninterrupted, secure or available at any particular time or location; b) any errors or defects will be corrected; c) the Service is free of viruses or other harmful components; or d) the results of using the Service will meet your requirements.

## **Governing Law**

These Terms shall be governed and construed in accordance with the laws of Tamilnadu, India, without regard to its conflict of law provisions. Our failure to enforce any right or provision of these Terms will not be considered a waiver of those rights. If any provision of these Terms is held to be invalid or unenforceable by a court, the remaining provisions of these Terms will remain in effect. These Terms constitute the entire agreement between us regarding our Service, and supersede and replace any prior agreements we might have between us regarding the Service.

## **Changes**

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. If a revision is material we will try to provide at least 30 days notice prior to any new terms taking effect. What constitutes a material change will be determined at our sole discretion. By continuing to access or use our Service after those revisions become effective, you agree to be bound by the revised terms. If you do not agree to the new terms, please stop using the Service.

## **Contact Us**

If you have any questions about this Privacy Policy, please contact us at **hi@SIPTO.com** or via the contact form.