

KUMAR ELECTRICALS PRIVACY POLICY, TERMS AND CONDITIONS

CONTENT IN APP:

KUMAR ELECTRICALS TERMS AND CONDITIONS

TERMS OF USE

Please carefully read and agree to the terms and conditions of our company Kumar Electricals on our website, "<https://www.matbull.com/>" before using our services and products.

Throughout this entire "Terms of Use" document, the term "Kumar Electricals" shall be utilized to make reference to the Website and App, the company "Kumar Electricals," which is the owner and operator of the Website, along with its officers, directors, partners, employees, and representatives. Before proceeding to use our Services (as defined below), it is imperative that you thoroughly read the Terms of Use outlined herein. If any of these terms fail to meet your agreement, accessing or utilizing this service or any information provided therein is not permissible. Your utilization of this service shall be regarded as your expressed consent to comply with each of the terms set forth below. This document is published in accordance with the legal requirement stipulated under the provisions of the Information Technology Act, 2000, which mandates "intermediaries" to disclose the rules, regulations, privacy policy, and access or usage terms of our Website and App. The document is primarily governed by Rule 3(1) of the Information Technology (Intermediaries Guidelines) Rules, 2011. We retain the right to amend these terms at any point in time. For updates on any changes we may introduce, kindly revisit the "Terms of Use" page on our Website or app. By continuing to use our services, you signify your consent to such revisions.

INTRODUCTION

What Information Do We Collect?

Kumar Electricals only collects preliminary personal information of its subscribers that is required to identify them as users for its Service. We do not scrutinise the authenticity of such information or shortlist eligible and genuine users for this purpose. We ensure confidentiality of the information so collected, which is subject to our Privacy Policy. The Privacy Policy mentions how we collect and use such information to provision our Services to you. The policy will be updated from time to time and it is suggested that you take a note of the changes.

ELIGIBILITY

In order to avail yourself of the services we provide, it is a requirement that you have reached the age of 18 years or older. Should you be under the age of 18, it is expressly forbidden for you to register on our Website/App or engage in any activity that may lead us to believe you are 18 years of age or older. By utilising the Service in any way, you are indicating your acceptance of the Terms of Use found within this document.

SUBSCRIPTION TO SERVICE

Application

To utilise our Service, one must become a duly registered member of either our Website or our mobile app. Your registration with Kumar Electricals shall be subject to our discretion, and we retain the right to request supplementary information from you if necessary, or to decline your application for membership. The registration process can be completed through our Mobile app, Kumar Electricals, wherein we would need the following information from you to enrol you as a User or consumer.

- Full name.
- Email address.
- Gender.
- Date of Birth.
- Mobile number.
- Bank details.
- Address.
- Aadhar card.

We understand your concern about the privacy of your personal information. To know in detail about our practices in relation to securing confidentiality of your information. Any change in the personal information submitted by you should be intimated to us at "accounts@kumbhatgroup.com" Since this application aims to gratify your purchases and loyalty towards Kumar Electricals. we would keep coming up with new features, at the moment we have mobile bank transfer. We need your KYC and bank details.

Protection Of Login ID And Password

You are entrusted with the responsibility of safeguarding the password and account information to ensure the continued use of our Service. By using your account, you agree to assume sole responsibility for all activities and actions undertaken. Should unauthorised access occur, it is expected that you promptly notify Kumar Electricals in writing. Kumar Electricals will exert its best efforts to block the account or the unauthorised user's activities. Additionally, if your current account is blocked or discontinued by us, you will be provided with a new Login ID and password. It is essential to note that Kumar Electricals shall not be held liable in any manner for any loss or damage resulting from the unauthorised use of your account on our Website or mobile app.

MOBILE APPLICATION

In order to enhance the overall experience of channel partners and consumers. Kumar Electricals has developed this new mobile application for android and iOS by the name "Kumar Electricals" which is available for download free of cost. This app helps channel partners/customers in various ways: to earn rewards and stay updated with new products and offers.

INTERNET TRAFFIC

Due to high internet traffic, transmission issues, capacity limitations, and other unforeseen challenges, accessing the Website or mobile app and communicating with us through the internet or other electronic or wireless devices may, at times, be difficult. Unanticipated outages, slowdowns, or capacity limitations can affect any computer system or electronic/mobile device used to access the Website. Kumar Electricals cannot guarantee continuous, uninterrupted, or completely secure access to its Website or mobile app.

WEBSITE CONTENT

Kumar Electricals cannot guarantee that any Content postings, messages, text, files, photos, comments, images,

or any similar material on our Website or app will be free from bugs, viruses, Trojans, or other harmful code or communications that may contain contaminating or destructive elements. You are solely responsible for downloading or using any Content at your own risk and discretion. Kumar Electricals will not be held liable for any harm, whether it be to your computer system or loss of data resulting from the download of such Content. It is your responsibility to ensure appropriate IT security safeguards, including anti-virus and other security checks, are implemented on your computer, laptop, mobile, tablet, or any other device connecting you to our Website or app to ensure the safety and reliability of the Content.

USER CONDUCT

By accepting this agreement, you willingly bind yourself to adhere to the stipulations specified in the 'User Conduct' section presented herewith. Pursuant to Rule 3 of the Information Technology (Intermediaries Guidelines) Rules, 2011, you are in agreement to refrain from hosting, displaying, uploading, modifying, publishing, transmitting, updating, or sharing any information that violates the prescribed guidelines on

Our Website or app That:

- Belongs to another person and to which you do not have any right to;
 - a) Is grossly harmful, harassing, blasphemous defamatory, obscene, pornographic,
- pedophilic, libellous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever;
- Harms minors in any way;
- Infringes any patent, trademark, copyright or other proprietary rights;
- Violates any law for the time being in force;
- Deceives or misleads the addressee about the origin of such messages or communicates • any information which is grossly offensive or menacing in nature;
- Impersonates another person;
- Contains software viruses or any other computer code, files or programs designed to • interrupt, destroy or limit the functionality of any computer resource;
- Threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any other nation.

Additionally You Agree To Abide By The Following Terms:

- You cannot modify, adapt or attempt for an unlawful access of Service or build any other third party Service or website that falsely represents Kumar Electricals.
- Verbal, physical, written or other abuse of any Kumar Electricals customer, employee, member, or officer may result in immediate account termination including legal action against you.
- You will not gain unauthorised access to our Website or Mobile app, or our computer systems or networks connected to our Website, through hacking, password mining or any other means. • You will not otherwise do anything that is not expressly permitted by the terms of this "terms of use" document.

INTELLECTUAL PROPERTY

Kumar Electricals, in its definition, encompasses all forms of intellectual property or proprietary rights, and this includes data, information, techniques, methodologies, and Content. It comprises various rights such as copyrights (including rights in audiovisual works), trademarks (including logos, slogans, domain names, trade names, and service marks), patents (including patent applications and disclosures), designs, proprietary computer programs and software, source code, object code, rights of priority, and trade secret rights, acknowledged in any country or jurisdiction worldwide.

You are strictly prohibited from engaging in any actions that involve altering, copying, distributing, transmitting, reselling, redistributing, broadcasting, displaying, performing, reproducing, publishing, licensing, framing, transferring, or otherwise utilizing, whether wholly or partially, any Intellectual Property found within our products, Services, or Website. This restriction also applies to any Intellectual Property acquired from Kumar Electricals profiles on various social media platforms, including but not limited to Facebook, Twitter, LinkedIn, YouTube, Google+, Pinterest, Tumblr, Word press, and others. Additionally, using such Intellectual Property in a searchable or machine-readable database is also prohibited without obtaining prior written approval from Kumar Electricals.

DISCLAIMERS

Website & Mobile app Content

You recognize that the information available on our Website is sourced from various external sources beyond Kumar Electricals's control. Though we acknowledge its general reliability, there might be inaccuracies in the information provided, and Kumar Electricals does not guarantee its accuracy or suitability. The contents of this website and app are subject to periodic updates and improvements made by Kumar Electricals and/or its suppliers at their discretion.

Please be aware that this website or app may experience temporary unavailability from time to time due to essential maintenance, telecommunications interruptions, or other disruptions. Considering the possibility of human and mechanical errors, along with other factors, you acknowledge that the information provided on Kumar Electricals is on an "AS IS, WITH ALL FAULTS" basis.

Links To Third Party Content

On our Website and app, you may come across various features and functionalities that can direct you to third-party content and web domains. Please note that these are entirely independent of Kumar Electricals. Additionally, we may provide links to advertisements that you might find useful or intriguing. It's important to understand that we have not personally reviewed or evaluated these external sites, and we assume no responsibility for their content or any offerings they provide. We cannot guarantee their continuous availability either.

Using such links is solely at your discretion, and you should be aware that nothing on our Website constitutes a recommendation or inducement to purchase any product advertised through those links. The presence of any linked site does not imply any affiliation, sponsorship, endorsement, approval, investigation, verification, or monitoring by Kumar Electricals of the information present on those websites. The content in these external sites is merely an offer and not a recommendation to buy or sell any products or services.

No Warranty

Kumar Electricals expressly disclaims any and all warranties, whether express, oral, implied, statutory or otherwise, of any kind to the users and/or any third party, including any implied warranties of accuracy, timeliness, completeness, merchantability and fitness for a particular purpose and warranties arising by virtue of custom of trade or course of dealing and any implied warranties of title or non-infringement.

Computer System/Mobile Application

Kumar Electricals disclaims any liability, damage, loss or harm which you may suffer, directly or indirectly, by virtue of harm caused to your computer, tablet, mobile or other communication device by download of any contaminated/destructive viral elements or any content accompanied by such download or claims made on Kumar Electricals for refund of charges paid in relation to downloading of any other mobile application (paid or unpaid) which appear to be similar to Kumar Electricals.

LIMITATION OF LIABILITY

You agree that Kumar Electricals (including its and their officers, directors, employees, affiliates, group

Companies, Agents And Representatives) Shall Not In Any Event Be Liable To You For:

- Any special, incidental or consequential damages arising out of the use or inability to use or delay in use of the Kumar Electricals Website & app or the related information for any purpose whatsoever.
- Exercising its right to modify or discontinue any or all of the Contents, information, software, products, features and services published on this Website.

INDEMNITY

You agree to indemnify, hold harmless and defend Kumar Electricals and its directors, officers, employees and agents from and against any and all claims brought by any third party in relation to (i) your use of the Service, Website or any of the Content contained on the Website; and/or any (ii) breach of the terms of this Terms of Use or any other Website usage policy published on the Website or communicated to you by Kumar Electricals from time to time.

FORCE MAJEURE

Kumar Electricals shall not be liable for any loss or liability resulting, directly or indirectly, from delays or interruptions due to electronic or mechanical equipment failures, telephone/internet interconnect problems, defects, weather, strikes, walkouts, fire, acts of God, riots, armed conflicts, acts of war, or other like causes. Kumar Electricals shall have no responsibility to provide you access to our Website whilst such unforeseen delays or interruptions continue.

DISPUTES, GOVERNING LAW AND JURISDICTION

Kumar Electricals shall not be a party to any dispute, which may arise between participants on our Website, or between its users and any third party in respect of any matter related to the Website. In the event of such a dispute arising, you hereby release Kumar Electricals, its officers, employees, agents and successors in rights from claims, demands and damages (actual and consequential) of every kind or nature, known or unknown, suspected and unsuspected, disclosed and undisclosed, arising out of or in any manner related to such disputes and/or our Services. The terms of this "Terms of Use" document are exclusively based on and subject to the laws of India. You hereby irrevocably consent to the exclusive jurisdiction and venue of courts in Chennai, Tamil Nadu, India in the event of disputes arising out of or in relation to your use of Kumar Electricals. Use of Kumar

Electricals is unauthorized in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph.

TERMINATION

All rights granted to you under the terms of this "Terms of Use" document would terminate immediately in the event that you breach any of such terms and conditions.

OTHER

If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect. Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and Kumar Electricals with respect to Kumar Electricals Services and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and Kumar Electricals.

Contacting Us

If you have any questions about this Privacy policy, the practices of this site, or your dealings with this site, please write back to "[info@Kumar Electricals.com](mailto:info@KumarElectricals.com)" we shall be happy to answer your queries.

Kumar Electricals PRIVACY POLICY

This document includes information about:

- Protection and Security of information a priority
- Collecting information
- Managing information
- Ensuring Information accuracy
- Honouring your preferences

Protection Of Data Is Our Priority And Kumar Electricals Safeguards Your Data By :

Setting policies and procedures for carefully handling your information. Limiting access to sensitive information
Protecting against unauthorised access to any data Authentication and virus detection technology Requiring service providers to comply with privacy laws.

Information collected

We collect and use various types of information to service your accounts, save your time and money, better respond to your needs, and manage risk. Customer information shall be collected under the following categories

Personally Identifiable Information or (PII):

PII, or personally identifiable information, encompasses any data that can be employed to recognize you as an individual in any manner. Participation in the Kumar Electricals Program or app is subject to your acceptance of the terms of service and submission of fundamental registration details, such as first and last names, email address, date of birth, address, gender, zip code, contact number, Aadhar card, Geolocation and country. To access all the program's advantages, members must furnish Kumar Electricals with the necessary personal identification data whenever requested. This might include demographic and occupational particulars, like first, middle, and last names, date of birth, gender, marital status, number of dependents, residential, office, and mailing addresses, email id, and geographical location, among others.

Profiling Information:

Apart from the above we shall also solicit and collect from the users, from time to time details on their preferences, subscription to particular service or segments or offers and other promotional activities we do. The decision to participate in such activities is at the sole discretion of the users.

Transaction history within the program:

Kumar Electricals is capable of and will collect information on transactions linked to the Kumar Electricals account and required for processing of loyalty Points, credits and debits to user's accounts. By definition this shall include all transactions on the Website or app, Partners, all promotional campaigns through emails, SMS or any other communication channel, at any other participating affiliates, subsidiary, program partners, surveys and more.

All The Above Information Is Collected For:

Better servicing of the users and preparing quarterly statements for account maintenance. Making the offerings more relevant to the members and as desired by them ensuring no spam mails go through. Keeping track of point transactions, for help in case of any disputes; processing your loyalty Rewards orders; dealing with requests, enquiries or complaints and other customer care related activities; and all other general administrative and business purposes; marketing our and our business partners products and services; carrying out any activity in connection with a legal, governmental or regulatory requirement or in connection with legal proceedings, crime or fraud prevention, detection or prosecution. To effectively administer and fulfil our obligations under any agreement we may have with you;

To seek your feedback or to contact you in relation to the services offered on our website or Mobile app; registering your details and allocating or offering you rewards, discounts or other benefits as part of the program. You hereby expressly agree to share personally identifiable information for the above purposes. In the event, you do not wish that your personally identifiable information be used for the above mentioned purposes; we will not

be in a position to provide you any products or services. In the event you wish to withdraw consent for use of your personally identifiable information please contact us at accounts@kumbhatgroup.com In such event, we will not be in a position to provide you any products or services from the date you withdraw your consent.

To collect the above information we shall use channels such as physical forms, contact centre, website cookies etc. emails, promotional offers, surveys, app push notifications, SMS and mailers. Participation in some of these channels is optional but you may be required to provide your personal identification information in order to participate. We are not liable to verify the authenticity or accuracy of any information we collect from you.

From time to time we shall ask the members to update their contact & personal information with the program on our authorized website, contact centre or any other approved channels. This is to help keep you updated on any program changes and enhancements. We shall not be liable for any failure to notify you of program changes if you fail to update such information in a timely manner. Kumar Electricals does not solicit or ask for any confidential information like website passwords and any such communication appearing to come from Kumar Electricals should not be replied back with any confidential information.

We do not provide or share information collected, with any companies other than our group companies or business partners, to market their products. Even when we do so, these companies shall be bound by a non-disclosure agreement to strictly maintain the confidentiality of the information shared and will not share the personal information any further or for purposes beyond our specific authorization.

The entity that will collect, store and maintain information provided by you is Kumar Electricals with its principal office at **LALJEE GODHOO & CO.** Shanti Nagar, Andheri East, Mumbai, Maharashtra 400093

In Some Situations, However, We Are Required To Or We May Provide All Information We Collect About You To Third Parties Outside Our Group Companies, As Permitted By Law, Such As, With Your Consent:

To respond to judicial process, or To consumer reporting agencies; or In connection with a proposed or actual sale, merger, or transfer of all or portion of business; or Some of the data may have to be provided to third party services for the sole purpose of implementing marketing services on behalf of Kumar Electricals and/or group companies and for providing customer support services like sending statements

Information Storage

All information shall be stored in a separate server placed in our approved premises. Kumar Electricals reserves the rights to hold its members data indefinitely

We may occasionally share our information with trusted third party data processors to organise, process, clean & analyse our data to help us better understand the trends and segments within our member base. We shall use this information solely with the purpose of enhancing the value of the program for the member base and to better

tailor our offers to suit your specific interests. All such third parties shall be bound by a non-disclosure agreement to maintain the confidentiality of the information shared and will not share the personal information any further or for purposes beyond our specific authorization.

We intend to share data with our Business users, Manufacturers, Brand owners, Channel partners, sponsors & advertisers in aggregate form, we would be sharing your contact details received from your end using SMS / APP / Website interface for the brand you have associated yourself with. Hence, the advertisers shall be made aware of the segments and trends in the database and can then route their customised messages through either their channels or through our platform. Occasionally, you may want to avail of services or offers that, by the very terms, will require us to forward information to the advertiser or partner so that they can provide the service to you. In such instances you will be governed by the privacy policies of such advertisers or partners with whom you share information. Please ensure to read the privacy policies of such advertisers or partners prior to disclosing any information.

In case of redemption offers requiring mailing of vouchers or gift items or rewards to your mailing address, we shall have to part with your personally identifiable information to the extent required, with the redemption fulfilment vendor for delivery of orders and gift certificates. As stated before, strict compliance with a non-disclosure agreement will be sought. Such redemption vendors will not share the personally identifiable information any further or for purposes beyond our specific authorisation.

Selectively, members may also receive program offers via your landline or postal mail or SMS or push notifications. Such contacts may result in rewards being issued to the member. We also contact you via email for administrative purposes, such as program change notifications or if we update our privacy promise. While you can select to stop receiving email for promotional offers (as described above), you cannot unsubscribe from these administrative messages while enrolled in the program. Our customer care / Partner department may contact you in response to an enquiry you submit. They may also contact you in regard to a particular problem that may have occurred with your account or with an offer in which you might have participated.

We might use this information to learn further about your participation in the program and make it more relevant to your interests.

Kumar Electricals ABOUT US

Introducing Kumar Electricals, your one-stop solution for masalas. With our state-of-the-art manufacturing unit located in the heart of the industrial area of Chennai Ambattur, we bring you the best quality electrical products.

At Kumar Electricals, we take pride in our commitment to quality and reliability. We use the latest technology and

machinery to manufacture our products to ensure that they meet the highest standards of safety and durability.

We believe that our success is built on the foundation of our workforce. At our factory, we employ about 70 percent women who have been trained to operate the machines and deliver the best output. We are proud to empower women and give them the opportunity to work in a safe and professional environment.

Our masalas and asafoetida are manufactured to meet the requirements of modern-day living. They are easy to use, and available in a range of packets..

We understand the importance of energy conservation and sustainability. Our products are designed to be energy-efficient, eco-friendly, and comply with all Industry standards and regulations.

Innovative masalas are our latest offerings in the industry.

Our commitment to customer satisfaction is reflected in our after-sales service. Our team of experts is always ready to assist you with any queries or concerns you may have about our products.

At Kumar Electricals, we strive to provide you with the best quality products at competitive prices. We are committed to delivering excellence in everything we do, and we look forward to serving you.

Download the Kumar Electricals app today and browse through our range of products. Experience the Kumar Electricals difference and make your life easier and safer.

Scan QR for Kumar Electricals T&C, PRIVACY POLICY & ABOUT US Content

