

Terms and Conditions

This Grabaims website is owned by the M/s Grabaims

Use of Our Website

Please read the following Terms and Conditions, which relate to information regarding general use of our website and the terms and conditions relating to purchases of subscriptions. By using our website, you are agreeing to these Terms and Conditions. By using our site you are indicating you accept these terms of use and that you agree to abide by them. From time to time we may change these Terms and Conditions, and will post revisions on this website. We recommend that you read these Terms and Conditions prior to using our sites and thereafter regularly review any changes and you are responsible for doing so.

Privacy

Use of the data that you provide us, or which is collected by use on our website, is governed by our [Privacy Policy](#). By using our site you consent to such processing.

Access to the Grabaims Website

We try to ensure that website availability is uninterrupted and that transmissions will be error-free. However, we cannot guarantee that your access will not be suspended or restricted from time to time, including to allow for repairs, maintenance or the introduction of new facilities or services. We of course try to limit the frequency and duration of any suspension or restriction.

Accounts and Passwords

If you have registered to use any service within the Grabaims Website, any user identification code or password is personal and non transferable and must be kept confidential and used only by you (unless agreed in writing with M/s Grabaims) for the specified term of your subscription or registration period (which may be terminated at the discretion of M/s Grabaims). We have the right to take action should this requirement be breached.

Our Products and Services

Grabaims is an online revision website for CTET aspirants. A description of what is included in each Grabaims subscribed service is contained on our website including the period of each subscription. News Headlines and any other service which are currently available without a subscription are also indicated on the website.

Delivery and Shipping Policy

When you request an online purchase, the language that we offer to you for the conclusion of this process will be English only.

When submitting your request to purchase any Grabaims service, you will be asked to indicate which products that you wish to subscribe to (and then will be asked to indicate where you live). You will then proceed to another web page which will require you to initiate an account (if you have not already done so), by entering in your email address and choosing a password. You will then proceed to an Order Summary page and you will need to indicate your method of payment and some contact details. Should you be paying online, you will proceed to a secure payment page which is part of CCAvenue and you will need to select your payment method, in which case your payment will then be processed by CCAvenue. After you submit your offer, you will receive confirmation that your payment was either successful or unsuccessful.

For online payments, we may at that time allow you to have temporary access online to the Grabaims service that you wish to subscribe to, but this is a gesture of goodwill and does not represent acceptance of your offer. Access will need to be made via the user name and password supplied. Irrespective of an online payment, our contract will not become binding until five working days have elapsed after a successful payment is made online and only if we do not contact you. This is in case any pricing errors have occurred and if so we will contact you.

Cancellation and Refund

Please note that NO refund or cancellation is applicable to any of the Grabaims products and services.

Prices and Payments

The price that you pay for the Grabaims services you order should be the standard pricing as indicated on the website. These prices are inclusive of all taxes and delivery unless otherwise indicated. All subscribers are required to make payment in Indian rupees (INR).

We try to ensure that all of our prices on our website are accurate, however errors may occur. If we discover any errors in the prices of the services that you have ordered, we will inform you as soon as possible and give you the option of recommencing your order at the correct price or cancelling it. If you do not respond to our contact, we will treat the order as cancelled. If you order and we have already processed your payment, you will receive a full refund.

We take all reasonable precautions to keep the details of your order and payment secure. Unless we are negligent however, we cannot be liable for losses caused as a result of unauthorised access to the information provided by you.

Intellectual Property Rights

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Any material you upload to any user forum or via any news voting function will be considered non-confidential and non-proprietary (unless otherwise stated on the site) and we have the right to use, copy, distribute and disclose to third parties any such material for any purpose. We also have the right to disclose your identity to any third party who is claiming that any material posted or uploaded by you to our site constitutes a violation of their intellectual property rights, or of their right to privacy.

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Links

Our websites contain links including hyperlinks which may take you outside of M/s Grabaims websites. Links are provided for your convenience, and an inclusion of any link does not imply endorsement or approval by us of the linked website, its operator or content. We have no control over the contents or functionality of those sites and accept no responsibility for any loss or damages that may arise from your use of them. We are not responsible for any website outside M/s Grabaims websites, and such websites use will be subject to relevant terms and conditions and privacy policies.

Disclaimers and limitations of liability

Disclaimers

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Limitation of Liability

To the fullest extent permitted by law, M/s Grabaims expressly exclude:

All conditions, warranties and other terms which might otherwise be implied by statute, common law or the law of equity;

Any liability for any direct, indirect or consequential loss or damage incurred by any user in connection with the information contained on or use or inability to use or result of the use of our website, any websites linked to it and any material posted on it, including without limitation any liability for loss of income or revenue, loss of business, loss of profits or contracts, loss of anticipated savings, loss of data, loss of goodwill, wasted management or office time and for any other loss or damage of any kind, however arising and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable; and

Any direct losses in excess of twice any subscription fees paid.

Nothing in this provision affects our or our contractors liability for death or personal injury arising from our (or their) negligence nor our (or their) liability for fraudulent misrepresentation or misrepresentation as to a fundamental matter nor any other liability which cannot be excluded or limited under an applicable law.

Your conduct

You must not use the website in any way that causes or is likely to cause the website or access to it to be interrupted, damaged or impaired in any way. You understand that you are solely responsible for all electronic communications and contents sent from your computer to us. You must use the website for lawful purposes only. You must not use the website for any of the following:

Fraudulent purposes in connection with a criminal offence or otherwise unlawful activity

- To send, use or re-use any material that is illegal, offensive, abusive, indecent, harmful, defamatory, obscene or menacing; or in breach of copyright, trademark, confidence, privacy or any other right; or is otherwise injurious to third parties; or objectionable; or which consists of or contains software viruses, trojan horses, worms, time bombs, keystroke loggers, spyware, adware or any other harmful or similar computer code designed to adversely affect the operation of any computer software or hardware, political campaigning, commercial solicitation, chain letters, mass mailings or any spam
- To cause annoyance, inconvenience or needless anxiety
- To reproduce, duplicate, copy or resell any part of our site in contravention with these terms of use.

Governing law

These Terms and Conditions shall be governed and construed in accordance with the laws of India, whose courts shall have exclusive jurisdiction, although we retain the right to bring proceedings against you for breach of these conditions in your country of residence or other relevant country.

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Privacy Policy

Your privacy

Protecting your privacy is one of our top priorities. Please take a few minutes to review this policy.

Introduction

Our privacy commitment

This document sets out the basis for which M/s Grabaims will process any personal data we collect from you.

We will make every effort to protect your privacy by adopting a consistently high level of site security and adhering to strict company policies on how we store and use personal information. This privacy policy has been developed in accordance with our legal obligations and may be updated from time to time.

If we make any changes to our privacy policy, we will post the revisions on our site.

1. What information is being collected and how is it used?

There are various sections of the website, for which we collect different information. What we collect and how this is used is as follows:

1.1 Registered Users

Access to content and services on our website requires either registration alone or also with a subscription. You will know what information is being collected when you complete required details prior to submission (including which information is mandatory). Where you submit a response on our forum for publication, your chosen user name will be published. We will use data collected to allow access to our website and fulfill any obligations to you (where these exist).

We will also use your data to monitor for any unauthorised use of our website, content or subscriptions to our content. We may also disclose your identity and contact details to any third party claiming material posted by you is defamatory or violates their intellectual property rights or right to privacy.

You will be given an opportunity to opt in or out (as applicable) from receiving marketing emails (and in other media) from M/s Grabaims.

1.2 All users

As you browse the website, we collect information about your use of the site including but not limited to traffic data and location data. Essentially this will normally be which pages you have



visited, how long you stay online and where you are located. We will not be able to identify who you are from the information we store, but we will be able to identify where you are located - (see point 1.3 below).

1.3 What else do we collect when you use our website?

Each time you use the Internet, an IP address is assigned to your computer via the Internet service provider. This number may either be the same or different each time. Each time your computer requests information from our website, we log your IP address on our server and may log operating systems and browser types for system administration and to report aggregate information. We may use this in order to gather information about the website traffic and usage.

Whether you are a registered user or not, our web server collects certain information such as (a) IP address; (b) host names (c) domain name (d) time and date information as requested (e) the browser version and platform when it is requested, (f) a record of which pages have been requested.

If you contact us, we may keep a record of that correspondence and use it to contact you in response and/or to update our records.

We may use all information to adhere to any legal requirements to disclose to third parties, enforce our legal rights, and protect against unauthorised access, use, activity and/or copying, either personally or via third party contractors and advisors. This may involve using your name and subscription details on a database with other publisher's data for detection purposes.

1.4 What else do we use personal information for?

Other than for fulfilling any obligations to you (where these exist), on some occasions we use the information provided to produce anonymised aggregate statistics in relation to pages being accessed and the demographics of our users. We may also use it to monitor usage patterns on the website in order to improve navigation and design features to help you get information more easily. In order to help us develop the website and our services, we may provide such aggregate information to third parties. This may include aggregate data related to answers in questions on the database. The statistics however will not include any information that can be used to identify any individual. We may contact you to notify you about changes to our service.

2. How long do we keep the information we collect?

We keep your personal information for as long as necessary to fulfill our obligations to you, protect our legal interests and undertake analysis of our website to assist you and future users.

3. To whom will information be disclosed?

Other than as expressly agreed by you or otherwise stated when data is collected or within this policy, we will not disclose your personal data to any third parties other than:

- Our owners (where applicable), Licensors, contractors and advisors who must keep this data confidential;
- As required to enforce our legal rights (including property, safety, our customers or others);
- Fraud protection and credit risk reduction; and
- Where our company or its assets (to which your data relates) are to be acquired by a new company, location data may be shared.

4. Security

We understand that the security of your information is important to you. We also understand that our continued success as a publisher on the web relies on our ability to communicate with you in a secure manner. We adhere to the highest standards of decency, fairness, and integrity in our operations. We use several measures to authenticate your identity when you visit our site. We also take steps to protect your information as it travels the Internet, and to make sure all information is as secure as possible against unauthorised access and use (for example, by hackers). We review our security measures regularly.

Despite our best efforts, and the best efforts of other firms, "perfect security" does not exist on the Internet, or anywhere else. Unfortunately, the transmission of information via the Internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

5. Authentication

You should not share your user name and password with other people.

6. Email

Any email between you and M/s Grabaims is not encrypted. It will be stored securely within our firewall (see below).

6.1 Data within our walls

The information we collect about people visiting the site is stored in secure environments that are not available to any other individual or party. We have mechanisms in place to protect data. One such mechanism is called a "firewall". A firewall is a barrier that allows only authorised traffic through. It safeguards our computer systems and your information. We also use system and application logs to track all access. We review these logs periodically and investigate any anomalies or discrepancies.

7. Contact us

Please contact us if any of the data we hold about you becomes inaccurate and if you have any queries or concerns about the data we are holding about you. Also we welcome your feedback about what you like or don't like about our sites. Your feedback is stored on a secure internal system that allows the appropriate person to respond to you.

8. Linking to external sites

Occasionally, you will encounter links to other sites that are not related to M/s Grabaims. Please be aware that once you click to one of these sites, you are subject to that site's privacy policy and not to ours. You may wish to review the privacy policy for each site you visit.

9. Your consent

By submitting your information, you consent to the use of that information as set out in this policy. You should review this policy regularly, to note any changes as to how we collect and use personal information.

Thank you for reviewing this information.

If you have any questions, please send us an E-Mail on our Contact Us section.

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