

TERMS AND CONDITIONS (“AGREEMENT”)

I. DISCLAIMER

1. This document is an electronic record in terms of the Information Technology Act, 2000 and rules there under in force, and the provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000 from time to time. This electronic record is generated by a computer system and does not require any physical or digital signatures for validation, consent or acceptance.
2. By agreeing to these terms and conditions or by downloading, installing or otherwise using the Services provided by Kreon Financial Services Limited (“Kreon Financial/the Company”), you accept and agree to the terms and conditions herein. If you do not agree to any of these terms, then please do not use the Application or the Services of Kreon Financial.
3. In order to participate in certain other Services provided through the application, you will be notified that you are required to agree to additional terms and conditions contained in other agreements. Kreon Financial may modify this Agreement from time to time and such modification shall be effective immediately on such modification of this Agreement. You agree to be bound to any changes to this Agreement when you use the Services after any such modification is updated. It is therefore important that you review this Agreement regularly upon each use of the Services to ensure you are updated as to any changes.

II. DEFINITIONS

1. APPLICATION/APP: "*Application/App*" shall refer to the StuCred platform, i.e. the mobile application or the algorithm created, developed, designed and made available by Kreon.
2. APPLICATION SERVICES: "*Application Services*" shall include the mobile application offered by Kreon, services offered through the mobile application and emails sent by Kreon.
3. BANK ACCOUNT: "*Bank Account(s)*" shall mean a bank account maintained by the User with a bank.

4. ELECTRONIC DEVICE: "*Electronic Device*" shall refer to any computing or electronically operated machine capable of accessing the StuCred platform, including but not limited to tablets, mobile phones, computers and their respective variants.
5. KREON/KREONFINANCE: "*Kreon/Kreon Finance*" shall mean KREON FINANCIAL SERVICES LIMITED, a non-banking financial company which sanctions, processes, grants or declines the Loan to the User of the Application.
6. LOAN: "*Loan*" shall mean the loan of money a user may apply through the Application for the consideration of Kreon Finance or the grant of a Loan by Kreon Finance subject to the acceptance of the application terms and conditions of the Loan Agreement by the User.
7. LOAN AGREEMENT: "*Loan Agreement*" shall mean the loan agreement to be executed between **Kreon Finance** and the User for pertaining to or granting the Loan whether in physical or electronic form as may be applicable from time-to-time.
8. MOBILE PHONE: "*Mobile Phone*" shall mean the handset and the SIM card along with all relevant accessories and necessary software for its operation which is owned by the user.
9. MOBILE PHONE NUMBER: "*Mobile Phone Number*" shall refer to the telephonic communication reference specified by the User during registration with **Kreon** or during usage of the Application.
10. ONLINE STORES: "*Online Stores*" shall refer to the Windows Store, Google Play Store, iOS App store or any other online store or portal in whatever nomenclature applicable to such store or portal where the Application will be made available by **Kreon** to the Users, from time to time.
11. OUTSTANDING AMOUNTS: "*Outstanding Amount(s)*" shall mean any amount including the Loan, charges and other amounts due and payable by the User to **Kreon Finance**, on respective due date(s).
12. PERSONAL INFORMATION: "*Personal information*" shall mean any information about the user provided by the user and obtained by Kreon in relation to the application.
13. SERVICES: "*Services*" shall mean any service offered or rendered by Kreon Finance or its affiliates.

14. **THIRD-PARTY PLATFORMS:** "*Third-Party Platforms*" shall mean social networking platforms offered by third-party service providers, such as Google, Facebook, LinkedIn and other similar entities.
15. **USER ACCOUNT:** "*User Account*" shall mean the registered Application account of the User with Kreon for use of the Application and services offered by Kreon.
16. **USER DATA:** "*User Data*" shall include any data, information, pattern, behavior, documents, materials, transactions and location, of the User.
17. **WEBSITE:** "*Website*" shall refer to www.stucered.com or such other website Kreon notifies for the purposes of this terms.
18. **YOU/YOUR/USER:** "*You/Your/User*" shall mean any person who accesses, downloads, installs, utilizes, operates or views the Application or Services offered by Kreon.

III. PRIVACY POLICY

Kreon's privacy policy ("Privacy Policy") as agreed to by the User, shall be applicable to all Services.

IV. ELIGIBILITY

- 1.** In order to assent to these terms, you must be a human being and have attained the age of majority, i.e, 18 years in India. Any use of **Kreon's** application or services by 'bots' or other automated tools or methods is not permitted under this Agreement. The User represents and warrants that he/she is capable of entering in to these Terms and performing the obligations set out hereunder.
- 2.** Kreon reserves the right to disallow any User from using the Services in the event that the eligibility criteria set out in this clause are not met.

V. USER ACCOUNT

1. In order to use the Application and avail the Services offered by Kreon, the User must register for and maintain a user account.

2. You agree to use only your User account and not use the User account of any other person or assist others in obtaining unauthorized access to any User account.
3. You further agree that you shall not use the Application and Services of Kreon in connection with any activity violating any law, statute, ordinance or regulation. All transactions undertaken on your behalf by Kreon will be on the basis of your express instructions/consent and will be strictly on a non-discretionary basis.
4. You also authorize Kreon to acquire your credit information report from one or more credit information companies as decided by Kreon from time to time.
5. The User hereby consents and agrees that any information submitted by the User for User Account set-up or in operation of the user account may be used by Kreon in accordance with the privacy policy.
6. Any unauthorized usage by you of the User Account shall confer upon Kreon the right to terminate this Agreement in accordance with Clause XIX (2).

VI. VERIFICATION OF IDENTITY

1. All persons who use or wish to use the Application and Services offered by Kreon through proper registration shall be subject to identity verification and regular Know Your Customer (“KYC”) and Anti Money Laundering (“AML”) compliance requirements. It is the duty of the User to comply with this KYC and AML requirement in order to ensure that it does not abuse the relationship with Kreon for any illegal purposes, including money laundering or other financial crimes. Any action, including those that might not have been foreseen and included in these terms, that has the effect of the abuse as contemplated above shall not be permitted under these terms.
2. Kreon reserves the right to decline any business proposal or transaction, at its discretion, with present as well as prospective Users at all times. It is the discretion of Kreon to suspend or terminate any action in favor of the User until a reasonable and satisfactory explanation with supporting documents is provided, on suspicion of the User abusing the relationship as contemplated above.

3. Kreon shall appoint a competent and qualified employee as an AML and KYC Policy Compliance Personnel (“Compliance Personnel”) who shall review and update the KYC and AML Policy to ensure compliance with all relevant and applicable legislation, regulations and recommendations. The User acknowledges that Kreon collects the following basic information from its Users for its records: Picture of the User, video recordings as a part of the user on-boarding process, Residential Address, Contact Number, Email Address, Picture of Permanent Account Number (PAN) Card, Picture of AADHAR Card, Bank Details, Last Name, First Name.
4. Users are obligated to comply with the requests or enquiries of the Compliance Personnel and provide any of the information or documents upon request, by the Compliance Personnel.
5. Kreon reserves the right to amend, the KYC and AML compliances, so as to include new procedure and exclude any existing procedures as may be permissible, for the purpose of this Agreement. It is the duty of the User to keep updated and comply at all times with the KYC and AML compliance as and when updated.

VII. COMMUNICATION

1. For the purpose of this Agreement, the User agrees to receive communications & Notifications from Kreon via SMS, Email, RCS, Whatsapp, or any other electronic medium . Kreon is not responsible for any damages incurred as a result of any fraudulent sending messages over the internet or any other electronic medium.

VIII. FACILITATION OF LOAN

1. Through the Application and Services offered by Kreon, the User may apply for the Loan, subject to the fulfilment of the eligibility criteria laid down and acceptance of the Loan Agreement.
2. The User understands and agrees that the User shall not have any right or expectation, whether vested, accrued or gained, for the grant of a loan unless such loan or such transaction in nature of a loan is approved or granted by Kreon.

3. The User authorizes Kreon to import user data dispersed over and from Third-Party Platforms. The User understands and acknowledges that Kreon may periodically request for updates on such user data and may receive such updated data from Third-Party Platforms.
4. The User understands and acknowledges that Kreon reserves the right to collect or track your user data during the use of the Application or the provision of services, and also in the event that the user stops, ceases, discontinues or suspends the usage or the services, through deletion or uninstallation of the Application or user account or otherwise, till the event that your obligations to pay the Outstanding Amount(s) to Kreon exists. Deletion, uninstallation, discontinuation of the Application, User Account or Services, shall not release the User from the responsibility, obligation and liability to repay the Outstanding Amount(s).

IX. PROHIBITED USE

As a condition of your use of the Services, you will not use the App/Website for any purpose other than that is unlawful or is prohibited by this Agreement or by any applicable law. Your usage of the App/Website is solely your responsibility.

You shall not, display, upload, modify, publish, transmit, update or share any information on the Website, that –

- (i) Belongs to another person and to which you do not have any right;
- (ii) Is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, 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;
- (iii) Involves the transmission of "junk mail", "chain letters", or unsolicited mass mailing or "spamming" or unsolicited commercial advertisement;
- (iv) Harms minors in any way;
- (v) Infringes any patent, trademark, copyright or other proprietary rights;
- (vi) Violates any law for the time being in force;
- (vii) Deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;

(viii) Impersonates another person;

(ix) Contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource.

X. LIMITATIONS ON LIABILITY

1. Kreon shall not be held liable for any loss, damage or injury pertaining to use of the Application and services offered by Kreon and it shall be the sole risk of the user. The Application and Services provided by Kreon are provided on an "as is", "where is" and "as available" basis without any warranties or conditions (express or implied, including the implied warranties of merchantability, accuracy, fitness for a particular purpose, title and non-infringement, arising by statute or otherwise in law or from a course of dealing or usage or trade).
2. Kreon shall not be held liable for any defect, damage or vulnerability in the Application, or for any injury or damage or loss to the user due to such defect, damage or vulnerability.
3. Kreon does not warrant that your access to the Application and/or related Services will be uninterrupted or error-free, that defects will be corrected or that this website or the server that makes it available, is free of viruses or other harmful components.
4. Access to and use of the application and the information contained therein is at your own risk and Kreon does not undertake any accountability for any irregularities, viruses or damage to any mobile phone or electronic device that results from accessing, availing or downloading of any information from the application or any other website of which link is provided herewith.
5. Kreon shall not be involved in or in any way liable to the User for any dispute between the User and a cellular services provider or any third-party service provider (whether appointed by Kreon in that behalf or otherwise).
6. Kreon shall not be held responsible for the confidentiality, secrecy and security of the personal or account information being sent through the Application for effecting the user's transactions.

7. Kreon does not warrant or make any representations regarding the use or the results of the use of any product and/or service purchased in terms of its compatibility, correctness, accuracy, and reliability or otherwise. The User solely assume total responsibility and risk for your use of this application and application-related services.
8. Kreon shall not be held liable for any loss suffered by the user due to disclosure of the personal information to a third-party by Kreon, for reasons inclusive but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal directive, for statistical analysis or for credit rating.
9. Kreon does not warrant the confidentiality or security of the messages whether personal or otherwise transmitted through the Application.
10. Kreon makes no warranty or representation of any kind in relation to the system and the network or their function or performance or for any loss or damage whenever and howsoever suffered or incurred by the User or by any person resulting from or in connection with the Application.
11. Kreon shall be absolved of any liability in case there is any unauthorized use of the User's access to Application, or Electronic Device or for any fraudulent, duplicate or erroneous transaction initiated or requested or instructed by use of the User's Application or Electronic Device.
12. The User agrees that, Kreon and its directors, officers, employees, agents, sponsors, consultants, business partners or other representatives shall not be responsible or liable for any direct, indirect, incidental, consequential, special, exemplary, punitive or any other damages (including without limitation loss of profits, loss or corruption of data, loss of goodwill, work stoppage, computer failure or malfunction or interruption of business) under any contract, negligence, strict liability or other theory arising out of or relating in any way with the use of the Application, Application Services or in reliance of the information available on the Application, Application-related Services or any products or Services offered or sold or displayed on this Website. If the foregoing limitation is held to be unenforceable, the maximum liability of Kreon and its service providers to the User shall not under any event exceed the amount of Rupees One Thousand Only (Rs 1000/-).

13. The User fully and unconditionally agrees and understands that a possibility exists that the application could include inaccuracies or errors and further that Kreon shall not be held liable for any such inaccuracies or errors. Additionally, a possibility exists that unauthorized additions, deletions or alterations could be made by third-parties to the Application. Although Kreon attempts to ensure the integrity, correctness and authenticity of the Application, Kreon makes no guarantees whatsoever as to the completeness, correctness or accuracy. In the event that such an inaccuracy arises, the User shall inform Kreon so that the same may be corrected.
14. Kreon does not make any personal recommendations. The information on the application is provided solely to enable the user to make their own decisions and does not constitute a recommendation to buy, sell or otherwise deal in any investments, securities, loans or money. The Application may not be suitable for all customers and, if the User has any doubts, the User should seek advice from an independent financial adviser of your own choice.
15. Kreon may launch new updates/upgrades for the App. The User may subscribe to the same through the Online Stores. In the event, you choose not to update/upgrade the App, certain features or functionality shall not be accessible to you. Any liability arising out of such act of not updating/upgrading the App, shall solely be that of the User.
16. It is the User's responsibility to maintain the confidentiality of their user account information, user account password, bank account information, including their password / PIN, safeguarding their money and any other activity including transactions that are posted to or made from your Account. Kreon shall not be liable for any leak of information on the part of the User and the consequences of the same.
17. Neither Kreon nor the User will be liable for any delay or failure caused by conditions or events beyond the reasonable control of the respective party, including but not limited to any delay or failure due to any act of God, fire, act of terrorists, act of civil or military authorities, civil disturbance, war, strike or other labor dispute, interruption in telecommunications or internet services or network provider services, failure of equipment and/or software, other catastrophe or any other occurrence which is beyond reasonable control of the respective

party and the validity and enforceability of any remaining provisions shall not be affected by any such condition.

XI. EXTERNAL WEBSITES AND SERVICES

1. The Application and Services may provide links or other forms of reference to other websites (“External Websites”) or resources over which Kreon may not have control. Kreon offers to the User such links or references to External Websites with the sole purpose of enhancing your experience of using the Application and Services and Kreon makes no representations whatsoever about any External Websites which the User may access through the Application.
2. Kreon cannot be held responsible for the availability of, and content provided on any External Websites or for any third-party content accessible through the Website, including opinions, advice, statements, prices, activities, and advertisements, and the User shall bear all risks associated with the use of such content.
3. The Application and Services may contain advertising information or promotion material, or other material submitted to Kreon by third-parties. Responsibility for ensuring that the material submitted for inclusion on the Application and Services complies with applicable law is exclusively on the party providing the information/material.
4. The Users’ correspondence or business dealings with, or participation in promotions of advertisers or including payment and delivery of related goods or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between The User and such advertiser.
5. Kreon shall not be responsible or liable for any claim, error, omission, inaccuracy in advertising material or any loss or damage of any sort incurred as the result of any such dealings or as the result of the presence of such advertisers on the Website.
6. Kreon reserves the right to omit, suspend or change the position of any advertising material submitted for insertion.

XII. APPLICABLE LAW

1. Any disputes arising in respect of or in relation to this Agreement shall be referred to arbitration at Chennai in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator, appointed by Kreon. The costs of such arbitration shall be borne by the losing party or otherwise as determined in the arbitration award. If a party is required to enforce an arbitral award by legal action of any kind, the party against whom such legal action is taken shall pay all reasonable costs and expenses and attorney's fees, including any cost of additional litigation or arbitration taken by the party seeking to enforce the award.
2. In case any provision/s of this Agreement is / are rendered invalid or unenforceable or void by operation of any law, rule or regulation then such an event would not affect the validity or enforceability of any other provision/s of this Agreement.

XIII. INDEMNIFICATION

1. To the full extent permitted by applicable law, the User hereby agrees to indemnify Kreon, and its affiliates, officers, directors, agents, employees, and suppliers against any action, liability, cost, claim, loss, damage, proceeding or expense suffered or incurred if directly or not directly arising from your use of the Application and Services, or from your violation of this Agreement and applicable laws.

XIV. TAXES

1. It is the User's responsibility to bear any taxes applicable to the payments the User makes or receives in connection with the use of the Application and Services to the appropriate tax authority. Kreon is not responsible for determining whether taxes apply to your transaction, or for collecting, reporting or remitting any taxes arising from any transaction.

XV. WAIVER

1. Enforcement of the Terms is solely in Kreon's discretion and failure to enforce a provision in some instances does not constitute a waiver of Kreon's right to enforce such a provision in other instances.

XVI. SUPPLEMENTAL TERMS

1. Supplemental terms may apply to certain Services, such as policies for a particular event, activity or promotion, and such supplemental terms will be disclosed to the User in connection with the applicable Service(s). Supplemental terms are in addition to, and shall be deemed a part of, this Agreement for the purposes of the applicable Service(s). Supplemental terms shall prevail over this Agreement in the event of a conflict with respect to the applicable Services.

XVII. INTELLECTUAL PROPERTY

1. The User understands, acknowledges and agrees that Kreon is the sole owner of all right, titles and interest including any and all intellectual property rights in the Application, Website, Application Services, design, software, interface, colour scheme, content, logos, trade names, trademarks, brand names, designs, services and any such intellectual property used in connection with the platform.
2. Except as stated herein, none of the materials may be modified, copied, reproduced, distributed, republished, downloaded, displayed, sold, compiled, posted or transmitted in any form or by any means, including but not limited to, electronic, mechanical, photocopying, recording or other means, without the prior express written permission of Kreon. Save and except with Kreon's prior written consent, you may not insert a hyperlink to the Application Services, or modify / alter any information or materials contained in the Application Services.
3. No license or other such right is granted per this Agreement and your access to and/or use of the Application Services should not be construed as granting, by implication, estoppel or otherwise, any license or right to use any trademarks, service marks or logos appearing

in the Application Services without the prior written consent of Kreon or the relevant third party proprietor thereof.

4. The User may view, print, and/or download a copy of such materials on any single computer solely for your personal, informational, non-commercial use, provided the User keeps intact all copyright and other proprietary notices.

XVIII. ANCILLARY SERVICES

1. The User may get access to chat rooms, blogs, feedbacks, reviews and other features (“Ancillary Services”) that are/may be offered from time to time on the Platform and may be operated by Kreon or by a third-party on our behalf. The User shall not (nor cause any third-party to) use these Ancillary Services to perform any illegal activities (including without limitation defaming, abusing, harassing, stalking, threatening, promoting racism, or otherwise violating the legal rights, such as rights of privacy, of others) or immoral activities, falsely stating or otherwise misrepresenting the User's affiliation with a person or entity.
2. Additionally, the Application may contain advice/opinions and statements of various professionals/ experts/ analysts, etc. Kreon does not endorse the accuracy, reliability of any such advices/opinions/ and statements. The User may rely on these, at your sole risk and cost. The User shall be responsible for independently verifying and evaluating the accuracy, completeness, reliability and usefulness of any opinions, services, statements or other information provided on the Platform.

XIX. SUSPENSION, TERMINATION AND CANCELLATION

1. The User may terminate this Agreement with Kreon, and close the User Account at any time, following the settlement of any pending transactions or any pending dues or outstanding amounts to Kreon.
2. Kreon reserves the right to terminate your access to the Application, Services and to your User Account; including without limitation, suspending or terminating the Service and User's Accounts, prohibiting access to the Application and its content, Services and tools, delaying

or removing hosted content, and taking technical and legal actions to keep Users off the Application if Kreon reasonably perceives that such Users are creating any problems, including without limitation, possible legal liabilities, indulging in suspicious activity, infringement of the intellectual property rights, or acting inconsistently with the letter or spirit of these Terms of Use, after giving 30 days prior written notice.

3. Notwithstanding the above, Kreon may, in appropriate circumstances and at our sole discretion, suspend or terminate Accounts of Users for any reason, including without limitation:
 - a. Attempts to gain unauthorized access to the Application and Services or another User's account or providing assistance to others' attempting to do so;
 - b. Overcoming software security features limiting use of or protecting any content;
 - c. Usage of the Application and Services to perform illegal activities such as money laundering, illegal gambling operations, financing terrorism, or other criminal activities
 - d. Violations of these Terms of Use;
 - e. Failure to pay or fraudulent payment for Transactions;
 - f. Failure to comply with security requests;
 - g. Failure to provide requested information or documents for any reason;
 - h. Unexpected operational difficulties;
 - i. Upon the request of law enforcement or other government agencies, if deemed to be legitimate and compelling by **Kreon**, acting in its sole discretion;
 - j. Indulging (by the User) in any other suspicious activity, as deemed suspicious by Kreon, in relation to the Services.
4. Kreon also reserves the right to cancel unverified User Accounts or User Accounts that have been inactive for a period of 6 months or more, and/or to modify or discontinue the Application and Services. Users agree that Kreon will not be liable to them or to any third-party for termination of their User Account or access to the Application.
5. The User hereby expressly agrees and undertakes that the suspension of a User Account shall not affect the payment of the any pecuniary due for past transactions or any other outstanding

amount due to Kreon by the User. Notwithstanding anything contained in these terms or otherwise, the termination of these terms for any reason whatsoever shall not affect your obligations including but not limited to repayment of outstanding amounts or liabilities.

XX. EXPIRY OF SERVICE

1. The eligibility of a User to avail the Services of Kreon shall expire on the User's graduation or completion of collegiate education. Kreon shall determine, based on the information provided by the user, the date of expiry of Services. The term of Services offered by Kreon can be extended, subject to provision of satisfactory documentation by the User as proof of continuance of education. However, the User Account and the Application will remain accessible to clear outstanding amounts.

XXI. CONTESTS AND REWARDS

1. Kreon may from time to time organize promotional contests with prizes in connection with such contests to be determined solely by the management of Kreon at its sole discretion. Users may earn prizes/rewards upon their completion of specific actions as may be determined by Kreon from time to time, which may make the User eligible to participate in a further contest. These promotional contests may contain separate terms and conditions unique to each such contest, from time to time. Any data of Users collected in connection with the contests shall be governed by the Privacy Policy.
2. Users permit Kreon to use their User information on social media and for other promotions upon winning of such contests.
3. If any applicable law does not permit a User from any particular state within India to participate in such promotional contest, the User shall strictly refrain from participating in such promotional contest. In the event that it comes to Kreon's notice that a user has participated in a contest despite being barred by applicable laws, Kreon reserves the right to cancel/disqualify such User participation and to void such entries without any liability to Kreon, whatsoever.

4. Kreon may at any point in time at its sole discretion disqualify a User from participating in any such contest organized. The decision of Kreon shall be final in this regard.

XXII. MISCELLANEOUS

1. The contents of the present terms read with the Privacy Policy, Terms of Services, Loan Agreement, Anti-Money Laundering Policy and Mobile Application Form shall constitute the entire understanding between the User and Kreon.
2. The User shall not assign or otherwise transfer rights or obligations under this agreement. Kreon may assign our rights and duties under this agreement without any such assignment being considered a change to this agreement and without any notice to the User.
3. The User understands and agrees that no joint venture, partnership, employment or agency relationship exists between the user and Kreon as a result of this Agreement or on account of use of the Application.
4. The User hereto shall keep strictly confidential all information including but not limited to that which may be disclosed or confided to it by the other in the course of the performance of this Agreement. The User shall not disclose any information to any third party without prior approval of Kreon.
5. For the purpose of Clause XXL (4) above, all information shared by Kreon to the User for the purpose of the Services/Application/Application Services shall be considered as confidential. The following are the exceptions to this clause: (a) information already in public domain, and (b) such information as is required to be disclosed by the disclosing party under any laws, rules or regulations or pursuant to the order or direction, of any Court, authority, tribunal or forum.
6. The information and materials contained in or accessed through the Application Services shall not be considered or construed as an offer or solicitation to sell, buy, give, take, issue, allot or transfer, or as the giving of any advice in respect of shares, stocks, bonds, notes, interests, unit trusts, mutual funds or other securities, investments, loans, advances, credits or deposits in any jurisdiction.

7. The information and materials herein are subject to change (including, without limitation, modification, deletion or replacement thereof) without notice.
8. Any notices or other communications that the User wish to send to Kreon may be addressed to us by e-mail on care@stucered.com. Any notices to the User shall be sent to the registered email ID of the User.
9. Any notices or communications required to be given under this Agreement shall not be binding unless the same is in writing and the same shall be addressed by email in the manner detailed in the Clause XXI (8) above.

