

Platform Terms of Use

Effective Date: [Insert Date]

Last Updated: [Insert Date]

1. Introduction

Welcome to **23 Finverse** ("23 Finverse", "Company", "we", "our", or "us").

These Platform Terms of Use ("Terms") govern your access to and use of the **23 Finverse Web Application**, website, APIs, software, and related services (collectively, the "Platform").

By accessing, registering, or using the Platform, you agree to be legally bound by these Terms. If you do not agree with these Terms, you must not access or use the Platform.

2. Eligibility

You may use the Platform only if:

- You are at least 18 years of age or the age of majority under applicable law.
- You have the legal capacity to enter into a binding contract.
- You are not prohibited from using the Platform under any applicable law.
- Where you are acting on behalf of an organization, you represent that you have the authority to bind that organization to these Terms.

We reserve the right to verify your eligibility at any time.

3. User Account

To access certain features, you must create an account.

You agree to:

- Provide accurate, complete, and current information.
- Maintain and promptly update your account information.
- Use only your own account.
- Notify us immediately of any unauthorized access or suspected security breach.
- Be responsible for all activities carried out through your account.

We reserve the right to refuse registration or suspend accounts that contain false, misleading, or incomplete information.

4. Password Security

You are solely responsible for maintaining the confidentiality of your login credentials.

You agree to:

- Create a strong password.
- Keep your password confidential.
- Not share your credentials with any third party.
- Log out after each session where appropriate.
- Immediately notify us if your credentials have been compromised.

23 Finverse will not be liable for losses resulting from unauthorized use of your account due to your failure to safeguard your credentials.

5. Subscription

Certain services may require a paid subscription.

Subscription terms include:

- Applicable fees will be displayed before purchase.
- Fees are payable in advance unless otherwise agreed.
- Subscription periods may be monthly, quarterly, or annual.
- Taxes, where applicable, will be charged separately.
- Failure to make payment may result in suspension or termination of access.
- Subscription fees are generally non-refundable unless otherwise required by applicable law or expressly stated.

We reserve the right to modify subscription plans or pricing by providing reasonable prior notice.

6. Acceptable Use

You agree to use the Platform only for lawful purposes.

You shall not:

- Violate any applicable law or regulation.
- Upload malicious software or harmful code.
- Attempt unauthorized access to systems or data.
- Interfere with Platform operations.
- Reverse engineer or decompile the Platform except where permitted by law.
- Use automated bots or scraping tools without authorization.
- Upload unlawful, defamatory, fraudulent, or misleading content.
- Infringe intellectual property rights.
- Impersonate another individual or organization.
- Circumvent security measures.
- Use the Platform to transmit spam or unsolicited communications.
- Misuse financial information or engage in fraudulent activities.

Violation of this section may result in immediate suspension or termination.

7. Software License

Subject to these Terms, 23 Finverse grants you a limited, non-exclusive, non-transferable, non-sublicensable, revocable license to access and use the Platform solely for your internal business or personal purposes.

You may not:

- Copy the Platform except as necessary for normal use.
- Modify or create derivative works.
- Sell, lease, sublicense, or distribute the Platform.
- Reverse engineer, decode, or attempt to discover source code except where legally permitted.
- Remove proprietary notices or trademarks.

All rights not expressly granted remain reserved by 23 Finverse.

8. Intellectual Property Rights

The Platform, including but not limited to:

- Software
- Source code
- Databases
- User interface
- Logos
- Trademarks
- Graphics
- Documentation
- Content
- Design
- Algorithms

are owned by or licensed to 23 Finverse and are protected under applicable intellectual property laws.

These Terms do not transfer ownership of any intellectual property rights to you.

Any feedback, suggestions, or recommendations submitted by you may be used by 23 Finverse without restriction or compensation.

9. API Usage

Where API access is provided:

- APIs may only be used in accordance with the documentation provided by 23 Finverse.
- API credentials are confidential and must not be shared.
- Excessive or abusive API requests may be rate-limited.
- Unauthorized API access is prohibited.
- We reserve the right to modify, suspend, or discontinue APIs at any time.
- You are responsible for the security of your applications integrating with our APIs.

API usage may be subject to additional terms and technical documentation.

10. Suspension

We may temporarily suspend your account or access to the Platform if:

- You violate these Terms.
- Your account poses a security risk.
- Fraudulent or suspicious activity is detected.

- Required payments remain outstanding.
- Maintenance or emergency updates are necessary.
- Required by law or regulatory authorities.

Suspension may occur without prior notice where immediate action is necessary.

11. Termination

You may discontinue use of the Platform at any time.

We may terminate or permanently disable your account if:

- You materially breach these Terms.
- Required by law.
- Fraudulent or unlawful activity is detected.
- Your account remains inactive for an extended period, subject to our retention policies.

Upon termination:

- Your right to access the Platform immediately ceases.
 - Outstanding payment obligations remain payable.
 - Certain data may be retained as required by law or our Privacy Policy.
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12. Limitation of Liability

To the fullest extent permitted by applicable law:

- The Platform is provided on an "as is" and "as available" basis.
- 23 Finverse does not guarantee uninterrupted or error-free operation.
- We do not warrant that the Platform will always be free from viruses or security vulnerabilities.

To the maximum extent permitted by law, 23 Finverse, its directors, employees, affiliates, licensors, and partners shall not be liable for any:

- Indirect damages
- Incidental damages
- Consequential damages
- Special damages
- Loss of profits

- Loss of business opportunities
- Loss of goodwill
- Loss of data
- Business interruption

arising out of or relating to the use or inability to use the Platform.

Where liability cannot be excluded by law, our aggregate liability shall not exceed the subscription fees paid by you during the twelve (12) months immediately preceding the event giving rise to the claim.

13. Indemnity

You agree to indemnify and hold harmless 23 Finverse, its directors, officers, employees, affiliates, licensors, and service providers from any claims, damages, liabilities, losses, costs, or expenses arising from:

- Your breach of these Terms.
- Your misuse of the Platform.
- Your violation of applicable law.
- Your infringement of third-party rights.

14. Privacy

Your use of the Platform is also governed by the **23 Finverse Privacy Policy**, which forms an integral part of these Terms.

15. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of **India**.

Any dispute arising out of or relating to these Terms or the use of the Platform shall be subject to the exclusive jurisdiction of the courts located in **Bhubaneswar, Odisha, India**, unless otherwise required by applicable law.

The parties shall first attempt to resolve disputes amicably through mutual discussions before initiating legal proceedings.

16. Changes to These Terms

23 Finverse reserves the right to modify these Terms at any time.

Material changes will be communicated through the Platform or via registered email where appropriate.

Continued use of the Platform after the revised Terms become effective constitutes your acceptance of the updated Terms.

17. Contact Information

For any questions regarding these Terms of Use, please contact:

23 Finverse

Email: admin@23finverse.com

Website: www.23finverse.com

Registered Office: 5th Floor Esplanade One Mall, Rasulgarh Bhubaneswar Odisha 751010