Terms and Conditions for E- Learning programmes of ICICIdirect Centre for Financial Learning on ICICIdirect.com

Centre for Financial Learning

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from ICICI Securities Ltd.

Following are the specific terms and conditions governing access and use of E-Learning programmes of ICICIDirect Centre for Financial Learning on <u>www.icicidirect.com</u>. Acceptance of all the Terms and Conditions contained herein are a prerequisite for access to and use of various facilities offered by the ICICIDirect Centre for Financial Learning.

ICICI Securities Limited (I-Sec) reserves the right to modify/alter these Terms and Conditions and such a change shall be displayed on <u>www.icicidirect.com</u> (website) so as to intimate the modification/alteration to the User. The continued use of the Website by the User shall be deemed to be an acceptance by the User of the modified/altered Terms and Conditions.

Users agree that the FAQ pertaining to E- Learning programmes posted on <u>www.icicidirect.com</u> is an integral part of these terms and conditions and that Users have read and understood the FAQ and are bound by the contents contained therein

DEFINITION:

"ICICIDirect Centre for Financial Learning" shall mean the information portal available on <u>www.icicidirect.com</u> through which I-Sec hosts data on various educational programmes offered by ICICI Securities Limited.

ICICIDirect Centre for Financial Learning shall be referred to as portal hereinafter in these terms and conditions hereinbelow. "User" shall mean any person accessing the portal whether or not such person is an existing client of I-Sec.

"E- Learning Programmes" shall mean the course/ programs shall be hosted on a Learning Management System hosted on a secure server through which training will be imparted to the users. The user can learn at anytime which might be convenient to him within the duration for which the programme remains enabled for him.

GENERAL TERMS

The User understands and agrees that the data provided by the User at the time of registration may be used by ICICI Securities Limited and its affiliates for promotion of its products offered by ICICI Securities Limited and its affiliates.

The User agrees that I-Sec, it's Affiliates and the representatives, associates, service providers and employers of I-Sec and its Affiliates may contact the User by telephone, by email or otherwise communicate with the User from time to time in connection with servicing issues pertaining to the products/relationship which the User has with I-Sec/its Affiliates from time to time. In addition to the above, or otherwise communicate with the User in connection with the new products, services of I-Sec /its Affiliates.

I-Sec is not making any investment advice through the course content / E- Learning program and the User confirms that decisions taken pursuant to the services/facilities availed of by the User shall be the independent decisions of the User and shall not be made in reliance on any views or opinions, if any, as may be expressed by I-Sec from time to time, and shall be arrived at after personal analysis and careful consideration of the risks, benefits, terms and conditions taking in to account the investment objectives, financial situations and particular needs of the User.

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The User agrees that nothing in course content constitutes investment, legal, accounting and tax advice or a representation that any investment or strategy is suitable or appropriate to the specific circumstances of the User. The topics discussed and opinions expressed in this course content may not be taken in substitution for the exercise of independent judgment.

The User agrees that I-Sec and affiliates accept no liabilities for any loss or damage of any kind arising out of the use of the facilities offered by the portal.

The program is meant only for the registered user by whom the program has been purchased.

REGISTRATION FOR E- LEARNING PROGRAM:

The User agrees that registration for a e-learning program on the portal does not guarantee the User access to the actual training program. User understands that User has to complete the necessary formalities for registration with I-Sec prior to the Program

The User agrees that I-Sec reserves the right to accept / reject User's registration request. The User agrees that I-Sec shall not be liable for any claims if the User's registration request is declined by I-Sec.

Access to the E - Learning program is for a specified time frame as mentioned in the programme brochure. If the user does not use the services within this time frame, the programme will have to purchased again.

FEES FOR E- LEARNING PROGRAM

The User understands and agrees that I-Sec reserves the right to decide the mode for collection of fees for the E- Learning program at the time of registration by the User.

The User agrees that I-Sec may change the mode of fee payment at anytime without prior intimation to the User and that the User shall have no claim against I-Sec for the same

The fee structure is dynamic & can be changed as per the discretion of I -Sec

CONTENT OF E- LEARNING PROGRAM :

The User agrees that I-Sec has designed the course content as per its internal policy. The User agrees that I-Sec reserves the right to alter the course content in any manner as considered suitable or desirable by I-Sec.

The User understands that the course material / content of E- Learning program has been prepared by I-Sec using publicly available data which has been considered reliable. The User further understands that while all attempts have been made by I-Sec to make the content of the E- Learning program is up to date and error free, the correctness and timeliness of such data cannot be guaranteed

The User agrees that it is the User's responsibility to acquaint himself with the scope of the E- Learning program prior to enrolling for the same. User agrees that post registration for a program, no claim shall lie against I-Sec pertaining to the adequacy or accuracy of the course content as also for topics beyond the scope of the training program.

User understands and agrees that the information and content available on the portal is the sole and exclusive property of I-Sec and that the User may not make copies or otherwise propogate such information.

The E- learning programme runs as per certain technical specifications, user is therefore advised to ensure/ update that any such reqirements are fulfilled to view the E- Learning programme comfortably on his/ her PC.

CANCELLATION OF E- LEARNING PROGRAM :

The User agrees that I-Sec reserves the right to cancel E- Learning programs for which the User may have registered and that I-Sec may not be held liable for damages / losses of any manner for such cancellation.

REFUND POLICY :

The User agrees that any claim for refund shall be entertained by I-Sec in its sole discretion and I-Sec is under no obligation to refund fees of E- Learning program cancelled for any reason whatsoever.

The User understands that refund of fees on cancellation of E- Learning programme shall be made by I-Sec in the manner as may be specified by I-Sec from time to time.

FORCE MAJEURE

The User understands and agrees that E- Learning program may be disrupted / discontinued on account of force majeure events. The User agrees that I-Sec is not liable for any loss borne by the User in this regard.