

POLICIES

PROFANITY POLICY

SARLAM prohibits the use of language that is racist, hateful, sexual or obscene in nature in a public area.

Please report any violations of this policy to the correct area for review:

- Report offensive Display Names
- Report offensive language in a listing or otherwise

If a feedback comment; or any communication made between Users on the Websites; or email communication between Users in relation to transactions conducted on Websites contain profanity, please review Our feedback removal policy and submit a request for action/removal.

Disciplinary action may result in the indefinite suspension of a User's account, temporary suspension, or a formal warning.

SARLAM will consider the circumstances of an alleged policy violation and the user's trading records before taking action.

Violations of this policy may result in a range of actions, including:

1. Account Suspension.
2. Permanently Blocking your account.

REFUND POLICY

For all web-based products (apanipathshala.com)/packages, the refund is subject to the following terms and conditions:

1. Notify SARLAM within a week time from activation of your account. After, completion of One Week, there will NOT be any refund.
2. Refund amount will be based on the below statistics:
 - Browsed less than 200 questions : Full Amount Refund
 - Browsed less than 500 questions : 50% amount refund

- Browsed more than 500 questions : NO refund

SARLAM reserves its right to initiate civil and/or criminal proceedings against a user who, files a invalid and/or false claims or provides false, incomplete, or misleading information. In addition to the legal proceedings as aforesaid, SARLAM may at its sole discretion suspend, block, restrict, cancel the Display Name [and its related Display Names] of such user and/or disqualify that user and any related users from availing protection through this program. Any person who, knowingly and with intent to injure, defraud or deceive, files a Fraudulent Complaint containing false, incomplete, or misleading information may be guilty of a criminal offence and will be prosecuted to the fullest extent of the law.

DISPUTES (RESOLUTIONS) POLICY

Overview

Generally, transactions are conducted smoothly on SARLAM. However there may be some cases where buyers may face issues. At SARLAM, we have a Dispute Resolution process in order to resolve disputes between Buyers and SARLAM.

What is a ‘dispute’?

A ‘Dispute’ can be defined as a disagreement between a Buyer and SARLAM in connection with a transaction on the Websites.

What are the various types of ‘disputes’?

Following are the indicative examples of potential disputes:

1. Wrong package/product activated
2. Services/featured Not as described

Dispute Resolution

User/buyer can notify SARLAM for any disputes either dropping a email to support@sarlam.in, apanipathshala@sarlam.in or can contact our customer care.

EMAIL ABUSE & THREAT POLICY

Private communication, including email correspondence, is not regulated by SARLAM. SARLAM encourages its Users to be professional, courteous and respectful when communicating by email.

However, SARLAM will investigate and can take action on certain types of unwanted emails that violate SARLAM policies.

Such instances:

Threats of Bodily Harm – SARLAM does not permit Users to send explicit threats of bodily harm.

Misuse of SARLAM System – SARLAM allows Users to facilitate transactions through the SARLAM system, but will investigate any misuse of this service.

Spoof (Fake) email – SARLAM will never ask you to provide sensitive information through email. In case you receive any spoof (fake) email, you are requested to report the same to.

Spam (Unsolicited Commercial email) – SARLAM's spam policy applies only to unsolicited commercial messages sent by SARLAM Users. SARLAM Users are not allowed to send spam messages to other Users.

SARLAM policy prohibits user-to-user threats of physical harm via any method including, phone, email and on Our public message boards.

Violations of this policy may result in a range of actions, including:

- Account suspension
- Permanently Blocking of the Account

OTHER BUSINESSES

SARLAM does not take responsibility or liability for the actions, products, content and services on the Websites, which are linked to Affiliates and / or third party Websites using Websites' APIs or otherwise. In addition, the Websites may provide links to the third party Websites of Our affiliated companies and certain other businesses for which, SARLAM assumes no responsibility for examining or evaluating the products and services offered by them. SARLAM do not warrant the offerings of, any of these businesses or individuals or the content of such third party Website(s). SARLAM does not endorse, in any way, any third party Website(s) or content thereof.

SAFE AND SECURE SHOPPING

Is it safe to use my credit/debit card on SARLAM?

Your online transaction on SARLAM is secure with the highest levels of transaction security currently available on the Internet. SARLAM uses 256-bit encryption technology to protect your card information while securely transmitting it to the respective banks for payment processing.

All credit card and debit card payments on SARLAM are processed through secure and trusted payment gateways managed by leading banks.

Does SARLAM store my credit/debit card information?

SARLAM stores the first 6 and last 4 digits of your card number in a secure and encrypted manner. The first 6 digits (also known as the Bank Identification Number) are used to identify the bank name and country where your card was issued. The first 6 and last 4 digits are together used for fraud detection and prevention purposes.

Payment Options

What credit/debit cards are accepted on SARLAM?

We accept VISA, MasterCard, Maestro and American Express credit/debit cards.

What other payment options are available on SARLAM?

Apart from Credit and Debit Cards, we accept payments by Internet Banking, Cash-on-Delivery, Direct Deposit to SARLAM IT SERVICES PRIVATE LIMITED current bank account, demand draft in favour of SARLAM IT SERVICES PRIVATE LIMITED, account payee check to SARLAM IT SERVICES PRIVATE LIMITED.

How Cash On Delivery work on SARLAM?

For Cash On Delivery (only applicable in some cities in Madhya Pradesh):

User/Buyer must use the process mentioned by SARLAM on its home page (and also here). This Service is solely provided by Sarlam's Employees. Its Buyer/User responsibility to use the below steps before paying the cash to the Sarlam's Employees:

- Ask for the **PRE-ACTIVATED** coupon from Sarlam's Employee.
- Give a call to Sarlam's Customer Care on +91 7592 260608.
- Customer Care executives will ask you to tell the coupon number (an unique number).

- Customer Care executives will validate the coupon and sms you (and the Sarlam' employee mobile number) the other number mentioned on the coupon on your mobile number.
- If the number sent by Customer Care executives, matches with the number on coupon then that means coupon is **authentic**.
- Pay the Cash to Sarlam' employee.

Its sole responsibility to the buyer/user to authenticate and verify the coupon before paying the Cash to Sarlam's employee. SARLAM is not responsible for any loss (including financial losses) caused due to NOT following above process.

PRIVACY POLICY

SARLAM respects your privacy and is committed to protecting it. For more details, please see our Privacy Policy at <http://www.sarlam.in/privacypolicy.pdf>