

User Agreement / Acceptable Use Policy (AUP) for KrestaPay

Last Updated: [Insert Date]

This **User Agreement and Acceptable Use Policy (AUP)** governs your use of **KrestaPay Software Private Limited's** website and services, accessible from <https://krestapay.in>. By accessing or using our services, you agree to comply with this Agreement and all applicable laws, rules, and regulations in India.

1. Eligibility

- You must be at least **18 years of age** to use KrestaPay services.
 - By registering or using our services, you confirm that all information you provide is true, accurate, and complete.
 - Services are available **only within India**. International transactions are strictly prohibited.
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2. Account Responsibility

- You are responsible for maintaining the confidentiality of your **login credentials** and all activities conducted under your account.
 - Any unauthorized use of your account must be reported to KrestaPay immediately.
 - KrestaPay is not liable for any loss or damage caused by your failure to maintain account security.
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3. Acceptable Use

You agree **not** to use KrestaPay services for:

- Fraudulent, unlawful, or unauthorized purposes.
 - Money laundering, terrorism financing, or any other illegal financial activity.
 - Sharing false, misleading, or inaccurate information.
 - Interfering with the functionality, security, or performance of KrestaPay services.
 - Uploading, transmitting, or distributing viruses, malware, or harmful content.
 - Using automated systems (bots, scripts, crawlers) to access our services without permission.
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4. Prohibited Activities

You may not:

- Resell, sub-license, or misuse KrestaPay services.
 - Attempt to gain unauthorized access to our systems, servers, or data.
 - Engage in abusive, defamatory, or threatening behavior towards KrestaPay staff or other users.
 - Use our services to conduct transactions that violate Indian law or RBI/SEBI/other regulatory guidelines.
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5. Transaction Terms

- All transactions are processed **only within India**.
- Users must ensure accuracy of transaction details (beneficiary name, account number, etc.). KrestaPay will not be responsible for errors arising from incorrect details provided by the user.

- Once processed, transactions are **final and non-reversible**, except in cases of technical error as per our Refund & Cancellation Policy.
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6. Suspension & Termination

KrestaPay reserves the right to suspend or terminate user accounts without prior notice if:

- User violates this Agreement or applicable laws.
 - Fraudulent, suspicious, or high-risk activity is detected.
 - Misuse of services is reported or confirmed.
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7. Compliance with Laws

Users must comply with all applicable laws, including but not limited to:

- Reserve Bank of India (RBI) guidelines.
 - Prevention of Money Laundering Act (PMLA).
 - Information Technology Act, 2000.
 - Data Protection and Privacy laws in India.
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8. Limitation of Liability

- KrestaPay shall not be liable for losses arising due to user negligence, incorrect details provided, bank delays, or force majeure events.
- Our liability, if any, will be limited strictly to the extent of service charges received for the disputed transaction.

9. Amendments

KrestaPay reserves the right to amend or modify this Agreement and AUP at any time. Updated policies will be posted on this page, and continued use of our services constitutes acceptance of such updates.

10. Contact Us

For queries related to this User Agreement / AUP, please contact:

KrestaPay Software Private Limited

 Email: support@krestapay.com

 Website: <https://krestapay.in>