POLICY PARTNERS

Terms & Conditions

Authorized Business Associates (ABA) & Franchise Partners (FP)

Welcome to Policy Partners. These Terms & Conditions govern the registration and participation of individuals and entities joining Policy Partners as either an **Authorized Business Associate (ABA)** or a **Franchise Partner (FP)**.

By creating an account, submitting an application, or using our website, you confirm that you have read, understood, and agreed to these Terms & Conditions, our Privacy Policy, and any other policies published by Policy Partners.

1. Eligibility

To register with Policy Partners, you must:

- Be at least 18 years of age.
- Provide accurate and complete information.
- Submit valid identification and documents when requested.
- Comply with all applicable laws and regulations.
- Successfully complete any verification process required by Policy Partners.

Policy Partners reserves the right to approve, reject, suspend, or terminate any registration at its sole discretion, subject to applicable law.

2. Registration Categories

Applicants may register under one of the following categories:

Authorized Business Associate (ABA)

An independent individual authorized to introduce customers, support approved business activities, and promote the Company's financial solutions within the scope permitted by Policy Partners and applicable law.

Franchise Partner (FP)

An authorized business entity or individual operating a Policy Partners franchise location or business unit under the Company's approved business model and brand guidelines.

Registration under one category does not automatically grant rights under the other.

3. Independent Relationship

Neither an ABA nor a Franchise Partner is an employee, partner, shareholder, or legal representative of Policy Partners unless a separate written agreement expressly states otherwise.

Nothing in these Terms creates an employer-employee, partnership, joint venture, agency (except to the limited extent expressly authorized), or fiduciary relationship.

4. Responsibilities

Authorized Business Associate

The ABA may:

- Introduce prospective customers.
- Promote approved financial products.
- Assist customers with documentation.
- Participate in training programs.
- Provide after-sales support as authorized.

The ABA shall not:

- Issue guarantees or promises on behalf of the Company.
- Modify approved marketing material.
- Collect unauthorized payments.
- Misrepresent products or services.

Franchise Partner

The Franchise Partner agrees to:

- Operate in accordance with Policy Partners' business standards.
- Maintain office infrastructure and customer service standards.
- Use only approved branding and marketing materials.
- Ensure that its employees and representatives comply with Company policies.

- Cooperate with operational and compliance reviews where applicable.

5. Compliance

All ABAs and Franchise Partners must comply with:

- Applicable laws and regulations.
- Company policies and procedures.
- Product provider requirements.
- Ethical sales practices.
- Customer protection standards.

Misrepresentation, fraud, forgery, bribery, or deceptive conduct is strictly prohibited.

6. Confidentiality

All customer information, pricing, training material, business processes, software, and proprietary information are confidential.

You shall not disclose, copy, reproduce, distribute, or misuse confidential information except as authorized by Policy Partners or required by law.

This obligation survives termination.

7. Customer Data Protection

You agree to:

- Protect customer information.
- Maintain appropriate security measures.
- Use personal information only for authorized business purposes.
- Comply with applicable data protection laws.
- Report suspected data breaches promptly.

8. Branding & Marketing

Only Company-approved logos, brochures, digital content, presentations, and promotional materials may be used.

Any modification, reproduction, or unauthorized use of the Company's branding requires prior written approval.

9. Digital Platform Usage

You are responsible for:

- Maintaining the confidentiality of your login credentials.
- Ensuring that all activity under your account complies with these Terms.
- Promptly notifying the Company of unauthorized access or security incidents.

10. Payments & Compensation

Where applicable, commissions, incentives, revenue sharing, or other payments are governed by the Company's prevailing compensation policies and the applicable terms of product providers.

Payments may be adjusted, withheld, recovered, or declined where required due to policy cancellations, refunds, fraud, regulatory requirements, administrative corrections, or other lawful reasons.

11. Prohibited Activities

You must not:

- Submit false applications.
- Forge signatures or documents.
- Mislead customers.
- Offer unauthorized discounts or guarantees.
- Misuse Company branding.
- Engage in unlawful or fraudulent activities.
- Interfere with Company systems or data.

12. Intellectual Property

All trademarks, trade names, logos, software, training materials, presentations, documents, and website content remain the exclusive property of Policy Partners.

No ownership rights are transferred through registration.

13. Suspension & Termination

Policy Partners may suspend or terminate any account for reasons including:

- Violation of these Terms.
- Fraud or suspected fraud.
- Regulatory non-compliance.
- Misconduct.
- Submission of false information.
- Conduct likely to damage the Company's reputation.

14. Limitation of Liability

To the extent permitted by applicable law, Policy Partners shall not be liable for indirect, incidental, consequential, special, or punitive damages arising from participation as an ABA or Franchise Partner.

Nothing in these Terms excludes liability where such exclusion is prohibited by law.

15. Indemnity

You agree to indemnify and hold harmless Policy Partners, its directors, officers, employees, and affiliates from claims, losses, damages, liabilities, costs, and expenses arising from your breach of these Terms, unlawful conduct, negligence, or misuse of Company resources, to the extent permitted by law.

16. Amendments

Policy Partners may revise these Terms from time to time. Continued use of the website or participation after revised Terms become effective constitutes acceptance of those changes.

17. Governing Law

These Terms are governed by the laws of India.

18. Dispute Resolution

The Parties shall first attempt to resolve disputes through good-faith discussions.

If unresolved, disputes shall be referred to arbitration in accordance with the Arbitration and Conciliation Act, 1996 (as amended). The seat and venue of arbitration shall be specified by Policy Partners in accordance with applicable law.

19. Privacy

The collection, use, storage, and processing of personal information are governed by the Policy Partners Privacy Policy.

20. Acceptance

By selecting **"Authorized Business Associate"** or **"Franchise Partner"**, checking the acceptance box, and submitting your application, you confirm that:

- You have read and understood these Terms & Conditions.
- You agree to comply with them.
- The information provided is true and accurate.
- You understand that registration is subject to verification and approval by Policy Partners.

☑ **I have read, understood, and agree to the Policy Partners Terms & Conditions, Privacy Policy, and all applicable policies.**