

# Augmont Terms & Conditions

These “Terms” and “Conditions of Use” (“Terms/Augmont Terms and Conditions”) constitute an electronic record within the meaning of the applicable laws. This electronic record is generated by a computer system and does not require any physical or digital signatures. These Terms shall be in addition to and not in derogation to any other terms as stipulated from time to time. By using this facility on the Uniorbit Technologies Private Limited’s [“Uni”] Uni Card Platform, You are agreeing to and accept these Terms. You also agree and confirm that in addition to these Terms, You shall also be bound by the terms and conditions as available on <https://www.augmont.com/terms-conditions> (“Augmont Terms”).

## A. Gold Accumulation Plan Terms and Conditions

Please read these Terms carefully.

1. In these Terms, references to “You/you/Your”, or “Customer” shall mean the counterparty who transacts using the Uni Cards Platform/Platform, being a natural person, buying Gold/Silver, redeeming Gold/Silver in the form of redeemable products, selling back Gold/Silver to Augmont. “Platform” shall mean, and include, the platforms (website, mobile apps, others) of Uniorbit Technologies Private Limited that the Customer accesses for the transactions, including all contents, services and technology offered through the Platform. “Service Providers” mean independent third party service providers, and references to the “Seller”, “Augmont”, “we/We”, “us” and “our” shall mean Augmont Goldtech Private Limited. “Customer’s Gold Accumulation Plan Account”/ (“GAP account”) shall mean gold accumulation plan account of the individual Customer identified through his/her account based in the registered mobile number present in records of Uni. “Transfer” refers to a facility to transfer Gold/Silver from a GAP account to another Customer’s GAP account.
2. Augmont or Uni may revise these Terms from time to time and at any time. Such changes shall be effective when posted on the Platform and shall be deemed to be notified to the Customer. If you do not agree to be bound by these Terms and Conditions of Access and Use, as modified from time to time, you should leave the Platform immediately.
3. Augmont/Uni shall be entitled to collect and store relevant information and documents provided by the Customer and share such information with trustee, delivery partners and any relevant regulatory authorities as required by applicable law in relation to the transactions initiated by You on the Platform. Further, as and when required by Augmont / Uni based on the government regulations, the Customer will be required to provide additional documents for fulfilling the KYC requirements. You authorize Augmont and Uni to make such enquiries as they may feel necessary to satisfy themselves about the validity of Your identity. You undertake to update us and Uni in case of change of Your existing information or verification documents provided by You.
4. You agree to provide true, accurate, current and complete information about yourself as prompted by the Platform and maintain and promptly update to keep it true, accurate, current and complete. If You have reasons to believe that there is an error in the information furnished to Augmont /Uni You shall immediately advice the Augmont / Uni in writing and forthwith provide correct / updated information.
5. If you provide any information that is untrue, inaccurate, not current or incomplete, or Augmont/Uni has reasonable grounds to suspect that such information is untrue, inaccurate,

not current or incomplete, Augmont/Uni has the right to suspend or terminate your account/GAP account and refuse any and all current or future use of the Platform (or any portion thereof) without any liability to you. You hereby undertake to indemnify and keep indemnified Uni/Augmont against any and all losses, claims, liabilities costs etc. which arise out of or relating to Your failure to identify Yourself and validate Your account/GAP account promptly and / or due to incorrect KYC documents / information.

6. You can offer to buy Gold/Silver worth Rs. 1.00 (Rupee One Only) and above incremental value thereof at the live purchase price of Gold of 24 karat gold bullion having fineness of 999. /Silver of 99.9% purity displayed on the Platform. Upon purchase of Gold/Silver, the title and ownership of such product will pass on to You and upon any sale back transaction, title and ownership of such Product will pass / transfer from the Customer to Augmont-Bullion.
7. Payment will be accepted only through payment options made available on the Platform. At the time of purchase / redemption / sale-back / transfer of Gold/Silver, the relevant taxes will be chargeable as applicable as per the Government regulations.
8. At the time of redemption, the Customer can select redeemable product for redemption from catalogue of redeemable products. These redeemable products will be hosted on the Platform. The list of redeemable products may be altered, changed and amended by Augmont from time to time at its sole discretion.
9. At the time of redemption in physical deliverable product form, the Customer will pay additional making and delivery charges and applicable taxes on the same. The redeemable product selected from the catalogue for delivery shall be subject to availability of stock with Augmont.
10. For each confirmed purchase of Gold/Silver by the Customer, Augmont will transfer the metal to the vaulting agencies and it will be held there, under the supervision of an independent trustee, till (a) sell-back by the Customer, (b) redemption by the Customer. Uni has no role in the storage, custodian, trustee, insurance and related arrangements and takes no responsibility for the same. Gold storage is offered by Augmont for a limited duration at no additional cost, as per its policies. After this period, storage charges may apply. Further, upon the completion of maximum storage period, You may be required to take physical delivery of the Gold. You are advised to review Augmont's latest policies on storage duration, delivery options, and applicable charges.
11. The Customer will have the option of redeeming and asking for physical delivery of the full or part of the accumulated gold/silver holding, in the form of redeemable products made available on the Platform from time to time. The residual fractional gold/silver remaining, upon redemption / Transfer by You of the entire gold/silver holding, can be sold back by You to us at the live sell-back price of gold/silver of 99.9% purity and the corresponding amount against the residual fractional gold/silver sold by You will be credited in Your account as per the details furnished by You instantly.
12. You need to pay the applicable making and delivery charges from payment instruments made available on the Platform in order to redeem the redeemable product of Your choice.
13. Once the redemption has been initiated by You and payment received then Your gold/silver grams will be debited accordingly from Your GAP account.
14. Augmont may also, from time to time in future, offer/permit the Customer to sell-back its gold/silver in fraction to Augmont at prevailing live sell-back price of gold/silver of 99.9% purity, during the offer period as may be announced / permitted by Augmont. The money against the fractional gold/silver sold by a Customer would be credited to the Customer as per the details furnished by You. You are responsible for ensuring the accuracy of the payment details provided

and in no event shall Uni/Augmont or any of their payment partners be responsible for incorrect, inadequate or inaccurate details shared by You.

15. Live purchase price of Gold/silver will be displayed on the Platform and is subject to change from time to time. At the time You make request for redemption / sell-back, the value of Gold/Silver or quantity of Gold/Silver to be redeemed / sold back will be displayed based on live sell-back price of Gold/Silver. The live purchase price of Gold/Silver and live sell-back price of Gold/Silver may vary and also may be different from that available in the open market and/or in any other retail outlet. Your offer may be rejected irrespective of whether an item has been earmarked/wish listed by a Customer. In such an event if You still wish to offer to purchase Gold/Silver or sell-back residual fractional Gold/Silver, You may make another offer at the changed price. Augmont/Uni disclaims any and all claims and/or liabilities arising from such non acceptance of offer or revision in prices as per live purchase price of Gold/Silver of 99.9% purity displayed on the Platform.
16. While availing any of the payment method/s available on the Platform, Augmont/Uni will not be responsible or assume any liability, whatsoever in respect of any loss or damage arising directly or indirectly to the Customer due to:
  1. Lack of authorization for any transaction/s,
  2. Exceeding the preset limit mutually agreed by and between the Customer and relevant banks of the Customer,
  3. Any payment issues arising out of the transaction,
  4. Illegitimacy of the payment methods (credit/debit card frauds etc.) being used by a Customer;
  5. Temporarily discontinuation of invitation to offer; and / or
  6. Decline of transaction for any reason(s) whatsoever.
17. Augmont may, at its discretion, prescribe maximum individual/cumulative limits for Customers to accumulate gold/silver or transfer Gold/Silver through this scheme from time to time, and reserves the right to refuse to accept order exceeding such limit.
18. At any point of time on any day Augmont may temporarily discontinue the invitation to offer for any reason whatsoever.
19. Augmont will, at its discretion, close down GAP account of Customers, if Augmont decides to discontinue the scheme. In such an event, Customers will be required to redeem and / or sell-back their gold/silver holdings. In the event the Customer chooses not to respond, then Augmont reserves the right to repurchase the gold/silver holding of the Customer, at the then prevalent live sell-back price and credit the amount to the Customer as per the details furnished by You.
20. Any Gold/Silver lying in vault, and business deposit is non transferrable unless specifically allowed by Augmont. However, in case of death or insanity, Augmont shall transfer such Gold/Silver, and advance balance to Your legal heir(s) after the required due diligence and Your legal heir(s) shall be regarded as the registered user thereafter.
21. The Customer will not be entitled to redeem the Gold/Silver if the zip code of delivery address is outside serviceable areas. At time of redemption the Customer will be required to provide full delivery address.
22. All redeemable products selected for delivery by Customer for redemption, shall be delivered within India as per instructions of the Customer through our logistics partner. All deliveries where applicable shall be made on a best efforts basis, and while Augmont will endeavor to deliver the products on the dates intimated, Augmont/Uni disclaims any claims or liabilities arising from any delay in this regard.

23. The logistics partner will make a maximum of three attempts to deliver Your order. After three attempts gold/silver will be delivered back to Augmont and Customer will need to put the fresh request for the redemption.
24. Augmont/Uni shall not be liable / responsible, in any manner whatsoever, for any loss / liability arising out of or relating to any technical failure / issue in Platform and / or acts / omission not attributable to Augmont/Uni.
25. Notwithstanding anything contrary contained herein, the service, the interface and API work, and their respective information, pricing and data, and availability are subject at any time and from time to time to human, mechanical, typographic, or other errors, oversights, mistakes, limitations, delays, service interruptions, including, without limitation, as may be due in whole or in part to, related to or arising out of (i) computer hardware and software, telecommunication and operating systems, databases, or business processes and procedures, other problems inherent in, or which may be associated with, the use of the internet and electronic communications including, without limitation, force majeure event , government / regulatory actions, orders, notifications etc and / or and acts and omissions of third parties etc. affecting or impacting the service, the interface or the API work, its information and data, or such communications. Customer acknowledges and agrees that Augmont/Uni is not responsible or liable whatsoever for delays, failures, or other loss due to, caused by or resulting from any such problems, in whole or in part. If your GAP account is over credited or wrongfully credited / debited, then Augmont has right to reverse / cancel without notice or require cancellation / reversal of such transaction at its sole discretion and debit / credit the gold/silver to / from your GAP account, as the case may be. Augmont/Uni shall not be liable for any wrong transfer of Gold/silver by you to another GAP account (including but not limited to transfer to a different user / customer etc.) and the gold/silver grams shall not be reversed to you in case of an erroneous transfer and / or in case the transferee has already transacted the Gold/silver transferred.
26. Upon Augmont confirming the purchase, redemption, sale-back of Gold/silver in his / her GAP account by Customer, the order / request of Customer to purchase / redemption / sale-back / transfer, as the case may be, shall be binding on the Customer and cannot be cancelled.
27. The Customer shall inform immediately, in any case no later than [30] days of the transaction, of any irregularities or discrepancies that may exist in his/her GAP account, failing which it shall be deemed that there is no error or discrepancies in the GAP account. All records maintained by Augmont/Uni, in electronic or documentary form of the instructions of the Customer and such other details (including, but not limited to payments made or received) pursuant to the Terms, shall as against the Customer, be deemed to be conclusive evidence of such instructions.
28. The Customer understands and acknowledges that any purchase, redemption, sale-back or transfer from / to GAP account will be on instructions received by the Customer, and the Customer will not violate any applicable laws or regulations for the time being in force in or outside India. Uni may be required to report high-value or suspicious Gold transactions to Augmont and/or relevant authorities under applicable anti-money laundering regulations. You agree not to transact in Gold for any illegal or fraudulent purposes, including money laundering or financing of terrorism. The Customer shall be responsible for complying with applicable laws in respect of purchase, redemption, sale-back to and from the GAP account including but not limited to the Prevention of Money Laundering Act, 2002, the Prohibitions of Benami Property Transactions Act, 1998, Income Tax Act, 1961 etc including amendment thereof. Customer also agrees and undertakes that he /she will not open any account/GAP account in the name of any minor. Augmont/Uni will not be liable in any manner in this regard.



29. The Customer feedbacks pertaining to products shall be deemed to be non-confidential and non-compensatory in nature. Augmont/Uni reserves the right, at its sole discretion to use such information for its internal purposes.
30. In the event of termination / expiry of Augmont's arrangement with Uni or otherwise at any point of time, Augmont and/or Uni may notify You to sell back Your Gold/silver balance to Augmont or migrate Your GAP account to an alternative platform and continue with GAP account on such alternative platform (as decided by Augmont/Uni).
31. These Terms shall be governed by and interpreted and construed in accordance with the laws of India. The courts in Mumbai shall have exclusive jurisdiction in respect of any matters arising therefrom.
32. In the event any dispute arises out of or in connection with the Terms herein, including the validity hereof, the parties hereto shall endeavor to settle such dispute amicably in the first instance. The attempt to bring about an amicable settlement shall be treated as having failed as soon as one of the parties hereto, after reasonable attempts, which shall continue for not less than 15 (Fifteen) calendar days, gives a notice to this effect, to the other party in writing.
33. **Waiver:** Any failure or delay by Uni/Augmont to enforce or exercise any provision of these Terms, or any related right, shall not constitute a waiver by Uni/Augmont of that provision or right. The exercise of one or more of a Uni/Augmont's rights hereunder shall not be a waiver of, or preclude the exercise of, any rights or remedies available to Augmont/Uni under these Terms or in law or at equity. Any waiver of any provision shall only be effective if made in writing and executed by a duly authorized officer of Augmont/Uni.
34. **Force Majeure:** If performance under these Terms by Uni/Augmont is prevented, restricted, delayed or interfered with by reason of labour disputes, strikes, acts of God, floods, lightning, severe weather, shortages of materials, rationing, inducement of any virus, Trojan or other disruptive mechanisms, any event of hacking or illegal usage of the Platform, utility or communication failures, earthquakes, war, revolution, acts of terrorism, civil commotion, acts of public enemies, blockade, embargo or any law, order, proclamation, regulation, ordinance, demand or requirement having legal effect of any government or any judicial authority or representative of any such government, or any other act whatsoever, whether similar or dissimilar to those referred to in this clause, which are beyond the reasonable control of the Uni/Augmont and could not have been prevented by reasonable precautions then the Augmont/Uni shall in to be excused and discharged from such performance to the extent of and during the period of such force majeure event, and such non-performance shall, in no manner whatsoever, amount to a breach by the Uni/Augmont of its obligations herein.
35. **Absence of relationship:** You represent and warrant to Uni/Augmont that You have sufficient experience and knowledge to make informed decisions to purchase/ redeem/ sale-back Gold or Silver/Redeemable Products. You acknowledge that You are making all of Your own decisions in connection with purchases or redemption or sale-back and that You have not relied on any information made available by Uni/Augmont, and that Uni/Augmont is not making any recommendation with respect to such purchases/redemption/sale-back/ of Gold/Silver redeemable products. No relationship other than seller-purchaser, including, without limitation, any agent-principal relationship, any advisor-advisee relationship, any employee-employer relationship, any franchisee-franchisor relationship, any joint venture relationship or relationship, exists between You and Augmont. Further, these Terms do not constitute any agent-principal relationship, any advisor-advisee relationship, any employee-employer relationship, any franchisee-franchisor relationship, any joint venture relationship or relationship between You and Uni.

36. **Electronic Order Risks:** Order entry systems have been designed to provide an efficient and dependable method for entering orders. Commercial internet service providers are not 100% reliable and a failure by one or more of these providers may affect internet-based order entry. You acknowledge that the order entry system is an electronic mechanical system and as such may be subject to failure beyond the control of Uni/Augmont. Therefore, Uni/Augmont shall not be responsible for errors, negligence, inability to execute orders, delays in transmission, delivery or execution of order due to breakdown or failure of transmission or communication facilities, or to any other cause beyond Uni/Augmont's control or anticipation. You acknowledge that pricing or typographical errors may occur and that therefore, in the event that a product is listed at an incorrect price or with incorrect information due to an error in pricing or product information, Uni/Augmont reserves the right, at our sole discretion, to refuse or cancel or reject any orders placed for the products. Furthermore, Augmont/Uni reserves the right to deny refuse or cancel or reject any orders placed in case of market volatility and/ or unusual circumstances or conditions. This includes, without limitation, unexpected unavailability of product/Gold or Silver.
37. **Customer responsibility for taxes, tariffs and duties:** You acknowledge that You are solely responsible for all taxes, tariffs and duties that may be incurred as a result of purchase/redemption/ of Gold or Silver/redeemable products. Uni/Augmont will only collect taxes, tariffs and duties on transactions to the extent explicitly required by law. It is Your responsibility to be aware and properly address any taxes, tariffs and duties to which You may be subject by any local, state and/ or federal governments. If You have any questions about taxes, tariffs and duties, You should consult a tax or other professional about Your unique circumstances. Uni/Augmont does not represent to provide advice or recommendations about Your specific taxes, tariffs and duties and any statements made by us are only for the purpose of raising issues for You to discuss with Your tax or other professional. You are solely responsible for reporting and paying any applicable taxes on gains from the sale of Gold. Augmont/Uni is not liable for any tax obligations or losses You may incur as a result of such transaction
38. **Indemnification:** Customer hereby agrees to indemnify and keep Uni/Augmont indemnified from and against all actions, claims, demands, proceedings, losses, damages, personal injury, costs, charges and expenses, directly or indirectly, whatsoever ('Losses') which Uni/Augmont or its employees, agents, workers or representative may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of:
1. the usage of the Platform by the Customer;
  2. by reason of Augmont 's acting in good faith and taking or refusing to take or omitting to take action on the Customer's instructions, and in particular arising directly or indirectly out of the negligence, mistake or misconduct of the Customer;
  3. breach or noncompliance of the Terms and relating to the GAP account; and/or
  4. fraud or dishonesty relating to any transaction by the Customer. Without prejudice to the foregoing, Uni/Augmont shall be under no liability whatsoever to the Customer in respect of any loss or damage arising directly or indirectly out of: (i) Effecting transaction based on instructions received from Customers, (ii) The instruction of a Customer to transfer Gold/Silver from his / her GAP to another GAP, (ii) The exercise by Augmont of its right to terminate / exercise the facility/services provided on the Platform, (iii) Any injury to the credit, character and reputation of the Customer due to use of facility/ services on the Platform, (iv) Any misstatement, misrepresentation, error or omission in any details disclosed by Customer if it receives any process, summons, order, injunction, execution distraint, levy lien,

information or notice which Uni/Augmont in good faith believes/ calls into question the Customer's ability, or the ability of someone purporting to be authorized by the Customer, to make the transaction.

39. Augmont/Uni may, at its option and without liability to the Customer or such other person, decline to allow the Customer to obtain any portion of his gold/silver product, or may handover such gold/silver product over to an appropriate authority and take any other steps required by applicable law.
40. Disclaimers and limits of liability: Uni/Augmont does not make any representations, recommendations, projections, warranties or guarantees of any kind, either expressed or implied, as to the performance of the Gold/Silver /Redeemable Products with respect to future prices or any return on investment. Uni/Augmont will not be liable to any Customer (including but not limited to Transferee) for any losses caused by or relating to transfer/deposit of Gold/Silver to GAP account of any other Customer. Uni/Augmont explicitly urges to all its Customers to inspect the package with the gold/silver product ("Package") for any damage or tampering before receiving or signing for receipt. Any complaint / issue with respect to the quantity, make, quality etc., of the product/gold/silver product delivered to a Customer(s) must be raised by the Customer(s) within a period of 7 days from the date of delivery. Uni/Augmont will not be liable for any loss or damage caused if the Customer accepts Package in spite of it being damaged or tampered. If You find any tampering, do not accept Package and return the same. The duty to verify the Package for any damages or tampering is of the Customer and if the Customer accepts the Package and later comes to know of any damage or tampering, Uni/Augmont shall not be liable for any loss or damage to Customer. If such loss is later reported and approved by logistics partner and insurance company, the limit of liability shall be restricted to the amount paid by the logistic partner for such loss or damage in transit as per their terms and conditions and the same shall be binding upon the Customer.
41. You acknowledge that Uni/Augmont will not be liable to You or any other person for indirect, consequential, special, incidental, punitive, or exemplary damages, including, without limitation, lost profits, lost savings and lost revenues (collectively, the "excluded damages"), whether or not characterized in negligence, tort, contract, or other theory of liability. The total aggregate liability of Uni, any of its directors or employees for any and all claims asserted, causes of action, damages, losses, liabilities by You or any third party in relation with the purchase and/ or sale of/redemption gold or under this Terms, regardless of the form of the action or the theory of recovery, shall be limited to the commission received by Uni for a transaction undertaken by the User on the Platform that gives rise to such liability, except in the event of any liability arising on you due to any fraud, wilful default, gross negligence, breach of confidentiality or data protection obligations, infringement of a third party's intellectual property rights, or breach of applicable laws by Uni. In no event will Augmont or any of its directors, employees total liability to You for all damages, losses, liabilities and causes of action under these Terms and the facility/ services provided by Augmont collectively exceed total amount paid by You, if any, for access to that particular products or services except in the event of any fraud, wilful default, gross negligence, breach of confidentiality or data protection obligations, infringement of a third party's intellectual property rights, or breach of applicable laws by Augmont-Bullion. The foregoing limitation of liability shall apply to the fullest extent permitted by law in the applicable jurisdiction.
42. You expressly agree that use of the Platform is at your sole risk. While we/ Uni will take all reasonable precautions to ensure uninterrupted and error-free operations, your access and use of the Platform is at your sole risk. The service is provided on an "as is" and "as available" basis.

We/Uni and our licensors, suppliers, vendors, parent, holding, subsidiary and related companies, affiliates, officers, agents and employees expressly disclaim all warranties of any kind, whether express or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement. In no event shall Augmont/Uni be liable for any direct, indirect, incidental, special, punitive, consequential damages, or any damages whatsoever, including, but not limited to, damages for loss of profits, goodwill, use, data, or other intangible losses resulting from:

1. The use or the inability to use our services or access content,
  2. The cost of procurement of substitute goods and services resulting from transactions entered into through or from the Platform,
  3. The unauthorized access to or alterations of your transmissions or data,
  4. Statements or conduct of any third party on the service, or
  5. Any other matter relating to any service or product offered, delivered or agreed to be delivered, even if Augmont/Uni has been advised of the possibility of damages.
43. You declare that You are an individual not having registration and neither required to take registration under Central Goods and Service Tax Act 2017, State Goods and Service Tax Act 2017, Integrated Goods and Service Tax Act 2017 and Union Territory Goods and Service Tax Act 2017.
44. You declare that gold/silver You are selling was previously owned by You for personal use.
45. You declare that You are not an unregistered dealer of gold and silver or any other precious metal ornament or any related product.
46. If there has been any misrepresentation by You, You would be solely responsible for all types the tax, interest and penalty due to the government at any given point of time.
47. Except where noted otherwise, the prices displayed for products on the Platform represents the value of the respective product. For certain transactions, you shall bear fees and charges in addition to payment for prices displayed on the Platform. Such additional fees and charges shall be as are stated on the Platform. Please pay attention to the details of your transactions because your total price for a transaction may include taxes, fees and shipping costs, which you are responsible for paying.
48. For any issues or grievance pertaining to GAP account, please reach out to the following contacts:

<p>Uni (Uniorbit Technologies Private Limited)</p> <p>Email: <a href="mailto:care@uni.club">care@uni.club</a></p> <p>Address: Indiquebe-Sigma, A-Wing, 3/B, Floor 2nd Floor, 1A Block, Industrial Layout, Koramangala, Bangalore South, Bangalore-560034, Karnataka,India</p>	<p>Augmont Goldtech Private Limited</p> <p>Email: <a href="mailto:solutions@augmont.com">solutions@augmont.com</a></p> <p>Address: 504, 5<sup>th</sup> Floor, Trade Link, Kamala Mills compounds, Lower Parel (W), Mumbai –400 013.</p>
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49. **Gold/Silver Transfer:** Upon transfer of Gold/Silver from a Customer, if recipient Customer already has an existing Gold Accumulation Plan Account (GAP) with Augmont , Gold/Silver will be credited in such account, otherwise a new GAP account will be created for such recipient Customer. Such GAP account would be created in recipient Customer name as per recipient Customer details available with Augmont/Uni or as provided by Customer. Transfer is subject to profile completion. Upon successful creation of account of recipient Customer, the



transferred Gold/Silver shall be credited to such account. GAP accounts are offered, created, operated, and maintained by Augmont.

**50. Disclaimer of Uni:**

- 50.1 You understand that Gold on Uni Card Platform is offered by Augmont Goldtech Private Limited and Uni is only an intermediary facilitating the services. Uni has does not sell, issue or store the Gold.
- 50.2 The live price feed is provided by Augmont and displayed on an “as-is” basis; Uni is not responsible for any inaccuracies beyond the displayed rate.
- 50.3 You acknowledge that Augmont issues the tax invoice for Your Gold purchases and will be handling GST and any other applicable tax compliance for each transaction.
- 50.4 The delivery of Gold is solely between You and Augmont and will be governed by Augmont’s applicable policies. Uni is not responsible for the delivery, shipping, insurance, condition, or quality of the Gold, or for any issues arising during transit and takes no responsibility for the same.
- 50.5 Uni is not responsible for ensuring that the Gold purchased by You complies with any legal, regulatory, or quality standards, including hallmarking requirement.
- 50.6 Gold and related products are sold on Uni’s Platform on an "as is" basis and without any warranties, express or implied. Without prejudice to the generality of the foregoing, Uni makes no representations or warranties, express or implied, regarding any aspect of the Gold, including but not limited to its quality, purity, weight, pricing, availability, accuracy of balances, merchantability, non-infringement or fitness for any particular purpose. Uni is not responsible for the issuance, storage, delivery, insurance, security, or condition of the Gold (physical or digital), or for any loss, theft, damage, delay, or failure during transit or delivery. Uni does not guarantee the execution, completion, or reversibility of any transaction, including the sale or redemption of Gold, or the receipt or timeliness of any payments or credits due to You.
- 50.7 Uni makes no representations or warranties regarding Augmont's policies, solvency, or ability to honor its obligations.
- 50.8 Uni is not liable for any actions, omissions, errors, or delays attributable to Augmont or its agents, custodians, delivery partners, or other third parties, including in relation to physical redemption, third-party partnerships, or fulfilment of offers. Uni does not assume responsibility for the functioning of any purchase & sale orders, systematic investment plans and price feeds, or for any service disruptions, system downtime, technical or operational issues beyond its reasonable control.
- 50.9 Uni shall not be liable for any indirect, incidental, consequential, special, exemplary, or punitive damages, or for any losses arising out of disputes between You and Augmont, or any failure by Augmont to perform its obligations.
- 50.10 If You transfer, assign, pledge, or otherwise encumber Your Gold balance in any manner (whether legally or contractually), You do so at Your own risk. Uni has no obligation to recognize, validate, or facilitate any such transfer or third-party claim, and shall not be liable for any consequences arising from such actions.