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Our policies are listed under 'Policies' on our homepage (<http://www.iAthena.com>).

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You are responsible for maintaining the integrity and confidentiality of your Login Name and Password to gain access to your account and all the activities that occur in your account. If You provide any information that is untrue, inaccurate, not current or incomplete or we suspect that such information is untrue, inaccurate, not current or incomplete, or not in accordance with the this Terms of Use, we reserve the right to indefinitely suspend or terminate or block access of your account on the website and/or refuse to provide you the access to the website by any means available to us (such as blocking your IP).

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2. Description of the copyrighted work that you are claiming as an infringement on your intellectual property,
- 3.
4. The location (URL, link or description) of the material that you claim is infringing on your copyright,
5. A detailed statement by you outlining your claim of copyright with substantial evidentiary support

If we find reasonable proof to support your claim, we will remove the copyright material and you'll be notified by email at the email address provided by you. We may contact you to get additional information so as to help us process the claim further.

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All prices, products, services and offers on iAthena.com are subject to change without notice. Although every effort is made to provide you with the most accurate and up-to-date information, inadvertent errors may cause one or more products, services or offers on our website to be priced incorrectly as a result of human mistakes, technical errors, mismatch in pricing information received from our suppliers or any other type of errors. We reserve the right to cancel such transactions and refund the amount paid by you with no further obligation on our part.

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All the prices shown on the website are exclusive of sales and service taxes, where applicable. Any discount, if applicable, will be applied after the calculation of taxes, i.e., the discount will be applied on post-tax price. We accept any major credit or debit card. You will be given a choice to review the final charges and confirm before we process the payment electronically. It is your responsibility to verify the total bill including the price of the product, any discount(s), taxes and any other charges, if applicable. Certain products and services require additional terms and conditions which you will need to agree to before making the final purchase.

You specifically authorize Navitus or its service provider(s) to collect, process, facilitate and remit payments and/or the transaction price electronically using a payment gateway provided by a major institution in India. You understand, accept and agree that the payment facility provided by Navitus is neither a bank nor a financial service but is merely an electronic, automated online electronic payment collection and remittance facility for the any purchase transaction that occurs on our website using the existing authorized banking infrastructure and credit card payment gateway networks.

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Due to the nature of digital content, Navitus can offer only a very short timeframe to you to deregister from a course and claim a refund. We will deduct 25% administrative fee during the first 24 hours after the purchase and 50% during the 24 hours thereafter (that is, during the 24 to 48 hours from registration) respectively. No refunds will be made after the 48 hours of the original transaction. All refund claims will be processed between the 5th and 15th of the next month. The detailed refund policy is outlined in 'Refund Policy' under 'Policies' section.

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Protection of user privacy is paramount for Navitus Education, particularly since we offer educational products and services. We store and process your personal information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information Technology Act 2000 and rules and regulations therein. Our current Privacy Policy is available in 'Privacy Policy' under 'Policies' section. If you do not agree with our privacy policy, please refrain from using our website.

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Correspondence

When you use the website or send emails or other data, information or communication to us, you agree and understand that you are communicating with Us through electronic records. You consent to receive communications via electronic records from us periodically and/or after conducting a transaction as and when required. We may communicate with you by email or by such other mode of communication, electronic or otherwise.

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You agree to indemnify and hold harmless Navitus Education, its owners, licensee, affiliates, subsidiaries, group companies (as applicable) and their respective officers, directors, agents, and employees, from any claim or demand, or actions including reasonable attorneys' fees, made by any third party or penalty imposed due to or arising out of your breach of this Terms of Use, Privacy Policy and any other Policies, or your violation of any law, rules or regulations or the rights (including infringement of intellectual property rights) of a third party in or out of India.

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