

PRIVACY POLICY

Navipoint Health India Private Limited

INTRODUCTION

Navipoint Health India Private Limited a company incorporated under the Companies Act, 2013 [CIN: U74999MH2018PTC318590] and having its registered office at 37A, Floor-4, Plot-49, Yusuf Building, Veer Nariman Road, Hutatma Chowk, Fort, Mumbai – 400001, Maharashtra, India (“we”, “us”, “our”, “Navipoint”) respects your privacy and we are committed to protecting it through our compliance with this Privacy Policy. We have created this Privacy Policy to inform you of our policies regarding the collection, receiving of, use, storage, disclosure and dealing in or handling of your Personal Information (as defined hereinafter) and the choices you have associated with that information. Capitalized terms used but not defined in this Privacy Policy have the meaning given to them in our other policies (e.g., our Website Terms of Use, our Sales Terms and Conditions).

This Privacy Policy applies to all Personal Information collected through any written, electronic, or oral communications, and collected online or offline as you:

- Access the website located at www.navipointhealth.com, and all corresponding webpages and websites that link to this Privacy Policy (the “Site”);
- Use any mobile, web, console, desktop and other applications you download from this Site, which provide dedicated non-browser-based interaction between you and this Site;
- Interact with our advertising and applications on third party websites and services, if those applications or advertising include links to this Privacy Policy;
- Utilize our Products and / or Services, including but not limited to Laboratories, dieticians, health consultants, web-applications, mobile applications.

Before using our Site, Product and Services, please carefully read our Website Terms of Use, which you can view here:

www.navipointhealth.com/termservice.pdf , and our Sales Terms and Conditions, which you can view here: www.navipointhealth.com/termservice.pdf and this Privacy Policy. By using this Site, Product and / or Services you consent to the collection, receiving of, use, storage, disclosure and dealing in or handling of Personal Information in accordance with this Privacy Policy, our Website Terms of Use and our Sales Terms and Conditions. If you do not feel comfortable with any part of this Privacy Policy or our Website Terms of Use or our Sales Terms and Conditions, you should not use or access our Site or Products or Services.

We may modify this Privacy Policy at any time, without prior notice, and changes may apply to any Personal Information we hold about you, as well as any new Personal Information collected after the Privacy Policy is modified. If we make changes, a revised Privacy Policy will be posted to our Site; the date of the last revision is included at the top of the page. We will provide individuals who create an Account (“Members”) with advanced notice by email if we make any material

changes to how we collect, receive, deal in or handle, use, store or disclose Members' Personal Information or that impact Members' rights under this Privacy Policy. Members are responsible for ensuring we have an up-to-date active and deliverable email address to reach them. Your continued use or revisitation of the Site or Products or the Services following the posting or notice of a revised Privacy Policy means that you accept and agree to the changes. You are expected to check this page from time to time so you are aware of any changes, as they are binding on you.

We also may provide additional "just-in-time" disclosures or additional information about the data collection, use and sharing practices of specific Products and / or Services. Such notices may supplement or clarify our privacy practices or may provide you with additional choices about how we process your Personal Information.

This Site is offered and available to users who are 18 years of age or older. By using the Site, you represent and warrant that you are at least 18 years old and of legal age to form a binding contract with us. If you do not meet all of these requirements, you must not access or use our Site.

1. INFORMATION WE COLLECT ABOUT YOU AND HOW WE COLLECT IT

We collect Personal Information when you use our Site and our Products and / or Services. Personal information is any information that relates to you, which either directly or indirectly or in combination with other information available or likely to be available with us identifies you personally or could be used to identify you including, but not limited to: your name, mailing address, email address, telephone number, or any other information defined as "Sensitive personal data or information" under the (Indian) Information Technology Act, 2000 and applicable rules made thereunder.

The types of Personal Information that we may collect include but are not limited to the information you provide to us, information collected automatically about your use of our Site, information collected by reason of your use of our Product(s) and / or Services, information from third parties, including our business partners.

Information You voluntarily provide to Us

The Personal Information we collect from you may include:

- Information that you provide by filling in forms on our Site. This includes information provided at the time of registering and creating an Account including your password, subscribing to or purchasing our Products and / or Services, posting material or requesting further Products and / or Services. Personal Information provided by you for subscribing to or purchasing of a Product and / or Service from us may include information relating to your:
 - i. Name, residential address, email, age and telephone / mobile number(s);
 - ii. Relationship with the person on whose behalf you are availing the Product and / or Service (for instance your minor children);
 - iii. Physical, psychological or mental health;

- iv. Sexual orientation;
- v. Medical records and history
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions you carry out through our Site and of the fulfillment of your orders. You may be required to provide financial information when placing an order through our Site.
- The name and email address of individuals to whom you wish to refer our Products and / or Services.
- Your search queries on the Site.
- Information provided by you when you report a problem with our Site.
- Your test Results (as defined in Sales Terms and conditions) obtained on processing by Laboratories of your biological samples collected by use of our Products and by subscription to our Services.

You also may provide information to be published or displayed (hereinafter, "posted") on public areas of the Site or transmitted to other users of the Site or third parties (collectively, "User Content"). Your User Content is posted on and transmitted to others at your own risk. We cannot control the actions of other users of the Services with whom you may choose to share your User Content. Therefore, we cannot and do not guarantee that your User Content will not be viewed by unauthorized persons.

If you choose to utilize our Products and / or Services, you will collect the appropriate biological sample(s) using a sample collection kit. The biological sample(s) and your information will be provided to a National Accreditation Board for Testing and Calibration Laboratories ("NABL") accredited Laboratory (as defined in Sales Terms and conditions) for the purpose of processing such biological sample(s). The biological sample(s) shall be processed by the Laboratory wherefrom information necessary for generation of the Results (as defined in Sales Terms and conditions) shall be extracted. The Laboratory shall thereafter transmit the Results to Navipoint and we shall make available your Results on the Site for your access by accessing your Account by using your credentials i.e. User ID and password. Your biological sample(s) shall be destroyed by the Laboratory immediately after its analysis in a safe manner in accordance with prevailing and applicable NABL guidelines.

Information from Third Parties.

When you interact with any Navipoint property page or account on a social media platform, we may collect the personal information that you or the platform make available to us on that page or account, including your social media account ID and/or user name associated with that social media service, your profile picture, email address, friends list or information about the people and groups you are connected to and how you interact with them, and any information you have made public in connection with that social media service. The information we obtain depends on your privacy settings on the applicable social media service; we will comply with the privacy policies of the social media platform and we will only collect and store such personal information that we are permitted to collect by

those social media platforms. When you access our Site through social media services or when you connect the Services to social media services, you are authorizing Navipoint to collect, store, and use such information and content in accordance with this Privacy Policy.

Information Collected Automatically

As you navigate through and interact with our Site, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions and patterns, including:

- Details of your visits to our Site, including, but not limited to, traffic data, location data, logs and other communication data and the resources that you access and use on the Site.
- Information about your computer and internet connection, including your IP address, operating system and browser type.
- Information about your preferences to make your use of the Site more productive, via the use of Cookies. For more information on Cookies, please see Section 2.

2. COOKIES AND OTHER TRACKING TECHNOLOGY

We may use cookies, embedded scripts, and other similar tracking technologies ("Tracking Technologies") to collect additional personal information automatically as you interact with the Site and to personalize your experience with our Site. We also may use these technologies to collect information about your online activities over time and across third party websites or other online services (known as "behavioural tracking").

Cookies

Cookies are small web files that a site or its provider transfers to your device's hard drive through your web browser that enables the site's or provider's system to recognize your browser and remember certain information. We use first-party and third-party cookies for the following purposes: to make our Site function properly, to improve our Site and Services, to make login to our Site easier (such as by remembering your User ID), to recognize you when you return to our Site, to track your interaction with the Site, to enhance your experience with the Site and Services, to remember information you have already provided, to collect information about your activities over time and across third party websites or other online services in order to deliver content and advertising tailored to your interests; and to provide a secure browsing experience during your use of our Site. The length of time a cookie will stay on your browsing device depends on whether it is a "persistent" or "session" cookie. Session cookies will only stay on your device until you stop browsing. Persistent cookies stay on your browsing device until they expire or are deleted (i.e. after you have finished browsing).

We may place cookies from third-party service providers who may use information about your visits to other websites to target advertisements for products and services available from Navipoint. We do not control the types of information collected and stored by these third-party cookies. You should check the

third-party's website for more information on how they use cookies. The following types of cookies are used on our Site:

- **Strictly Necessary Cookies.** These cookies are essential because they enable you to use our Site. For example, strictly necessary cookies allow you to access secure areas on our Site. Without these cookies, some elements of our Site cannot be provided. These cookies do not gather information about you for marketing purposes. This category of cookies is essential for our Site to work and they cannot be disabled.
- **Functional or Preference Cookies.** We use functional cookies to remember your choices so we can tailor our Site to provide you with enhanced features and personalized content. For example, these cookies can be used to remember your name or preferences on our Site. We do not use functional cookies to target you with online marketing. While these cookies can be disabled, this may result in less functionality during your use of our Site.
- **Performance or Analytic Cookies.** These cookies collect passive information about how you use our Site, including webpages you visit and links you click. We use the information collected by such cookies to improve and optimize our Site and Services. We do not use these cookies to target you with online marketing. You may choose to disable these cookies.
- **Advertising or Targeting Cookies.** These cookies are used to make advertising messages more relevant to you. They perform functions like preventing the same ad from continuously reappearing, ensuring that ads are properly displayed for advertisers, and in some cases selecting advertisements that are based on your interests. Our third-party advertising partners may use these cookies to build a profile of your interests and deliver relevant advertising on other sites. You may choose to disable the use of these cookies as set forth below.

Analytics

We may use third-party Service Providers to monitor and analyze the use of our Site.

Other Tracking Technologies

We may also use Tracking Technologies to collect "clickstream" data, such as the domain name of the service providing you with Internet access, your device type, IP address used to connect your computer to the Internet, your browser type and version, operating system and platform, the average time spent on our Site, webpages viewed, content searched for, access times and other relevant statistics, and assign unique identifiers to the device or other credentials you use to access the Site for the same purposes.

Pages of our Site and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

Your Choices

Your browser may provide you with the option to refuse some or all browser cookies. You may also be able to remove cookies from your browser. You can exercise your preferences in relation to cookies served on our Site by taking the steps outlined below.

You can use the browser with which you are viewing the Site to enable, disable or delete cookies. To do this, follow the instructions provided by your browser (usually located within the “Help”, “Tools”, “Options”, or “Edit” settings). Please note, if you set your browser to disable cookies, you may not be able to access secure areas of the Site. Also, if you disable cookies other parts of the Site may not work properly.

Certain features of our Site may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from and on our Site. If you do not want Flash Cookies stored on your computer, you can adjust the settings of your Flash player to block Flash Cookies storage. Flash cookies are not managed by the same browser settings as are used for browser cookies, but may be managed

here: http://www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager07.html.

If you do not want us to use information that we collect or that you provide to us to deliver advertisements according to our advertisers’ target-audience preferences, you can opt-out by adjusting your user advertising preferences in your account profile by checking or unchecking the relevant boxes or by sending an email stating your request to the contact details as provided in Section 15. In addition, on your iPhone, iPad or Android, you can change your device settings to control whether you see online interest-based ads.

We do not control third parties’ collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. In addition, most web browsers provide help pages relating to setting cookie preferences. More information may be found for the following browsers here:

- [Google Chrome](#)
- [Microsoft Edge](#)
- [Mozilla Firefox](#)
- [Safari \(Desktop\)](#)
- [Safari \(Mobile\)](#)
- [Android Browser](#)
- [Opera \(Desktop\)](#)
- [Opera \(Mobile\)](#)

Do Not Track

Some Internet browsers, include the ability to transmit “Do Not Track” or “DNT” signals. Since uniform standards for “DNT” signals have not been adopted, our Sites do not currently process or respond to “DNT” signals.

3. HOW WE USE YOUR INFORMATION

We will only use your Personal Information as described in this Privacy Policy or as disclosed to you prior to such processing taking place. The purposes for which we may use your personal information include:

- Providing any Products and / or Services that you request or purchase.
- Contacting you regarding the administration of any features or functions of the Site or Products and / or Services you have registered to use.
- Providing you with notices about your Account, including expiration and renewal notices.
- Carrying out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- Notifying you about changes to our Site, our policies, terms or Products or Services we offer or provide through it.
- Sending you marketing and promotional emails.
- Responding to your questions or other requests.
- Allowing you to participate in the interactive features of the Site and Products and / or Services.
- Tailoring your experience on the Site and/or otherwise customizing what you see when you visit and use the Site.
- Saving your user account, registration and profile data or other personal information (so you do not have to re-enter it each time you visit or use the Site).
- Tracking your return visits to and use of the Site.
- For research purposes, for marketing/promotional purposes and to provide anonymous reporting for internal and external clients and Business Partners and Channel Partners;
- Accumulating and reporting aggregate, statistical information in connection with the Site and the Products and Services and user activity.
- Determining which features and services users like best to help us operate the Site, enhance and improve our Site and display advertising and marketing information.
- Keeping you secure and safe while using our Site, which requires us to process your Personal Information to combat spam, malware, malicious activities or security risks.
- Improving and enforcing our security measures.
- Maintaining legal and regulatory compliance.
- Enforcing compliance with our terms and conditions and policies.
- Protecting you, others and our business, including, without limitation, using information for fraud prevention.
- For commercial purposes through contractual arrangements with various Business Partners, Channel Partners, affiliates and other business entities and third parties in various geographic jurisdictions whereunder your Personal Information in a de-identified form shall be shared with such entities to facilitate research, drug development, analytics and other commercial outcomes.
- For any other purpose disclosed to you prior to you providing us your Personal Information or which are reasonably necessary to provide the Services or other related products and/or services requested.

We may also use your information to contact you about our own and third parties' goods and services that may be of interest to you. If you do not want us to use your information in this way, please email us at the contact details as provided in Section 15 to opt out.

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your Personal Information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

4. SHARING AND DISCLOSURE OF PERSONAL INFORMATION

We may share or disclose your Personal Information in the following circumstances:

- Website / e-commerce Service Providers. We may employ other companies and individuals to facilitate our Site and Services ("Service Providers"), provide the Services on our behalf, perform Service-related services or assist us in analyzing how our Site and Services are used. The Service Providers have access to your personal information only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose. The Service Providers are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- Laboratories, dieticians, and health consultants. We may disclose your information to the Laboratory / Laboratories, dieticians, and Health Consultants involved in providing you Services. Upon your request, we may disclose your information to others involved in your care, including your healthcare providers, the health system or clinic where your provider practices, and other providers that you designate to receive your information.
- Research and Development. We may use your de-identified information and test results in our research. We may engage in research with third parties like universities, hospitals, health systems, government institutions, or private companies to develop new tests, drugs, validate technologies, or improve existing technologies or processes.
- Within Our Corporate Organization. We may share your personal information with our subsidiaries and affiliates in order to provide you with the Services and take actions based on your requests.
- Corporate Transactions. To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal information held by us about our Site users and Members is among the assets transferred, and you agree to and do hereby consent to our assignment or transfer of rights to your personal information.
- Analytics. We may share aggregated, de-identified information (for example, aggregated trends about the general use of our Products and / or Services) publicly and with our affiliates, subsidiaries, and partners. This information will not include medical information.

- Third Party Advertisers. In certain circumstances we may share your personal information with third parties to market their products or services to you if you have not opted out of these disclosures. We contractually require these third parties to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- As Required by Law. Under certain circumstances your personal information may be subject to processing pursuant to laws, regulations, judicial or other government subpoenas, warrants, or orders. We may be required to disclose personal information in coordination with regulatory authorities in response to lawful requests by public authorities, including to meet national security or law enforcement requirements, or for public health purposes, to public health regulatory bodies. We will preserve and disclose any and all information to law enforcement agencies or others if required to do so by law or in the good faith belief that such preservation or disclosure is reasonably necessary to: (a) comply with legal or regulatory process (such as a judicial proceeding, court order, or government inquiry) or obligations that we may owe pursuant to ethical and other professional rules, laws, and regulations; (b) enforce our Terms of Service and other policies; (c) respond to claims that any content violates the rights of third parties; or (d) protect the rights, property, or personal safety of Navipoint, its employees, its users, its clients, and the public.

Please note that we may disclose, without restriction, aggregated or anonymized information about our users, which is information that does not identify any specific individual.

5. CONSENT

By using this Site, Product and / or Services you consent to the collection, use, storage, disclosure, transfer of and dealing in or handling of Personal Information in accordance with this Privacy Policy and our Website Terms of Use. If you do not feel comfortable with any part of this Privacy Policy or our Website Terms of Use, you should not use or access our Site or Products or Services.

6. WITHDRAWAL OF CONSENT OR OPTING OUT

Subject to the terms of this Privacy Policy and in accordance thereof you may at any time elect to opt out from providing your consent or withdraw consent provided in relation to use of your Personal Information in the manner as specified in this Privacy Policy.

7. TRANSFER OF YOUR PERSONAL INFORMATION

Some of the uses mentioned in this Privacy Policy may involve the transfer of your Personal Information including Results through contractual arrangements by and between Navipoint and various other business entities including our Business Partners and Channel Partners located in various countries that may have different levels of privacy protection than your country. By using our Products and / or Services, you acknowledge and agree to such transfers, including to and in the United States. We implement appropriate safeguards, which may include but are not limited to incorporation of confidentiality obligations to which such entities

shall be bound, standard data protection clauses as applicable in the jurisdiction in which such business entities are based or have a place of business, to protect your personal information that is transferred. In the event your Personal Information pursuant to any such transfer is transferred to any jurisdiction in which the statutory protections are inadequate relative to the safeguards concerning your Personal Information as stipulated under the (Indian) Information Technology Act, 2000 and rules made thereunder, the safeguards as specified in the (Indian) Information Technology Act, 2000 and rules made thereunder or safeguards commensurate and equivalent thereof shall be made applicable through contract.

8. MARKETING COMMUNICATIONS

We strive to provide you with choices regarding the Personal Information you provide to us. We have created mechanisms to provide you with the following control over your information:

If you do not wish to have your email address or other contact information used by us to promote our own or third parties' products or services, you can opt-out by logging into the Site and adjusting your user preferences in your Account profile by checking or unchecking the relevant boxes or by sending an email stating your request to the contact details as provided in Section 15. You may also choose to stop receiving our promotional or marketing communications by following the "unsubscribe" instructions included in these messages. This opt out does not apply to information provided by us as a result of a product purchase, warranty registration, product service experience or other transactions.

Please note that "opt-out", "withdrawal" and "unsubscribe" requests may not take effect immediately and may take a reasonable amount of time to receive, process and apply, during which time your information shall remain subject to the prior privacy settings. Additionally, you should be aware that any information provided to third parties prior to your election to opt-out or unsubscribe will not be retrieved or rescinded, unless required by applicable law.

9. KEEPING YOUR PERSONAL INFORMATION ACCURATE AND DELETION

We are committed to ensuring that your Personal Information is kept accurate and up to date. However, it is up to you to update it with any changes. You can review and change your Personal Information by logging into the Site and visiting your Account profile page. You may also send us an email at the contact details as provided in Section 15 to request access to, or to correct any Personal Information that you have provided to us. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

If you no longer wish to participate in our Services, or no longer wish to have your Personal Information be processed, you may request to delete your account and the information in your account, subject to certain limitations, by emailing us at the contact details as provided in Section 15. Once you submit your request, we will send an email to the email address linked to your account requesting that you confirm your deletion request. Once you confirm your request to delete your account and data, your account will no longer be accessible while we process your

request. Once you confirm your request, this process cannot be cancelled, undone, withdrawn, or reversed. When your Account is deleted, all associated personal information is deleted, unless we are required to maintain it for regulatory and compliance purposes or for a legal or business necessity.

If you delete your User Content from the Site, copies of your User Content may remain viewable in cached and archived pages or might have been copied or stored by other Site users.

10. DATA SECURITY

Your Personal information shall be stored either on our servers and / or on servers hosted by third-party cloud service provider(s) located in the Republic of India. We shall engage the services of such third-party cloud service providers through contractual engagements and ensure that they are bound by strict confidentiality provisions in relation to protection of your Personal Information.

Navipoint is in compliance of the International Standard IS/ISO/IEC 27001 on "Information Technology - Security Techniques - Information Security Management System - Requirements and shall ensure it remains in compliance to such standard or any other standard as mandated in the (Indian) Information Technology Act, 2000 and the applicable rules made thereunder from time to time.

We have implemented measures designed to secure your Personal Information from accidental loss and from unauthorized access, use, alteration and disclosure. All Personal Information you provide to us is stored on our secure servers behind firewalls or securely on servers hosted by a third-party cloud service provider.

Any payment transactions will be encrypted using SSL or other encryption technology, or will use our third party payment processors, who will use appropriate and reasonable security practices and procedures. We do not store your financial information in any manner whatsoever.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Site, you are responsible for keeping this password confidential. You should not share your password with anyone. We urge you to be careful about giving out information in public areas of the Site like message boards. The information you share in public areas may be viewed by any user of the Site.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Site. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Site.

11. INTEGRATION OF THIRD-PARTY PLATFORMS AND SERVICES

The Site may be linked to, rely on and be integrated with websites, applications, interfaces, services and platforms operated by other companies, including Third-Party Services. The Site may also feature advertisements from these

companies. We are not responsible for the privacy practices of such websites, applications, interfaces, services and platforms operated by third parties that are linked to, rely on and/or integrated with the Site or for the privacy practices of third-party advertising companies. Once you leave this Site via a link, access a third-party service or click on an advertisement, you should check applicable privacy policies to determine, among other things, how related companies process Personal Information they may collect about you. This Privacy Policy applies solely to information collected by Navipoint.

12. INFORMATION AND SAMPLE RETENTION.

We will retain your information for as long as is reasonably necessary to comply with our business and legal obligations, fulfilment of our business purposes as elucidated in this Privacy Policy and to meet regulatory and compliance requirements.

13. GEOGRAPHIC RESTRICTION

Our Site is intended for individuals who are 18 years of age or older and reside in the Republic of India. We make no representations that our Site or Services are appropriate or available for use outside of the Republic of India. If you are a resident of another country or are accessing the Site from outside of the Republic of India, please note that you are transferring data to the Republic of India which does not have the same data protection laws as the European Union and other regions.

14. CHILDREN'S PRIVACY

We are committed to protecting the privacy of children as well as adults. A parent or guardian may create an account for, and provide information related to, his or her child who is under the age of 18. The parent or guardian assumes full responsibility for ensuring that the information that he/she provides is kept secure and that the information submitted is accurate.

15. GRIEVANCE OFFICER

In accordance with (Indian) Information Technology Act, 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below:

Grievance officer	Mr. ___Rahul Paty_____
Email ID	___rahul@navipointhealth.com_____

If you have a query, issue, concern, or complaint in relation to collection or usage of your Personal Information under this Privacy Policy, please contact us at the contact information provided above.

16. GOVERNING LAW

All disputes arising out of or relating to the Privacy Policy or the purchase, registration, or use of any Navipoint Product or Services shall be governed by the

law as prevailing in the Republic of India regardless of where you access the Site or the Services, and notwithstanding any conflicts of law principles.