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“Force Majeure Event” means any event due to any cause beyond the reasonable control of **Guardian Asset Management**, including and without limitations the unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, sabotage, fire, flood, explosion, acts of God, civil commotions, strikes or

industrial action of any kind, riots, insurrection, war, acts of the government, computer hacking, unauthorised access to computer data and storage devices, computer crashes, malfunctioning in the computer terminal, or the systems getting affected by any malicious, destructive or corrupting code or programme, mechanical or technical errors/failures or power shutdown, faults or failures in telecommunication, etc.

You understand and accept that **Guardian Asset Management** has the absolute discretion to amend or supplement any of the terms at any time, and will give a prior notice of 30 days for such changes. The changed terms and conditions shall be communicated to you on the website, and by other acceptable modes of communication. By using **Guardian Asset Management's** services, you shall be deemed to have accepted the changed terms and conditions.

You accept that the Courts in Chennai alone shall have exclusive jurisdiction as regards to any claims or matters arising out of dealings with **Guardian Asset Management**. All disputes will be governed by the laws of India.

You understand and agree that these terms are in addition to, and not in derogation of, the applicable terms and conditions relating to your usage of any **Guardian Asset Management** services that you may be currently availing, or may avail in the future.