

1. "Register with the Saahyog Care online helping platform only with your full consent, and only after thoroughly reading and understanding each and every Term and Condition of the platform. Ensure that you fully comprehend and agree to all terms before proceeding.
2. "I acknowledge that I am solely responsible for any financial, social, psychological, or legal harm that may occur to me in the future due to my lack of personal understanding of the Terms and Conditions of the SaahyogCare.com online helping platform or as a result of being misled, whether intentionally or unintentionally, by another consumer. I fully understand that Saahyog Care online helping platform holds no responsibility in these matters. It is entirely my own responsibility as a consumer to thoroughly read and comprehend the following Terms and Conditions."
3. "I understand that any Indian citizen over 18 years of age, who is of sound mind, can join the SaahyogCare.com online helping platform only with the Company's approval."
4. "I understand that an Aadhaar Card number and photo must be provided during registration on the SaahyogCare.com online helping platform, otherwise the registration cannot be completed."
5. "A smartphone is required to use the SaahyogCare.com online helping platform application. I understand that only individuals with a valid PAN card, Aadhaar card, mobile phone number (registered in their own name), email address, bank account, and UPI ID are permitted to have a single consumership on the SaahyogCare.com platform. I am also aware that it is illegal to use these documents to register consumership for another person."
6. "I understand that once a person enters their Name, Mobile Phone Number, and Email ID during the registration process on the SaahyogCare.com online helping platform, these details cannot be changed by the user. Therefore, it is important to enter this information carefully and personally."
7. Consumers associated with the SaahyogCare.com online helping platform are required to update their PAN Card upon receiving a total of Rs. 1,00,000 as "Receive Help." If they fail to update their PAN Card, they will not be eligible for "Receive Help" after crossing the Rs. 1,00,000 threshold.
8. To receive a WhatsApp message from the platform and direct financial assistance from consumers on the SaahyogCare.com

online helping platform, please ensure that your WhatsApp number verification is completed.

9. I hereby declare that the Platform Maintenance Fee (PMF) I pay to the SaahyogCare.com online helping platform, as well as the funds I use to financially support 5 other Consumers, were earned through my own efforts and ownership, and not obtained through terrorism, treason, extortion, theft, or any other criminal or illegal activities.
10. Driven by the conviction that it is my social responsibility to assist those in financial need within society, I am prepared to offer unconditional direct financial help to the Consumers who have registered with and supported the SaahyogCare.com online helping platform.
11. I acknowledge and agree that I am required to provide KYC information to the SaahyogCare.com online helping platform when registering.
12. I understand that it is my personal responsibility to clearly and accurately explain the concept of the SaahyogCare.com online assistance platform to others. Additionally, I must connect with and invite at least three individuals who are in need of financial assistance and are willing to directly support others on the platform, using my invitation link, within 15 days of becoming a Consumer on the platform.
13. I agree to offer unconditional direct financial assistance to consumers who have previously joined the SaahyogCare.com online helping platform and provided unconditional direct financial help, using my own personally earned money.
14. I have provided a total of 55,450 rupees in 28 installments to 5 individuals through the online platform Saahyogcare.com. This financial assistance was given voluntarily, unconditionally, and in my personal capacity, without any expectation of reimbursement. I hereby confirm that I will not seek or demand a refund under any circumstances.
15. In accordance with the "Give Help Chart" provided by the Platform, I am committed to unconditionally providing financial assistance to 5 consumers through the Saahyogcare.com online helping platform as follows:
  - Rs. 150 for the consumer in the 1st stage

- Rs. 300 for the consumer in the 2nd stage
- Rs. 500 for the consumer in the 3rd stage
- Rs. 5,000 in 5 installments of Rs. 1,000 each for the consumer in the 4th stage
- Rs. 49500 in 19 installments of Rs. 2,500 each and 1 installment of Rs. 2000 for the consumer in the 5th stage.

Based on my personal and social conviction that it is my responsibility to provide direct financial assistance to 5 consumers as soon as possible, I hereby declare that I will offer financial help to 5 consumers through the Saahyogcare.com Online Helping Platform. I personally pledge and assure the 5 consumers to whom I am committed to providing this financial assistance.

16. I fully understand that the direct financial assistance I will receive, according to the 'receive help chart,' will be as follows:

- **First stage:** Rs. 150 each from 3 participants, totaling Rs. 450
- **Second stage:** Rs. 300 each from 9 participants, totaling Rs. 2,700
- **Third stage:** Rs. 500 each from 27 participants, totaling Rs.13,500
- **Fourth stage:** Rs. 1000 each from 81 participants, distributed in 405 installments, totaling Rs. 4,05,000
- **Fifth stage:** Rs. 2,500 each from 243 participants, distributed in 4617 installments, totaling Rs. 1,15,42,500 and Rs 2.000 each from 243 participants, distributed in 243 instalments totaling Rs. 4,86,000, with a grand total of Rs. 1,20,28,500.

In summary, from an initial contribution of Rs. 150, it is possible to receive up to Rs. 1,24,50,150 in direct financial help from 363 participants, spread across 5,304 installments.

17. I understand and acknowledge that Saahyogcare.com invites consumers to financially assist 5 others directly and unconditionally. The platform also offers an opportunity to receive between Rs. 150 and Rs. 1,24,50,150 from 363 consumers through a structured action plan. This plan allows consumers to potentially receive assistance ranging from 0% to 100% from these 363 individuals. I recognize that there is no mandatory time frame imposed by the platform for completing this process. Additionally, I agree that Saahyogcare.com will not be held responsible or liable for any specific time frame suggested by other consumers or

individuals who do not have the legal authority to represent the Company's best interests

18. I am personally willing to pay a 5% Platform Maintenance Fee (PMF) to the Company and 18% GST to the Government, in multiple installments, while receiving direct financial assistance from other consumers on the platform.
19. I fully understand that the financial assistance I provide unconditionally to consumers through the Saahyogcare.com online platform is intended for their personal urgent needs and wants.
20. I understand that a consumer who has directly financially helped only 2 consumers may unconditionally directly financially help the remaining 3 consumers with financial help received directly from other consumers.
21. A consumer who joins the saahyogcare.com online helping platform is required to provide unconditional financial assistance to 2 consumers, totaling Rs. 495. The platform management fee for 5 stages is 5 %, and the GST is 18 % including GST. The consumer can then continue to unconditionally assist the next 3 consumers by receiving financial support from other consumers on the platform. It is understood and agreed that the amount received through the platform can only be used for personal purposes after the consumer has provided direct financial assistance.
22. I acknowledge and agree that, in exchange for the training and facilities I receive from the Saahyogcare.com online helping platform, I am required to pay a platform maintenance fee or service charge of 5 % inclusive GST to the company I receive as financial assistance. Additionally, the company will remit the applicable service charge and an 18% GST to the government, as required by law. I understand that this amount is non-refundable under any circumstances.
23. I understand that every user of Saahyogcare.com online helping platform is required to pay a Platform Maintenance Fee (PMF) of 5 % to the platform inclusive of 18% GST when receiving direct financial assistance from other users.
24. When a consumer on the Saahyogcare.com online helping platform remains active but does not receive the necessary

support and assistance to continue collaborating with other consumers within their 10 stages, they have the option to request a mutual transfer. This allows the consumer to cooperate with high-performing consumers. In the case of a mutual transfer, the consumer initiating the request can transfer their consumership to another consumer, with mutual consent, who is currently inactive on the platform. Mutual transfers will only occur under such circumstances, and I understand that there is a Rs. 500 processing fee for a mutual transfer request.

## 25. CONSUMERSHIP TRANSFER

### 25.1 NORMAL CONSUMERSHIP TRANSFER PROCEDURE

When onboarding a customer to the Saahyogcare.com online helping platform, it is essential to ensure they fully understand the platform's concept and company plan. This comprehensive awareness helps prevent potential consumer transfers and encourages active participation.

If an existing consumer on the platform chooses to discontinue their consumership for any reason, the consumership can be transferred to a new individual who is not yet a consumer but is interested in taking over. This transfer process follows the TERMS & CONDITIONS of the Saahyogcare.com online helping platform.

1 To initiate the consumership transfer process, the current consumer must submit a request through their application. This request should include both their personal details and those of the individual who wishes to take over the consumership on the saahyogcare.com online helping platform.

2 The consumership transfer will only be finalized after the company conducts calls and inquiries with both the existing consumer and the new consumer intending to assume the consumership.

3 To proceed with any consumership transfer, a request must be submitted along with a non-refundable processing fee of Rs. 500, which is allocated specifically for the transfer. This fee covers the transfer request process and is subject to GST, payable by the consumer.

4 Should the transfer not be completed after the company's inquiries, the Rs. 500 processing fee will not be refunded

5 The transfer process will begin only after a request is submitted through the 'SUPPORT' channel.

6 The typical processing time for a consumership transfer ranges from 3 to 15 days.

7 Consumers looking to transfer inactive consumership must also pay the Rs. 500 processing fee.

I have read and fully understand that the consumership transfer process follows steps 1 to 7 outlined above.

## 25.2 Not Interested Consumership Transfer

To associate a customer with the SaahyogCare.com online helping platform, ensuring they have a complete understanding of the concept and business plan is crucial for transitioning them into active consumers and preventing any potential shift in consumership.

In case of a transfer of 'NOT INTERESTED CONSUMERSHIP', either the consumer who received help from the current consumer or the consumer who provided help can submit a transfer request to the company.

- 1 In the event of transferring "Not Interested Consumership," if the amount of help received exceeds the combined total of help given and PMF, the consumership will automatically be transferred to the new person.
- 2 If the amount of help received is less than the sum of help given and PMF, the transfer process will begin only after the new transferee pays the existing consumer the outstanding balance.
- 3 Before finalizing the transfer, the company will conduct a direct inquiry to verify the amount received by the current consumer.
- 4 To initiate the transfer, the consumer must send a transfer request to the company and provide a screenshot of the amount received, along with proof of payment for the Rs. 500/- processing fee.

- 5 A processing fee of Rs. 500/- is required for any consumer wishing to transfer inactive consumership to a new customer.
- 6 The transfer process for "Not Interested Consumership" will take between 3 and 15 days to complete.

I have thoroughly reviewed and agree to the transfer of "Not Interested Consumership" as outlined in steps 1 through 6 above.

### 25.3 MUTUAL CONSUMERSHIP TRANSFER

When onboarding a customer to the SaahyogCare.com online helping platform, ensuring they have a complete understanding of the concept and business plan before transitioning them into active consumership can prevent any potential consumership transfers in any scenario.

Mutual consumership transfer involves exchanging consumership between two individuals through mutual agreement, with both actively participating on the SaahyogCare.com online helping platform.

- 1 To initiate the transfer of mutual consumership, both individuals must submit a request from their respective accounts.
- 2 The company will directly communicate with both parties involved in the mutual consumership transfer.
- 3 If any of the consumers who have submitted a request for mutual consumership transfer does not approve, the company will cancel the mutual consumership request..
- 4 The transfer process typically takes between 3 and 15 days to complete.

I have carefully reviewed and understand that mutual consumership transfer occurs as outlined in steps 1 through 4 as mentioned above.

When a customer joins the SaahyogCare.com Online Helping Platform, they must fully understand the platform's concept and platform plan and be introduced to active consumership in all aspects.

If a consumer violates the company's Terms and Conditions or fails to cooperate with others on their Give Help and Receive Help Chart, causing difficulties for others, the affected consumer can report the issue directly to the company. They can also request a consumership transfer for the offending consumer as a form of punishment.

- 1 "Punishment consumership transfer" is the process of reassigning consumership without the original consumer's consent to another consumer who has reached stage 5 of the consumer's 'Receive Help' chart, or to a new consumer suggested by the original one, if the complaint is verified as legitimate after the company's investigation.
- 2 Consumers who believe there has been a breach of the company's Terms and Conditions should contact the Company's Consumer Care Department via Telegram/WhatsApp or by emailing [care@saahyogcare.com](mailto:care@saahyogcare.com), providing evidence of the breach.
- 3 If the complaint is found to be valid, the consumer who reported the issue will be instructed to submit a penalty transfer request. The individual to whom the consumership is to be transferred must then submit a supporting penalty transfer request through the application, including their personal information.
- 4 There is no processing fee for a penalty consumership transfer.
- 5 If the existing 'Receive Help' amount exceeds the 'Give Help + PMF' amount at the time of the consumership transfer, the transfer to the new consumer can occur unconditionally.
- 6 However, if the 'Receive Help' amount is less than the 'Give Help + PMF' amount, the penalty consumership will



be transferred to the existing consumer after the new consumer pays the difference.

- 7 In such cases, the original consumer must submit a penalty transfer request to the company, including a screenshot showing the refunded amount.
- 8 The transfer of the penalized consumership will only be completed once the company has verified and confirmed the refund to the current consumer.
- 9 The entire process of mutual consumership transfer typically takes between 3 and 15 days to complete."

I have carefully reviewed and agree that the Punishment Consumership Transfer will be conducted according to the procedure outlined in steps 1 through 9.

- 26 I confirm that I am personally prepared and willing to offer unconditional financial assistance to 5 individuals by providing a total of Rs. 55,450/- (Rupees fifty five thousand four hundred and fifty only) in 28 installments.
- 27 Starting from the date I become a consumer on the SaahyogCare.com online helping platform, I am responsible for confirming the financial assistance I receive directly from other consumers within the designated time frame of 6 pm to 10 pm on the respective days. I acknowledge that failing to do so may disrupt the smooth operation of the Platform, and as a result, the consumer providing the "Give Help" may lodge a complaint against me with the Company, supported by evidence.
- 28 I acknowledge and agree that any misuse or misinterpretation of SaahyogCare.com's terms and conditions, as well as any attempts to deceive the public using these, is illegal. SaahyogCare.com reserves the right to take legal action against anyone engaging in such activities.
- 29 I am also aware that the password I use for the SaahyogCare.com online helping platform is strictly personal and must not be shared with any other individuals or users.
- 30 I acknowledge and agree that I will be solely responsible for any damages or legal actions arising from the disclosure of my password for the SaahyogCare.com online platform to other individuals. I accept full liability for any financial losses, damages, or legal

proceedings that may result from this disclosure, whether incurred by myself, the Company, or any third party. The Company shall not be held liable for any financial losses caused by unauthorized access to this password by others.

- 31 I understand that the SaahyogCare.com online helping platform strictly prohibits requesting the consumership password from another user, as well as sharing one's password with others for any reason or under any circumstances.
- 32 I understand and accept that if SaahyogCare.com, an online helping platform determines that any user is acting against the platform's interests, society, or is involved in criminal activities, the platform or the company has the right to revoke that user's access and permanently ban them from the platform.
- 33 I fully understand and agree that if the Platform/Company determines that I am using contact information obtained from the SaahyogCare.com online helping platform to promote another idea or business, SaahyogCare.com online helping platform has the complete authority to terminate my membership and remove me from the platform without prior notice.
- 34 If the Company or Platform determines, based on evidence, that a consumer on the SaahyogCare.com online helping platform has intentionally violated the TERMS & CONDITIONS, misled other consumers, or misrepresented the platform's concept, I agree that the Company or Platform has the full authority and right to transfer the consumership as a form of punishment to another individual without the violating consumer's consent.
- 35 Upon registering on the SaahyogCare.com online helping platform and providing direct financial assistance to at least two other consumers, I will be eligible to receive financial help from other consumers. To accomplish this, I must collaborate with the relevant consumers. Within 15 days of registration, I am required to invite at least three new consumers to join SaahyogCare.com using my referral link. If I am unable to do so, I may request the company to deactivate my consumership within this 30-day period. I have read, understood, and agree that my consumership may be deactivated to maintain the smooth operation of the SaahyogCare.com online helping platform.

- 36 I fully acknowledge and agree that if a consumer associated with the SaahyogCare.com online helping platform interferes with another consumer's activities, refuses to cooperate, or acts against the platform's interests, SaahyogCare.com reserves the right to transfer that consumer's consumership to another user.
- 37 I acknowledge and agree that the Platform Maintenance Fee (PMF) required for SaahyogCare.com online assistance platform, as well as the sum of Rs. 55,450 that I must provide as financial aid to 5 individuals over 28 stages, must be paid by me personally and unconditionally. These transactions are to be completed exclusively through UPI (Google Pay, PhonePe, Paytm, Amazon Pay, WhatsApp Pay, etc.), in alignment with the Digital India initiative. I understand that other payment methods, such as direct cash, demand draft, cheque, NEFT, cash deposit, or bank transfer, are prohibited. I accept full responsibility for any losses incurred as a result of using these unauthorized payment methods.
- 38 I hereby solemnly certify that I will be solely responsible for any damages or legal actions that may arise if I violate TERMS AND CONDITIONS No. 36. I will not hold SaahyogCare.com online helping platform or its management or promoters accountable for any legal issues resulting from my actions.
- 39 I acknowledge and agree that to receive the 'invitation link' required to invite three individuals interested in achieving financial freedom to the SaahyogCare.com online assistance platform, I must first complete the initial stage by paying the Platform Maintenance Fee (PMF), provide financial help to two out of five designated consumers, and confirm that the 2nd consumer has successfully received the financial assistance.
- 40 I understand that if I choose not to cooperate with the SaahyogCare.com Online Helping Platform, lose interest, or voluntarily deactivate my membership at any given point of time for any of these reasons, I will not receive a refund for the unconditional direct financial help or "Give Help" that I have provided to other consumers.
- 41 I acknowledge that if I choose not to participate in the SaahyogCare.com online assistance platform, my consumership can only be deactivated by a request made by the 5 consumers to whom

I have provided "Give Help" services, ensuring smooth operations for others.

- 42 A consumer may only submit a request to the Company to deactivate consumers who are within the 5 stages of their "Receive Help Chart." I fully understand and agree that I am responsible for reactivating the consumership of any consumer who expresses a willingness to actively cooperate within 10 days after deactivation. Alternatively, I must refund the amount of unconditional direct financial help if the consumer requests it. Additionally, I am responsible for informing the consumer before submitting the deactivation request.
- 43 If my deactivated membership on SaahyogCare.com is reactivated, I agree to provide UPI transaction history, screenshots, or bank statements as proof of any financial assistance I have provided, if requested by the consumer or the company. Additionally, I acknowledge and confirm my personal obligation to offer the agreed-upon help.
- 44 I understand that in support of the Digital India initiative, consumers on the Platform are required to provide and receive financial assistance exclusively through UPI transactions, rather than through Direct Deposit, NEFT, Cheque, DD, or other methods.
- 45 To confirm the receipt of financial help from other consumers on SaahyogCare.com from the start of my membership, I acknowledge that neglecting or failing to receive help within three days may hinder the process of giving and receiving financial aid, potentially endangering lives and livelihoods. I hereby voluntarily agree and certify that SaahyogCare.com has full authority to transfer my membership to another person without my consent if necessary.
- 46 I clearly understand that the unconditional direct financial help given by consumers on SaahyogCare.com online helping platform shall be done only through UPI transactions which are part of 100% Digital India.
- 47 SaahyogCare.com, an online assistance platform, manages official social media channels such as the Facebook page, Facebook group, YouTube channel, and Telegram groups. These channels are created using the company's official mobile numbers and are organized at both the State and District levels, including company officials. The Platform assumes full responsibility for all announcements,

promotions, and statements made within these official groups. However, SaahyogCare.com is not responsible or liable for any announcements, promotions, or statements made by other consumers, individuals, or those who spread slander against the Platform on social media.

48 I acknowledge that it is my personal duty and responsibility to pay taxes, and I do so to contribute to the growth of the Nation.

49 SaahyogCare.com reserves the right to take legal action against consumers or individuals who violate the platform's concept, honesty, transparency, or terms and conditions

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52 I willingly and personally consent to share my personal information, including my name, email ID, mobile number, UPI ID, and consumer number, with other consumers in order to receive financial assistance directly from 363 other consumers through the SaahyogCare.com online helping platform.

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54 SaahyogCare.com Online Helping Platform upholds equal justice and rights for all individuals associated with it. Any form of insult, threat, harassment, command, or use of obscenities—whether personal, social, religious, political, economic, psychological, or legal—against any person on the SaahyogCare.com platform is considered a crime under the legal system of India. The platform does not endorse or promote such behavior in any way. I understand and agree that if such actions are observed, the individuals responsible will be removed from the SaahyogCare.com platform, and their membership will be transferred to a qualified individual.

55 If women affiliated with the SaahyogCare.com online support platform experiences personal, social, or professional insults, humiliation, or interference through online media, such incidents will be reported to SaahyogCare.com. The platform will then forward these matters to investigative agencies based on the evidence provided. I acknowledge that SaahyogCare.com has the authority to pursue legal action in these cases.

56 To enhance consumer financial prosperity or improve the activities related to the SaahyogCare.com online support platform, changes, amendments, and additions may be made to the platform's rules of

administration, terms and conditions, guidelines, and applications. I acknowledge, accept, and agree that SaahyogCare.com retains full rights to make such modifications, and I am bound by these terms.

I have read, understood, and agreed to all of the Terms and Conditions listed above, including numbers 1 through 56, and I hereby sign and confirm my agreement.