

Rummy' s Terms of Service

All products and/or services relating to the games (collectively called "Services" hereinafter) provided to you and offered by Rummy and/or its affiliates, subsidiaries, associates and partners (hereinafter referred to as "We" or "Us" or " Rummy" or "Our") through the website www.Rummy.com (hereinafter referred to as the "game") are subject to these Terms of Service (hereinafter referred to as "Terms").

YOU SHOULD READ ALL THE TERMS PRIOR TO THE USE OF OUR SERVICES. HERE "YOU" REFERS TO ENTITIES LIKE "YOUR" OR "USER" OR "PLAYER".

You may note that if any single term mentioned in Rummy' s Terms of Service is found out to be either unlawful or unenforceable or is determined to be invalid or voidable or void for any grounds by either a judicial or quasi-judicial body in India, it will not by any means affect the enforce-ability and validity of our mentioned Terms of Service.

If you do not wish to adhere to our Terms of Service or any of our future changes or modifications to our Terms, you may opt to cease the use of any and all features of our game along with any services that we offer.

Agreement

We advise you to read our Terms carefully and understand them properly. All the clauses in the Terms of Service of Rummy are expressed clearly below and included in the medium of reference that can be accessed by clicking on the related links. You should make sure that you have read and clearly understood our Agreement before becoming a member of Rummy and you must agree to follow our Terms of Service, Privacy Policy and Game Rules. You are by all means bound by our Agreement in any instance when you choose to use our services or games or software. We reserve the right to modify and amend our Terms at any time. When we do make changes, we will inform you by sending you "Notice" at your email address registered with us. We will also update any changes on our game. We may make changes to the Terms in order to review any of our policies and game rules. If you do not agree with the changes and new rules, you can choose to cease using our Services of online Rummy games by deleting your account on Rummy and informing us that you have deleted your account. If you continue using our Services after any amendment or changes to the Terms of Service by us, it will be assumed that you have agreed the changes made to the Terms of Service and you agree to abide by the new rules.

Description of Our Games Services

We provide our users and members with an excellent opportunity to enjoy our multiplier Rummy games 24x7. You can play online Rummy, a game of skill, with our seamless software and IT services with other online Rummy players on the Internet.

Our Services are only intended to allow you to play Rummy for the sole purpose of entertainment.

Game Definition

At Rummy, you can play the classic traditional Rummy Games.

We do not allow people who are under the age of 18 years to play our games, as there could be possible restrictions on granting games access to anyone who is below the age of eighteen years. You should be well aware that if you allow or assist anyone who is below 18 years of age to access our Services on your phone or Internet-enabled gadgets, Internet connection and/or accessibility (either borrowed or owned or leased), you will solely be responsible for your act and accept complete liability for any outcome. Neither Rummy, nor any other third party content provider, nor their related agents shall/will be responsible and liable for any direct or indirect, incidental or consequential injuries or damages that can arise as a result of the use of or inability to use our game by the user who is below the age of 18 years, regardless of instances when such party or agent has been warned of or advised against the possibility of similar injuries or damages.

We reserve the right to request/demand your proof of age at any moment to check and verify that no minor is using our Services to play Rummy games. We also have the right to ban any person from playing our Rummy games, if the person provides a false proof of age or is under suspicion of being under-age.

Creation of User Account and its Operation

To play our Rummy games, you are required to register with us via phone number or other login system. For account verification, you may be required to provide more personal information when you opt to play Rummy with cash.

For security purposes, you may be required to verify the authenticity of the information you have provided, which may require additional proofs and documents. If you fail to provide them, we reserve the solemn right to suspend or terminate your user account and registration. You should know that we are not obligated to cross-check or verify your information and hence we do not take any responsibility for any consequences or outcomes that may result from your providing false, incorrect, incomplete, concealed or irrelevant information. Therefore, you are required to provide us with complete and authentic information to the best of your knowledge to play our online Rummy games. Also, you should not be a politically exposed person or convicted of any crimes. You should not be on the UN sanction list/ work for UN sanction list.

Geography, Jurisdiction, Payments and Player' s Funds

Before you add cash to your Rummy account or play cash Rummy games on our game, you must acknowledge the legality of playing cash Rummy games in the jurisdiction from where you are playing the cash games. You are prohibited to play cash games on Rummy if you are not legally competent to perform transactions in Indian Rupees through banking channels in India.

You acknowledge that people living in territories classified as Restricted Territories are prohibited from playing on Rummy or using Rummy services. You agree to not access the Rummy App from a Restricted Territory. Accessing the Rummy App from a Restricted Territory by using IP or GPS masking software programs such as Fake GPS, GPS Spoof, etc. is a breach of Rummy' s Terms of service, and you shall be solely liable to any penalties and/or penal action under applicable laws.

All transactions on our game shall be in Indian Rupees. Once you register, we maintain a user account for you to keep a record of all your transactions with us. Payments connected with participation in Cash Games have to be made through your Rummy user account. All cash prizes won by you are credited by us into your Rummy user account.

When making a payment, please ensure that the instrument used to make the payment is your own and is used to Add Cash into your user account only. Subject to the Add Cash limits (limits on player' s adding cash to their Rummy account) specified by us from time to time, you are free to deposit as much money into your Rummy account as you want for the purpose of participating in Cash Games on the game. Rummy wants you to play responsibly. The ability to add cash to your user account shall be subject to the monthly Add Cash limits, which we can be set by us with undertakings, indemnity, waiver and verification conditions as we deem appropriate in our sole discretion.

Payments made by Credit card, Debit card, Prepaid cash card and internet banking are processed by third party payment gateways. Similarly, payments made via other payment modes also require an authorization by the intermediary that processes the payments. We are not responsible for any delays or denials/rejections at their end and processing of payments will be solely in terms of their policies and procedures and we will not be in any way responsible for that. If there are any issues in connection with adding cash, a complaint can be sent to us following the complaint procedure provided in the "Complaints and disputes" section. You agree that in an event of your credit being delayed or eventually declined for reasons beyond our control, we will not be held liable in any manner whatsoever. Once a payment/transaction is authorized, the money is credited into your user account and is available to you to play Cash Games on our game.

We have the right to cancel a transaction at any point in time solely at our discretion, in which case if the payment is successfully made, then the transaction will be reversed and the money credited back into your payment instrument. Player funds are held in trust by us in specified bank accounts. Rummy keeps all its players' funds unencumbered and your funds will be remitted to you in due course subject to the Terms and Conditions applicable to the withdrawal of funds. Funds held in your user account are held separately from our corporate funds. Even in the extremely unlikely event of an insolvency proceeding, your claim on the deposits will be given preference over all other claims to the extent permissible by law.

Your Login, Your Responsibility

After you have registered on our game, it is your sole responsibility to make sure that you do not disclose your login to anybody, be it your friends, family members, third party, or anybody whatsoever. We will not in any way be responsible if your user account is logged in to or accessed by anybody else by using your login.

Technical Failures

It is possible that you sometimes face disruptions including, but not limited to, errors, disconnection or interruptions in communication because of issues in the Internet services, software or hardware that you are using to avail our Services.

Rummy shall not in any way be liable for any network disconnection on your computer, mobile or device caused by any fault or error at your end and shall not compensate you for any losses arising from such disconnection. In case of any disruption of service at Rummy's end while a game is in progress, Rummy shall cancel the game and refund your points/cash regardless of the status of the game.

While playing a cash game, you take full responsibility for the risk of internet disconnection or interruption of communication between your computer/mobile/device and the Rummy's servers, any lag in or freezing of the game or software, or any other problems attributable to your computer/mobile/device or network.

Rummy shall not be responsible for any disconnection of your computer, mobile or device from Rummy's server, except in the case of a crash of Rummy's server.

If there is a disconnection or disruption for a short time in the middle of a game, you shall remain seated at the table and can resume to play once the connection is restored, unless you have been eliminated.

Warranty

Rummy is committed to providing updated, accurate, complete and reliable information by publishing it on the game. However, it is to be noted that we do not represent the suitability of the information published in documents or any other information that is updated on our game. Therefore, all the information and related graphics and images are to be considered as is without any warranty whatsoever expressed or implied by us. We hereby solemnly disclaim and discard all warranties about this information as well as all implied warranties and conditions of our merchant ability, title and non-infringement, appropriateness to any particular purpose, and accuracy of our site, software and games of Rummy. We do not give any warranty that the servers of our online Rummy games will run error-free, uninterrupted, or that they will not get affected by bugs, defects or viruses of any kind. Hence, we reserve the right to determine at our sole discretion whether any issue at our end is responsible for any error or disruption or malfunction. We can limit your playing of our Rummy games or tournaments or terminate your account if we determine that you are responsible for causing any malfunction or disruption intentionally. Rummy is not liable for any assumed or potential wins in any unfinished Rummy games or tournaments on the game.

Software Usage

It is strictly forbidden for anyone to use our software for any commercial purposes. Our software is meant only for playing Rummy games for personal entertainment. You must use your Rummy account only for playing games on the game and should not attempt to manipulate, decode, modify, disassemble, recompile, reverse or re-engineer our software in any manner. Please note that Use of Bots or Automatic Play is prohibited. Any attempt to use artificial intelligence that includes, but is not limited to, robots, in connection with our Rummy games and software is strictly forbidden. All the actions on and related to the game that you perform must be executed by you only through the user interface that is accessible on our game

Fair Play policy

We take the fair play of Online Rummy very seriously. In order to prevent any form of fraud or unfair play in our games and on our site, all user actions including deposits, identity verification, Rummy games, and individual hands are monitored to ensure a safe, legal and fair environment for all our users.

Rummy can be played by you with your friends, but as a social game, not a team effort. Every single game must be a fair individual effort. Hence, as part of the Fair Play Policy and to prevent any form of fraud and in-game collusion, all user actions are monitored and recorded as mentioned above.

Any detection of a breach of our Fair Play Policy, such as, but not limited to, fraudulent deposits under a stolen identity or collusion in play, shall result in prompt and serious action by Rummy against the suspected user, as detailed in the section entitled Breach and Consequences below.

1.1 Anti-Cheating and Anti-Collusion

1.1.1 You undertake that you yourself will play in all Games for which you register/which you join and not use any form of external assistance to play. You shall not add any unauthorized components and not create nor use any cheats, exploits, bots, hacks or any other third-party software designed to modify the game. You also undertake that you will not use any third-party software that intercepts, mines or in any way collects information from or through the game or through any of our Services. Any attempt to employ any such external assistance is strictly prohibited.

1.1.2 Formation of teams by you and any other user(s) for collusion or any form of cheating in the Games is strictly prohibited.

1.2 **Money Laundering:** You are prohibited from doing any activity on the game that may be construed as money laundering, including, but not limited to, attempting to withdraw Real Money added through credit cards or deliberately losing money to a certain player(s).

1.3 **Anti-SPAMMING:** Sending SPAM emails or any other form of unsolicited communication for obtaining registrations on the game to benefit from any promotional program of Rummy or for any other purpose is strictly prohibited.

1.4 **Multiple IDs:** Your registration on the game is restricted to a single user account, which will be used by you to avail yourself of the Services provided on the game. You are prohibited from creating or using multiple user IDs for playing on the game or using our Services.

1.5 You may not create a login name or password, or upload/distribute/transmit/publish/post content through or on the game or through any service/facility including any messaging facility provided by the game which:

1.5.1 is libellous, defamatory, obscene, intimidating, invasive of privacy, abusive, illegal, harassing;

1.5.2 contains expressions of hatred, expressions hurting religious sentiments, or expressions related to racial discrimination or pornography;

1.5.3 is in any way objectionable or undesirable (whether or not unlawful);

1.5.4 is or can be construed as an incitement to commit a criminal offence;

1.5.5 violates the rights of any person;

1.5.6 is aimed at soliciting donations or other form of help;

1.5.7 violates the intellectual property of any person and/or any legally formed entity;

1.5.8 disparage in any manner Rummy or any of its subsidiaries, affiliates, license, associates, partners, sponsors, products, services, or websites;

1.5.9 promotes a competing service or product; or

1.5.10 violates any applicable laws.

1.6 In the event that we determine that the screen name chosen and created by you is indecent, objectionable, offensive or undesirable in any way, we shall notify you about it and you shall promptly provide us with an alternate username so that we can change your existing username to the new name provided by you.

1.7 You shall not host, intercept, emulate or redirect proprietary communication protocols, if any, used by the game, regardless of the method used, including protocol emulation, reverse engineering, nor modify the game or any files that are part of the game.

1.8 You shall not frame the game. You may not post or upload editorial comments, commercial material or any information on the game, alter or modify Content on the game, or remove, obliterate or obstruct any proprietary notices or labels.

1.9 You shall not use the Services on the game for any commercial purposes including, but not limited to, use in a cyber cafe as a computer gaming center, network play over the Internet or through gaming networks or a connection to an unauthorized server that copies the gaming experience on the game.

1.10 You shall not upload, distribute or publish through the game any content that may contain viruses or computer contaminants (as defined in the Information Technology Act 2000 or such other laws in force in India at the relevant time) which may interrupt, destroy, limit the functionality of or disrupt any software, hardware or other equipment belonging to us or that aids in providing the services offered by Rummy. You shall not disseminate or upload viruses, programs, or software to the game whether it is harmful to the game or not. Additionally, you shall not impersonate another person or user and not attempt to get another user's password, account information, or any private information, nor harvest their email addresses or any other information.

1. 12 Any form of fraudulent activity including attempting to use or using any other person's credit card(s), debit cards, net-banking user names, passwords, authorization codes, prepaid Real Money cards, and mobile phones for depositing money into your Rummy user account is strictly prohibited.

1. 13 Accessing or attempting to access our Services through someone else user account is strictly prohibited.

1. 14 Winnings, bonuses, bonus codes and prizes are unique to the player and are non-transferable. In the event you attempt to transfer any winnings, bonuses or prizes, or share special bonus codes, the benefits of the same shall be forfeited.

1. 15 Rummy's Officers, Directors, Employees, Consultants and Agents and relatives of such persons ("Associated Persons") have no access to the site's systems, databases, server-side operations, and RNGs and have no such information that allows any manipulation of the cards that are dealt and have no special access other than what is available to any user of the game. They are also prohibited from playing, directly or indirectly, any real money games on the game, other than any specific term of the engagement with Rummy from time to time.

1. 16 You shall not post any material or comment on any media available for public access that, in our sole discretion, is defamatory or detrimental to our business interests, notwithstanding the fact that such media is not owned or controlled by us. In addition to any other action that we may take pursuant to the provision hereof, we reserve the right to remove any and all material or comments posted by you and restrict your access to any media available for public access that is either controlled or moderated by us, when in our sole opinion, any such material or comments posted by you is defamatory or detrimental to our business interests.

1. 17 When a game is canceled by Rummy because of technical glitches, or when collusion or cheating in a game is detected, we will cancel the Game. Moreover, we may, at our sole discretion, take further action against the offending users, including banning their access to all our Services.

Fair Play Deposit and Withdrawal policy

Depositing and withdrawing money without playing any or a reasonable amount of games is a violation of our Fair Play Deposit and Withdrawal Policy. Consecutive deposits and withdrawals are considered money laundering actions, which is not permitted on Rummy. Any user found committing such an action is in violation of our Fair Play Deposit and Withdrawal Policy and after the investigation is subject to a penalty. Any user deemed to be a fraud user for any reason, for example, found depositing or withdrawing from/to a fraudulent account, is subject to legal action by the Rummy Management including, but not limited to, the confiscation of the user's balance and locking of the user's account permanently.

Players can withdraw funds only if they have played cash games equivalent to the deposits they have made on Rummy.

You may withdraw your winnings to an Indian Bank Account, using an electronic bank-to-bank transfer/NEFT for the amount of your winnings.

You agree that all the withdrawals you make are governed by the following conditions:

- a. You can choose to withdraw money from your user account at any time, subject to the bonus/prize money withdrawal restrictions, by notifying us of your withdrawal request.
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- b. Bonuses and promotional winnings are subject to withdrawal restrictions and can only be withdrawn when you have made at least one cash deposit on Rummy and thereafter played the minimum number of cash games required to be eligible for the bonus and promotional winnings.
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- c. We shall process a withdrawal request via NEFT- Electronic Transfer after KYC and withdrawal verification has been successfully completed. We shall always attempt to process the withdrawal through the mode of transfer selected by you. However, we reserve the right to modify the mode of withdrawal at our discretion. Additionally, we reserve the right to reverse the amount to the payment/Deposit mode used to add cash on Rummy
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- d. All withdrawals on Rummy are currently free of any charge. However, in the future, if there are any charges levied on withdrawals, we reserve the right to inform you in advance about those charges and charge the applicable fee.
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- e. With our best efforts, we will process all withdrawal requests within 24 hours of your making the request, and the bank may take another 48 hours to deposit the money into your account. There could be delays due to the time required for verification and completing the withdrawal transaction. This includes National and Bank Holidays or disruptions of service. We shall not be liable to pay you any form of compensation for the reason of delays in remitting payments to you from your user account.

Breach and Consequences

If we have evidence, through our investigations or reasonable belief, of a breach of our Terms of Service by you and/or that your continued access to our game is detrimental to the interests of Rummy or our users or the general public, then we reserve the right to take one or all of the actions below at our discretion:

- Permanently suspend your user account on our game.
- Forfeit the amount of cash left in your account.
- Demand and order damages for breach of Rummy Terms of Service and take required civil actions to recover damages.
- Initiate steps of prosecution for damages and violation that is equivalent to offence in law.
- Put restrictions on the access of our games by users who are suspected in cases of cheating or colluding.

- Bar you from playing or registering on Rummy in the future, as we reserve the right to restrict you from playing our online Rummy games.

The action taken by us will be solely due to your breach of our Terms of Service; the action shall be final and decisive that will be binding on you. Any action taken by us will be without any prejudice to our other rights and remedies that are mentioned and available in law or equity.

Governing Law, Dispute resolution and Jurisdiction

The agreement in our Terms of Service shall be followed, governed, and interpreted and construed in accordance with the laws of India. All or any disputes, complaints, differences, etc, shall be subject to Arbitration under the law of Arbitration and Conciliation Act of 1996.

Content

All the online content, materials and information on our game are collectively referred to as Content.' It includes a wide range of online items like images, designs, multimedia clips, graphics, logos, information, text content, games, software, animation, marks, hyperlinks, and pictures. These content, whether or not belonging to us, are thus protected and secured by applicable intellectual property rights. In addition, we are free to record and use, in any manner whatsoever, all chat content, images, emails, and recommendations sent by any member or user of our game, as they form a part of the Content of Rummy.

We would also like to inform you that our game may contain information about third parties and have hyperlinks to them. We are not responsible in any way for the implied warranty about the quality, integrity or accuracy of the content that belongs to the third party websites. You may rely on the third party content posted on Rummy solely at your own discretion, risk, and liability. When you visit such content, you will be subject to applicable terms and conditions. We hereby declare that we do not control and are not responsible for any content belonging to third-party websites, as the hyperlinks given do not mean endorsement of the websites or website pages linked to by us.

Promotions

When you register with Rummy, you will receive notifications regarding special offers, updates, contests, account activities, etc. through SMSs, emails and direct mails. Your Account must be KYC-approved to be eligible for any promotional offers such as bonuses and promotional prizes. If any aspect of your contact information or KYC (ID, Address, Email or Mobile) is not approved or verified, you shall not receive any promotional amounts or prizes.

All the details of all our promotions are available in the Promotions section on the game. Each promotion has its own Terms and Conditions, which are clearly explained on the respective promotion pages. All the cash bonuses and deposit bonuses have additional terms and conditions, which may differ from offer to offer in accordance with the applicable bonus plans. Any Bonus offer may not be claimed in conjunction with any other bonus offers offered by Rummy at the time.

All the games, contests, bonuses and cashback offers in the Activity section may be discontinued or canceled without any prior notice. Rummy is not responsible or liable for any such cancellations

and will not pay the Users any compensation whatsoever except refunding the applicable entry fee. The decision of the Rummy Management shall be final and binding in case of any disputes.

Refund Policy

A detailed explanation of Rummy' s Refund Policy is given below:

Cancellation of Games

Rummy is not responsible for any loss resulting from the cancellation of any games due to Service outages caused by the failures of our service providers, computer viruses, natural disasters or any other reason that is beyond our control. You acknowledge that you will not be entitled to any refund due to cancellation of games caused by factors that are beyond the reasonable control of Rummy.

Online Transactions

Transactions to transfer money to your cash account have to be made through third-party payment gateways. Rummy is not responsible for the denial or rejection of any transactions as they are subject to the terms and conditions of the third-party payment gateways. Rummy may reverse any transactions, and the specific amount will in such a case be refunded to the financial instrument/platform that was used by you to perform the transaction.

Account Validation

Rummy has the right to check or validate the personal information of the players from time to time. The process of validation can be done through a phone call or via email. If we are not able to get in touch with you at first, several attempts will be made to establish contact with you. In the event that the validation is unsuccessful, or we are unable to contact you after making all possible attempts, we reserve the right to suspend your account and refund the amount lying in your account to the financial instrument/platform that you used to make the payment online.

Activity

Rummy contests, offers, bonuses, tournaments and games in the Activity on Rummy may get canceled or discontinued at any moment without any prior notice. Rummy disclaims any liability, except the refund of the entry fee wherever applicable.

Responsible Gaming

We operate as a responsible gaming company and encourage our players to play responsibly. We carefully monitor the playing activities of our players and alert them if they develop any compulsive behaviour. We take precautionary measures like the following to make sure that we offer a good online Rummy gaming experience.

- People below 18 years of age are not permitted to create an account on our game.
- People below 18 years of age are prohibited from playing our cash games.

- There is 24/7 monitoring of the player' s activities with an anti-fraud algorithm to detect fraudulent behaviour.
- Anti-collusion measures are implemented during every Rummy game.
- Player Information is confidentially stored using high-level encryption for safety.
- Our game has features that limit the online cash deposits and withdrawal amount.
- A maximum cash deposit limit is set on the site to discourage gaming obsession.
- There is KYC verification for player protection and game security.

Refund Requests

In cases of accidental or erroneous cash credits to any party, user or company, we can independently or you can request for a refund within two weeks of initiating the transaction. Rummy will process the refund if it is a genuine case of accidental or erroneous cash credit, which is clear from your request or after our own independent investigation. The refund amount will be credited within two weeks to the financial instrument/platform that was used to make the corresponding transaction.

Voluntary Termination

You may cease to use our gaming services and terminate your account by emailing us at Rummy@gmail.com. with a clear explanation of your intention and duration from 48 hours to 6 months. After evaluating your case, at our discretion, Rummy will refund to you the entire cash amount available in your account within 10 working days and terminate your account. Please note, that any account actions you take after emailing your request for terminating your account, including, but not limited to, playing cash games, tournaments, depositing and withdrawing money, will be deemed as actions taken solely by you and Rummy shall not be responsible for your actions.

Indemnity

In accordance to the extent that is permitted by law, and in the humble consideration for allowing you to take part in the activity of online Rummy games, you hereby agree with full knowledge to indemnify, defend and save us and hold us harmless to the complete extent of all awards and benefits, disbursements, litigation cost and reasonable fee of the attorney that we may have to incur or suffer in connection therewith including any sort of direct or indirect or consequential losses that may refer to any loss of profit and reputation that can arise from any claims, suits, taxes, actions, cause of actions, damages, penalties, injuries, expenses, demands, interest and/or awards imposed, brought or asserted against us by any person who has a connection with:

- Access to your user account by using your username or password to use our Rummy games services with or without your authorization,
- Instances of use, misuse or abuse of your user account on Rummy game in any way whatsoever,
- Offensive, illegal or defamatory conduct, demeanour or acts carried out by any players that are intended to mislead, defame and threaten, or cause obscene, illegal or inaccurate actions, even if originating from another player who is using your own account,
- Cause infringement of other partie' s intellectual property rights by publishing any content on Rummy game,

- Disruptions like technical failures, disconnections, defects, interruptions, system breakdowns, manipulations in data transmission, corruption of data or its loss, failure in communication lines, distributed and constant denial of service attacks, and virus or other unfavourable or adverse instances of technology in connection with your access to or the use of our services to play Rummy on the game
- Notwithstanding anything to the contrary contained in these Terms of Service or elsewhere, you agree that Rummy's maximum aggregate liability for all your claims under this agreement, in all circumstances, other than for the payment of any withdraw able balance in your user account, shall be limited to Indian Rupees One Thousand only (INR. 1,000/-).

Contact us

Rummy is here to provide you with more information, answer any questions you may have and create an effective solution for your instructional needs, contact us any time at Rummy@gmail.com.