

Terms & Conditions

1. Introduction

1.1 - This user agreement (the "Agreement"), which includes those terms and conditions expressly set out below and the [Privacy Policy](#) and the [Game Rules](#) (as defined in section 9 below) is an agreement between you (the "User", "you" (formerly known as Head Infotech India Private Limited) (CIN:U72900DL2017PTC325102) and its licensors, subsidiaries "us", "we" and "our") which governs your use of the products and services ("Services") provided by the Company through & iOS platforms (the "Platform") and associated software ("Software"). By using any of the Services you are agreeing to all

1.2 - If any of the terms of the Agreement are determined to be unlawful, invalid, void, or unenforceable for any reason, remaining terms. Any failure or delay on our part to act or exercise any right or remedy with respect to a breach of an construed as a waiver of our right to

1.3 - The Company is member of The Online Rummy Federation (TORF), a not-for-profit organization established to support sustainable and responsible entertainment to the players across India

2. Agreement

2.1 - You should ensure that you read, understand, and agree with all the terms and conditions contained in the Agreement. The Services if you have read and understood the Agreement and agree to abide by its terms and conditions. If you have atÂ info@a23.com.

2.2 - We reserve the right to amend, modify, or change any of the terms of this Agreement at any time, and it is advisable to such changes ("Notice") either by notification in the manner as the Company may deem fit or by posting the amended include changes to any of our Game Rules. If you do not agree with the terms of the amended Agreement, you may term wish to terminate your Accounts. Your continued use of the Services will be deemed to constitute your acceptance of the ch

3. Ownership

Use of the A23 (a23.com) name and any of the other names or marks associated with the Platform, the Services, or the S express written permission of the Company. The Platform, the Services, and the Software, including its code, docume exclusive product of the Company, which retains all rights, tangible and intangible, to the a23.com website, the games the parts.

4. Eligibility

4.1 - In order to use the Services, a User must register for two separate virtual accounts (hereinafter collectively referred under Section 6 of this Agreement, and truthfully and accurately provide all mandatory information.

4.2 - In order to participate in Practice Games (as defined in section 4.3 below), you must be at least 18 years old and comp

4.3 - In order to participate in Cash Games, you must satisfy the following criteria at all times:

- You must be at least 18 years old, and must not suffer from any disability or impairment which would prevent yo Agreement, or from participating in the Games which are offered as part of the Services.
- You must be a resident of India,
- You must satisfy yourself that it is legal for you to participate in Cash Games in the specific jurisdiction from which you
- You are not a resident of any of the following states: Assam, Nagaland, Meghalaya, Orissa, Sikkim, Telangana and Andh
- You are not logging in from any of the following states: Assam, Nagaland, Meghalaya, Orissa, Sikkim, Telangana and A
- You must possess a valid PAN number, which will be associated with your account and which you will provide to us upo

The 'Eligible Territory' is defined as being the territory of India excluding the states of Assam, Nagaland, Meghalaya, Games' are defined as being any games or tournaments which are part of the Services and require the User to maintain a no and includes online Rummy. Any game other than a Cash Game made available by the Company through the Platform or Games and Practice Games shall be collectively defined as 'Games'.

4.4 - Users who do not fulfill the above criteria are expressly barred from participating in Cash Games, and would not be result of participation in Cash Games.

4.5 - You understand and accept that by viewing or using the Platform or availing of any Services, or using communica content posted by other Users which you may find offensive, objectionable or indecent. You may bring such content p offensive, objectionable or indecent and we reserve the right to act upon it, at our sole discretion, as we may deem fit. Th binding on you.

4.6 - The user agrees and acknowledges that he/she can only access the game from territories that are not classified as Res application by the user from a Restricted Territory through the usage of IP or GPS masking software such as Fake GPS loc

6.3 - You undertake that all the information provided by you at the time of opening the Accounts, or provided by you subsequently, is true, correct and complete. We are not obliged to cross check or verify information provided by you and we will not take any responsibility for providing incorrect information or concealing any relevant information from us. You further undertake to provide proof documents such as your PAN card, or address and identity proof, upon request by the Company. You understand that the Company's continued use of the Services, including but not limited to your ability to make Cash Credits and Cash Withdrawals, is subject to the Company's continued satisfaction that all such details provided by you are true, complete and correct.

6.4 - You are prohibited from using the Services by means of Accounts registered in the name of any other individual.

6.5 - Should you attempt to open more than one Account, under your own name or under any other name, or should you attempt to open Accounts, we will be entitled to close all your Accounts and bar you from accessing or using the Services in the future with the Company. The Company reserves the right to monitor any effort to establish multiple accounts; in the event the Company discovers that you have opened all additional accounts will be closed without notice and continued violation will result in the termination of any and all Accounts and associated winnings.

6.6 - You shall not share the password to your Accounts, or any other confidential or sensitive information associated with your Accounts. The Company is not responsible if your Accounts are accessed by others using your password or other confidential details or information. You shall be taking appropriate steps to select and secure your passwords by recommending to have a strong password.

6.7 You understand, represent and accept that your Account information or any related materials will not violate the rights of any other party's rights have been or will be violated as a result of the Company's use or publication of your Accounts information. You shall be taking appropriate steps to receive any royalties for the use of your Accounts information by or through the Company.

6.8 - You understand and accept that your participation in a Game does not create any obligation on the Company to give you any skill as a player vis-a-vis other players in the Game.

7. Cash Balance in Virtual Accounts

7.1 - In order to participate in Cash Games, you are required to maintain a positive Cash Balance in your Accounts.

7.2 - The Cash Balance will comprise of two components- Monies residing in your Chips Account and monies residing in your Winnings and Bonus Account. In order to maintain a positive Cash Balance, you undertake/ understand the following:

a). All credits to your Chips Account ("Cash Credits") made by you must be through the third-party payment gateway(s) used by the Company. The Company is not responsible for authorization/denial of any such transactions, and such transactions are subject to and governed by the terms and conditions specified by such third-party payment gateways. The Company may however reverse any transaction, in whole or in part, if the instrument/account which was used to perform the transaction is found to be invalid or fraudulent.

b). It is further agreed and acknowledged by the Users that all credits in the Chips Account made by the respective Users shall be used on behalf of the respective Users till such amount is deducted from the Chips Account to enable the Users to participate and play in the Games.

c). All Cash Credits must be through instruments/accounts which belong to you and are in your name.

d). All transactions on the Platform must be conducted in Indian Rupees.

e). Any winnings in Cash Games will be credited exclusively to the Winnings Component of the Winnings and Bonus Account and any Bonus will be credited exclusively to the Bonus Component of your Winnings and Bonus Accounts in accordance with Section 20 of this Agreement.

f). The Users agree and acknowledge that the Company shall facilitate to collect and receive the winning amount from the winner. The Company shall hold the same in the Winnings Component of the Winnings and Bonus Account, in trust for a period of 30 days. The Company may decide to utilize it to play a Cash Game or withdraw the same, in accordance with the terms and conditions of this Agreement.

g). A cash amount corresponding to the aggregate of the amounts in the Chips Account and the Winnings and Bonus Account shall be held in a non-interest bearing bank account(s) by the Company at all times, separate from other funds of the Company. Such Cash Balance shall be available for withdrawal at any time, subject to the terms and conditions of this Agreement. Such Cash Balance may be withdrawn to the extent of amount lying in Winnings and Bonus Account at any time, subject to the terms and conditions of this Agreement. To the extent permitted by law, the claims of Users over amounts corresponding to their Cash Balances shall be satisfied first.

h). Any withdrawal of amounts from your Accounts ("Cash Withdrawal") may be carried out only in accordance with the terms and conditions of this Agreement. User's relevant details required for the processing of payment from A23 to the user's account will be shared with our payment gateway.

i). The Company may impose daily/per-session limits, or other types of limits, upon your ability to perform cash credits and cash withdrawals. You shall be playing as well as to prevent unauthorized or illegal activity. You will be informed of such limits at the time when they are imposed. While you may request that such limits be modified, the Company reserves the right to impose and modify such limits at any time.

k). Cash Withdrawals may be requested by you at any time, subject to any limits which have been imposed and in accordance with the terms and conditions of this Agreement. Such Cash Withdrawal will be affected by the Company by way of bank transfer to your bank account. Your preference in the event of a Cash Withdrawal that any Cash Withdrawal will be affected by the Company only in favour of an Indian Rupee account in your name. KYC verification may be done through the Platform.

l). **valid government ID (Aadhaar Card, Driving License, PAN Card, Voter Card, Driving License etc.); and (ii) other User's details.** The Cash Balance does not carry any interest. The Cash Balance is not transferable or negotiable, except to the extent as permitted by law. No Cash Withdrawal will be allowed from the Cash Balance associated with the Accounts of each User, unless the relevant User has completed the KYC process (which may be determined solely by the Company in its discretion) subsequent to the last recorded Cash Credit.

m). Except in the manner as provided under Section 19 of this Agreement, no Cash Withdrawal would be permitted from the Winnings Component, garnered by participation in the requisite number of Cash Games (as determined by the Company) and Bonus Component. Only the amount residing in the Bonus Component credited by the Company. To additionally clarify, any Cash Withdrawal would be permitted from the Bonus Component credited by the Company.

The Purchase Limits (PL) are set by the customers on their own. Each Customer at A23 has a Daily / Monthly / Cumulative increase/decrease their purchase limits in order to control their level of involvement with the game by adhering to KYC procedure to increase their purchase limits

22. Refunds

The Company can in its sole discretion process refunds to you under the following circumstances:

Erroneous/Accidental transactions - transaction amount unutilized: In case of an accidental/ erroneous cash credit or other Cash Credit transaction ("Refund") within 2 weeks of initiating such transaction. The Company, after determining in its sole discretion and that you have the requisite corresponding Cash Balance in your Accounts, will process the Refund request within 2 weeks of the instrument which was used to carry out the corresponding Cash Credit transaction, and no requests for an alternate mode of payment shall be entertained.

Fraudulent transactions - transaction amount unutilized: In case of a fraudulent cash credit that was not authorized by you and has not yet been utilized by you, the Company shall process the Refund request within 2 weeks after determining that another user has the requisite corresponding Cash Balance pertaining to the fraudulent transaction.

Fraudulent transactions - transaction amount utilized: In case of a fraudulent cash credit that was not authorized by you and the funds of such a transaction are utilized, the Company shall extend its complete cooperation to you to identify the user who has utilized the proceeds of the fraudulent transaction. The Company shall not be liable for any recourse shall lie with the issuing authority of the credit instrument.

23. Bonus Amounts

The Company may, from time to time, credit bonus amounts ("Bonus Amounts") to your Winnings and Bonus Account in its sole discretion. Notwithstanding anything contained elsewhere in the Agreement, Bonus Amount Issued or Cash Withdrawals or Refunds fulfilled solely at the discretion of the Company, and the User has no automatic right to a Cash Withdrawal or Refund in respect of the same.

24. Disconnections

24.1 - The Company will not be liable for any network disconnections on the User's computer or any other external network. If a disconnection is in progress, the Company will cancel the Game and refund the points / cash irrespective of the status of the Game.

24.2 - While participating in a Cash Game, a User takes full responsibility for the risk of internet disconnection or communication problems on the Company's servers, any lag or freezing of the game or Software, and any problems attributable to their own computer or network. If a disconnection occurs on the Company's servers, the Company does not take any responsibility for any of the player's disconnections from the server.

24.3 - As the Company is aware that internet disconnections or other disruptions may occur, players will remain on the Game until the connection is back online, until they are eliminated.

25. Third Party Sites

The Platform may provide links to third-party web sites. Third parties and third party web sites may have different privacy policies than we do. Your dealings or communications with any party other than the Company are solely between you and that third party. The Company does not endorse or recommend any third party by trade name, domain name, trademark, trade identity, service mark, logo, and material or endorsement or recommendation by the Company.

26. Governing Law

This Agreement shall in all respects be governed and interpreted by, and construed in accordance with, the laws of India.

27. Jurisdiction

All disputes, complaints, differences etc, shall be subject to the exclusive jurisdiction of the courts at New Delhi, India.

28. Contact us

In case of any questions or complaints, feel free to contact us any time at info@a23.com. In case of any change in your personal details, please email info@a23.com. If you forget your password, or suspect that your password or your Accounts has been compromised, please email info@a23.com.

Our decision on complaints shall be final and binding on you. For any grievances, you can reach out to Grievance Officer at info@a23.com.

29. Accepting the terms and conditions

You undertake to have read and abide by the above terms and conditions.

30. Termination by User

You may cease using the Services and terminate your Accounts at any time, by writing to us at info@a23.com and inform us. If you terminate your Accounts, you may be applicable to Cash Withdrawals in accordance with the terms and conditions of this Agreement, the Company will not be liable for any loss of funds you at this time.