

ZARELVA

FRAUD INTELLIGENCE & RISK ARCHITECTURE

Terms of Service

Terms governing use of zarelva.com and Zarelva consulting services

Effective Date	31 March 2026
Jurisdiction	India — Courts of Bengaluru, Karnataka
Governing Law	Information Technology Act 2000 & Indian Contract Act 1872
Entity	Zarelva, operated by Gururaj GJ
Registration	UDYAM-KR-03-0675917 (MSME — Micro Enterprise)
Contact	hello@zarelva.com zarelva.com
Version	v1.1

These Terms of Service ("Terms") govern your access to and use of zarelva.com ("the Website") and any consulting services provided by Zarelva, operated by Gururaj GJ (MSME UDYAM-KR-03-0675917), Bengaluru, Karnataka, India ("Zarelva, we, us"). By accessing the Website or engaging our services, you agree to be bound by these Terms. If you do not agree, please do not use the Website or our services.

01 DEFINITIONS

'Website'	zarelva.com, including all pages, tools, and downloadable content.
'Services'	Fraud intelligence consulting, risk assessments, and advisory engagements offered by Zarelva.
'Client'	Any individual or entity that engages Zarelva for Services under a Statement of Work.
'User'	Any person accessing the Website, whether or not they engage the Services.
'Deliverables'	Reports, frameworks, roadmaps, and other outputs produced under an engagement.
'SOW'	Statement of Work — the written document defining scope, fees, and timeline for each engagement.

02 USE OF THE WEBSITE

2.1 Permitted Use

You may access and use the Website for lawful purposes only — specifically to learn about Zarelva's services, download publicly available frameworks, and initiate contact for potential engagements. All other uses require our express written consent.

2.2 Prohibited Use

You agree not to:

- Reproduce, redistribute, or commercially exploit any content on the Website without permission.
- Attempt to gain unauthorised access to any part of the Website or its underlying systems.
- Use the Website to transmit harmful, defamatory, or unlawful content.
- Scrape, crawl, or extract data from the Website using automated tools.
- Impersonate Zarelva or misrepresent your affiliation with Zarelva to any third party.
- Use the Website in a manner that disrupts, damages, or impairs its availability or functionality.

2.3 Accounts and Access Tools

The Website does not require user registration. Certain tools (Calendly for scheduling, Formspreet for contact forms) are provided by third-party services operating under their own terms. Use of these tools is subject to their respective terms of service.

03 CONSULTING SERVICES

3.1 Engagement Structure

All consulting engagements are governed by:

- A Mutual Non-Disclosure Agreement (NDA) signed before any confidential information is exchanged.
- A Statement of Work (SOW) defining the specific scope, deliverables, timeline, and fixed fee.
- These Terms of Service, which are incorporated by reference into every SOW.

3.2 Nature of Services

Zarelva's services are advisory in nature. Deliverables represent Zarelva's professional judgment and recommendations based on information provided by the Client. Zarelva does not provide legal, regulatory, compliance, or financial advice. Clients are responsible for their own legal and regulatory decisions, and for implementation of any recommendations.

3.3 Client Responsibilities

The Client agrees to:

- Designate a primary contact with authority to make decisions and provide information.
- Provide timely access to information, documentation, and personnel reasonably required.
- Ensure that data shared with Zarelva is lawfully collected and that any restrictions on sharing are disclosed in advance.
- Not share raw production credentials, cryptographic keys, or full card data — these are not required for any Zarelva engagement.

3.4 Fixed-Fee Policy

All engagements are priced on a fixed-fee basis as stated in the SOW. Zarelva does not bill hourly. Scope changes that require additional work are addressed through a mutually agreed written change order prior to commencement of the additional work.

04 FEES AND PAYMENT

4.1 Pricing

Fees for each engagement are set out in the relevant SOW or displayed on the Website (for fixed-price products such as the Fraud Risk Snapshot). All prices are stated in USD unless otherwise agreed. Indian clients may arrange payment in INR at the prevailing exchange rate by prior written agreement.

4.2 Payment Method

Payment is accepted via PayPal (paypal.me/ZarelvaIN) or other methods agreed in writing. Zarelva does not store or process payment card data directly. All card transactions are handled by PayPal under their terms of service.

4.3 Payment Terms

Unless otherwise stated in the SOW, the Fraud Risk Snapshot (\$99 USD) is payable in full prior to commencement; other engagements are payable 50% on signing and 50% on delivery of the final report, or as otherwise specified in the SOW.

4.4 Late Payment

Invoices unpaid after 14 days of the due date may accrue interest at 1.5% per month or the maximum rate permitted by applicable law, whichever is lower. Zarelva reserves the right to suspend delivery of work until outstanding amounts are settled.

05 INTELLECTUAL PROPERTY

5.1 Zarelva's IP

All pre-existing intellectual property — including methodologies, frameworks (such as the Zarelva Fraud Intelligence Framework), tools, templates, code, and know-how — remains the exclusive property of Zarelva. No licence or transfer of IP is granted except as expressly stated in the SOW.

5.2 Deliverables Licence

Subject to full payment of all fees, Zarelva grants the Client a non-exclusive, non-transferable, royalty-free licence to use the deliverables produced specifically under the Client's SOW for internal business purposes only. The Client may not resell, publish, reproduce, or commercially exploit deliverables without Zarelva's prior written consent.

5.3 Website Content

All content on zarelva.com — including text, graphics, frameworks, and code — is owned by or licensed to Zarelva. Users may download and share publicly available frameworks for personal or internal professional use, with appropriate attribution. Commercial reproduction without permission is prohibited.

06 CONFIDENTIALITY

Both parties agree to treat each other's confidential information as described in the executed NDA. In the absence of a signed NDA, each party agrees to treat as confidential any non-public information disclosed in connection with a potential or actual engagement, and not to disclose it to third parties without consent, using the same degree of care as for their own confidential information.

07 DISCLAIMERS AND WARRANTIES

7.1 Website

The Website is provided 'as is' and 'as available'. Zarelva makes no warranty that the Website will be uninterrupted, error-free, or free from viruses. We reserve the right to modify, suspend, or discontinue the Website at any time without notice.

7.2 Services

Zarelva will perform services with reasonable skill and care consistent with professional fraud intelligence consulting standards. We do not warrant that our recommendations will eliminate fraud losses, prevent regulatory action, or produce specific financial outcomes. All services are advisory in nature.

7.3 Third-Party Tools

The Live Risk Engine, assessment tool, and other tools on the Website are provided for indicative and demonstration purposes. Outputs from these tools are not a substitute for a full engagement and should not be relied upon as a standalone compliance or legal assessment.

08 LIMITATION OF LIABILITY

To the maximum extent permitted by applicable law:

- Zarelva's aggregate liability for any claim arising under these Terms or any SOW is limited to the total fees paid by the Client under the SOW giving rise to the claim.
- Zarelva is not liable for any indirect, consequential, incidental, special, or punitive damages, including lost profits, lost revenue, loss of data, or loss of business opportunity.
- Zarelva's liability for Website use by non-clients is limited to INR 5,000 in aggregate.
- Nothing in these Terms limits liability for fraud, gross negligence, or wilful misconduct.

09 TERMINATION

9.1 By Either Party

Either party may terminate an engagement on 30 days' written notice. Either party may terminate immediately if the other materially breaches the SOW or NDA and does not cure the breach within 14 days of written notice.

9.2 Effect of Termination

On termination, the Client shall pay for all work performed up to the effective date; pre-paid fees for undelivered work shall be refunded in accordance with the Refund Policy; each party shall return or destroy the other's confidential information on request.

10 GOVERNING LAW AND DISPUTES

These Terms are governed by the laws of India. The courts of Bengaluru, Karnataka shall have exclusive jurisdiction over disputes arising from these Terms, subject to mandatory applicable law. Before initiating formal proceedings, parties agree to attempt good-faith resolution through direct communication for at least 30 days.

11 GENERAL PROVISIONS

Entire agreement: These Terms, together with any executed NDA and SOW, constitute the entire agreement between the parties regarding its subject matter.

Amendments: We may update these Terms from time to time. The current version is always available at zarelva.com. Continued use of the Website after an update constitutes acceptance.

Severability: If any provision is found invalid or unenforceable, the remaining provisions remain in full force.

No waiver: Failure to enforce any provision does not constitute a waiver of the right to enforce it in the future.

Assignment: You may not assign your rights under these Terms without our prior written consent. Zarelva may assign its rights in connection with a business transfer.

Contact: For questions about these Terms: hello@zarelva.com