

# Public offer of provision Narayana Services

## 1. General positions

- 1.1 This public offer is also contract between Narayana OU and individual or legal person, who has account in Narayana Services
- 1.2 Owner or Company — legal person, registered as **Narayana OU, reg. number 12779661**, registered in **Estonia, 10315, Tallinn, Randla street 13-201**
- 1.3 User — individual or legal person, who uses Narayana Services for their needs
- 1.4 Carrier — legal person, who provides voice, text or other communications to Owner
- 1.5 Owner has the right to change this Public offer in unilaterally to not earlier than 14 days from the date of publication changes in our site
- 1.6 All financial calculations, including billing, external transactions and refunds, are performed in **Euro (EUR)**, except regional payment providers — these transactions will be processed in foreign currencies with conversion to EUR at the FOREX rates
- 1.7 User have to read this Offer before filling out the registration form
- 1.8 In fact of filling out registration form, User confirms that he is accept all points of this Offer
- 1.9 In fact of registering User, Owner confirms that this contract between User and Owner entering into force

## 2. The subject of Offer

- 2.1 The subject of offer is providing voice, text or other communications to User, via Owner's hardware and software

## 3. Confidentiality

- 3.1 Owner don't save any kind of User's private data
- 3.2 Owner don't save any kind of information, that can be used to User's identification, except cases of violation Estonian law or/and appropriate requests from the Estonian police
- 3.3 Owner may request User's person confirmation, if User wants to pay through SWIFT or VISA/MasterCard transfers

## 4. Service providing policy

- 4.1 All services available "as is", without any responsibility to User's actions
- 4.2 Owner shall ensure all information related services and this Offer
- 4.3 Owner shall ensure in-time maintenance User's account and accept payments within 3 days after receiving payment to Owner's bank account
- 4.4 Owner shall ensure persistent access to Server, Web-interface except of force-majeure situations
- 4.5 User have not to use Services to damage Owner, Carrier or third-party technical equipment
- 4.6 User has the right to break the contract in cases of disagreement with this Offer or due to other reasons
- 4.7 Owner has the right to stop providing services to User in fact of breach of this contract by user, or in case of violation of Estonian law with no refund or/and notification to User

## 5. Refund policy

- 5.1 In case of any confirmed claim to quality of our services from User, User has the right to request refund for services with improper quality to User's current account
- 5.2 In case of breaking this contract by Owner side due to breach of contract by User's act or omission, remaining balance in User's current account **is not refundable**
- 5.3 In case of breaking this contract by User, User has the right to request refund of all remaining balance on User's current account **only if User has confirmed claim to quality of our services**  
If User has not any claims, Owner may hold the commission for account closing in the amount of **100 (one hundred) Euro** plus Owner's bank commission
- 5.4 Owner has the right to recalculate remaining balance of User's account to foreign User's currency with the exchange rate at the time of depositing funds to User's account
- 5.5 In some cases\* refund may be completed to Electronic Payment Systems

*\* Only if user completed payment via Electronic Payment System (EPS) no later than 24 hours (for WebMoney, YandexMoney and QWI) or no later than 14 days (for Bitcoin)*



*This contract enters into force 01 March 2016  
Approved 17 February 2016*