

FasalPay Commodity Pricing Application Terms & Conditions

Effective Date: 13/11/2025

1. Introduction & Acceptance

By using the FasalPay Commodity Pricing Application (the “App” or “FasalPay”) you agree to comply with these Terms and Conditions (“Terms”), which form a legally binding agreement between you and **FasalPay**. If you do not agree to these Terms, you must immediately discontinue use of the App. We may update these Terms from time to time. Updated Terms will become effective upon publication on the App, and your continued use of the App after such publication will constitute your acceptance of the revised Terms.

You are advised to review these Terms periodically to remain informed of any updates.

2. Definitions

For the purpose of these Terms:

- **“Fasalpay” or “App”** refers to the Fasalpay Commodity Pricing Application owned by **Agro-Digital Private Limited**, including all related functionalities, software, and services.
- **“Content”** includes any data, pricing information, submissions, or materials uploaded, displayed, or shared through the App.
- **“General Users” or “Farmers” or “End Users”** refers to users who access and view commodity pricing information on the App.
- **“Suppliers”** refers to registered users who input and submit commodity prices on the App.

3. Eligibility & User Responsibilities

To use the App, you must:

- Be at least 18 years old, and
- Have the legal capacity to enter into a binding agreement

Suppliers are required to submit accurate prices to the best of their knowledge. Suppliers bear the sole responsibility for the accuracy, authenticity, and legality of the data they upload to the App. FasalPay shall not be held liable for any consequences arising from inaccurate, misleading, fraudulent, or false submissions made by Suppliers.

Farmers, General Users, and End Users may use the price data available on the App solely for informational and awareness purposes. Users acknowledge and agree that Fasalpay does not verify or guarantee the accuracy, completeness, or timeliness of any price or market data displayed or communicated through the App or related channels.

FasalPay shall not be liable for any losses, actions, or decisions made in reliance on such information. Users shall bear sole responsibility for their submissions and conduct within the App.

4. Nature of Information

All pricing and market information displayed on the App is crowdsourced from suppliers and traders. Fasalpay does not verify, endorse, or authenticate the accuracy of this data and is not liable for losses incurred from reliance on such information. Commodity prices shown are indicative only and do not constitute financial, legal, or investment advice. Users should exercise independent judgment and obtain professional advice before relying on any information provided through the App.

5. No Financial Services or Transactions

FasalPay is **not a financial service provider**.

The App does **not**:

- Provide loans, credit, financing, banking, or investment advice;
- Process or facilitate financial transactions;
- Operate as a marketplace, payment platform, or trading platform; and/or
- Enable communication or data exchange between users.

The App serves only as a digital information tool.

6. Data Protection & Privacy

By using the App, you acknowledge and consent to the collection and processing of your personal data in accordance with the FasalPay Privacy Policy. FasalPay may collect limited categories of data, including identity, contact details, location data, device identifiers, and user submissions, for legitimate business and operational purposes and shall ensure that such personal data is processed fairly, lawfully, and securely, in compliance with applicable data protection and privacy laws of Pakistan.

Users shall have the right to access, correct, or request deletion of their personal information, as further described in the Privacy Policy. Any such requests may be sent to **info@fasalpay.com**.

7. Prohibited Conduct

Users must not submit false or misleading data, use the App for unlawful or fraudulent purposes, or engage in harassment. You must not attempt to gain unauthorized access to the App, interfere with its security features, misuse the data available, upload harmful software (viruses, malware), or use the App in violation of applicable law. Violation of these restrictions may result in immediate suspension or termination of access, without prejudice to any civil or criminal remedies available to FasalPay.

8. Intellectual Property

All intellectual property rights in the App, including but not limited to the design, user interface, software code, logo, trademarks, and data structures are the exclusive property of FasalPay. Unauthorized copying, modification, or distribution of App content or design, in whole or in part, is strictly prohibited and may give rise to civil and criminal liability under applicable laws.

9. Termination

FasalPay reserves the right to suspend or remove users violating these Terms and may also suspend or terminate accounts for fraud prevention, regulatory compliance, or operational/security reasons. If required by law, FasalPay may disclose user activity to regulators or law enforcement where such disclosure is mandated by law or required for investigation of suspected misconduct.

10. Limitation of Liability

FasalPay provides the App on an 'as-is' basis without any representation, warranty, or guarantee of any kind, whether express or implied. To the fullest extent permitted by law, FasalPay is not liable for any direct, indirect, incidental, or consequential damages arising from use of the App or reliance on any data provided through it.

11. Governing Law & Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of the Islamic Republic of Pakistan. Any dispute, controversy, or claim arising out of or relating to these Terms, or the use of the App, shall be subject to the exclusive jurisdiction of the competent courts at Lahore, Pakistan.