SecureVault – Terms & Conditions

Last Updated: June 2026

Welcome to SecureVault. These Terms & Conditions govern your access to and use of the SecureVault website, software, products, and related services. By accessing, browsing, registering for, purchasing, subscribing to, or using SecureVault services, you acknowledge that you have read, understood, and agree to be bound by these Terms & Conditions.

If you do not agree with any part of these Terms & Conditions, you should discontinue use of the website and services immediately.

1. About SecureVault

SecureVault provides software solutions designed for pawn broking, gold finance, pledge management, customer management, reporting, accounting integration, and related business operations for pawn brokers and finance businesses.

2. Acceptance of Terms

By accessing the SecureVault website, requesting a demonstration, registering an account, purchasing a license, subscribing to services, or using the Software, you agree to comply with these Terms & Conditions and all applicable laws and regulations.

3. Software License

1. SecureVault grants customers a limited, non-exclusive, non-transferable, and non-sublicensable license to use the Software in accordance with the purchased subscription plan or license agreement.
2. The Software, including its source code, design, structure, functionality, documentation, and related intellectual property, remains the exclusive property of SecureVault.
3. Customers shall not:
    - Copy, reproduce, distribute, or resell the Software.
    - Modify, adapt, translate, or create derivative works based on the Software.
    - Reverse engineer, decompile, disassemble, or attempt to discover the Software's source code.
    - Transfer, sublicense, lease, rent, or provide access to unauthorized third parties.
4. License validity and access to services are subject to compliance with these Terms and timely payment of all applicable fees.

4. User Responsibilities

Users agree to:

- Provide accurate, complete, and current information when registering or using the Software.
- Maintain the confidentiality of login credentials and account information.
- Restrict access to authorized personnel only.
- Use the Software solely for lawful business purposes.
- Comply with all applicable laws, regulations, and industry requirements.
- Maintain appropriate backups of business-critical data.
- Notify SecureVault immediately of any unauthorized use or suspected security breach.

Users are solely responsible for all activities conducted under their accounts.

5. Data Security

1. SecureVault implements reasonable administrative, technical, and organizational safeguards to protect customer information and business data.
2. Users are responsible for maintaining password security and controlling access to their accounts and devices.
3. While SecureVault follows industry-standard security practices, no internet-based system can guarantee absolute security. Users acknowledge and accept this inherent risk.

6. Payments and Fees

1. Customers agree to pay all applicable software license fees, subscription fees, implementation charges, maintenance fees, support charges, and other agreed costs.
2. Payments must be made according to the agreed payment schedule and terms.
3. Fees paid are generally non-refundable unless expressly stated otherwise in a separate written agreement.
4. Failure to make timely payments may result in suspension, restriction, or termination of services without liability to SecureVault.

7. Software Updates and Support

1. SecureVault may provide software updates, enhancements, bug fixes, security patches, and feature improvements from time to time.
2. Technical support availability may depend on the customer's active maintenance agreement, subscription plan, or support package.
3. SecureVault reserves the right to modify, improve, discontinue, or replace features and functionalities at its discretion.

8. Intellectual Property Rights

All rights, title, and interest in and to the Software, website, documentation, trademarks, logos, graphics, text, designs, user interfaces, workflows, and other proprietary materials remain the exclusive property of SecureVault and are protected under applicable copyright, trademark, and intellectual property laws.

Nothing in these Terms shall be construed as transferring ownership of any intellectual property rights to the customer.

9. Limitation of Liability

To the maximum extent permitted by applicable law, SecureVault shall not be liable for:

- Loss of profits or revenue.
- Business interruption.
- Loss, corruption, or destruction of data.
- Loss of goodwill or business opportunities.
- Indirect, incidental, special, punitive, or consequential damages.
- Errors arising from incorrect user input, misuse, unauthorized modifications, third-party integrations, or customer negligence.

The customer's use of the Software and services is entirely at their own risk.

In any event, SecureVault's total liability shall not exceed the amount paid by the customer for the Software or services during the preceding twelve (12) months.

10. Third-Party Services

The Software may integrate with third-party services including, but not limited to:

- SMS gateway providers.
- Payment gateway providers.
- Cloud hosting services.
- Biometric devices.
- Hardware peripherals.
- External software platforms and APIs.

SecureVault does not control and shall not be responsible for the availability, functionality, security, accuracy, or policies of such third-party services.

11. Website Content

The information provided on the SecureVault website is intended for general informational purposes only.

SecureVault reserves the right to modify, update, remove, or replace website content, software features, service offerings, pricing, and specifications at any time without prior notice.

12. Suspension and Termination

SecureVault reserves the right to suspend, restrict, or terminate access to the website, Software, or services if:

- These Terms & Conditions are violated.
- Payments remain overdue.
- Fraudulent, illegal, or unauthorized activities are detected.
- Continued use poses a security, legal, or operational risk.

Upon termination, all rights granted under the applicable license shall immediately cease.

13. Privacy Policy

Use of the SecureVault website and Software is also governed by the SecureVault Privacy Policy, which forms an integral part of these Terms & Conditions.

14. Governing Law and Jurisdiction

These Terms & Conditions shall be governed by and construed in accordance with the laws of India.

Any dispute, claim, or controversy arising out of or relating to the use of the website, Software, or services shall be subject to the exclusive jurisdiction of the competent courts located in Coimbatore, Tamil Nadu, India.

15. Changes to Terms & Conditions

SecureVault reserves the right to revise, update, or modify these Terms & Conditions at any time.

Any changes shall become effective upon publication on the SecureVault website or other official communication channels. Continued use of the website or Software after such modifications constitutes acceptance of the revised Terms & Conditions.