

— LEGAL DOCUMENT —

Privacy Policy

How Nri.estate collects, uses, and protects your information

Last updated: 24 May 2026
Effective: 24 May 2026

Introduction

This Privacy Policy explains how Nri.estate ("we", "us", "our") collects, uses, discloses, and protects your personal information when you visit our website nri.estate, contact us, or engage our property care services.

By using our website or services, you acknowledge that you have read, understood, and agreed to this Privacy Policy. If you do not agree, please do not use our services.

We are governed by the laws of India, specifically the Information Technology Act, 2000, the Digital Personal Data Protection Act, 2023 (DPDP Act), and applicable rules. For international users, we also align with EU GDPR, UK GDPR, Canada's PIPEDA, and similar regimes where applicable.

1. Who we are

Business details

Item	Details
Service Name	Nri.estate
Operated by	[Your Legal Entity Name]
Address	[Your registered Punjab business address]
Email	hello@nri.estate
Privacy queries	privacy@nri.estate
Phone / WhatsApp	+91 91094 86919
Website	https://nri.estate

2. Information we collect

2.1 Information you provide directly

When you submit our property check form, sign up for a plan, or contact us, we collect:

- Full name
- Email address
- Phone number with country code
- Country of residence
- Property location, address, and ownership details
- Property photographs and documents (only when you choose to share them)
- Tenant information (where applicable)

- Payment information (processed by third-party processors; we never store full card details)
- Communications with our team via WhatsApp, email, or phone

2.2 Information we collect automatically

- Browser type, device type, operating system
- IP address (used for security and approximate location)
- Pages visited, time spent, click patterns
- Referring website or ad campaign
- Cookies and similar tracking technologies (see Section 9)

2.3 Information from third parties

- Anonymous analytics from Google Analytics 4
- Conversion data from Meta Pixel and other advertising platforms
- Background verification reports for tenants (only with your authorisation)

3. Lawful basis for processing

We process your data on the following lawful bases under the DPDP Act and GDPR:

- Consent — You explicitly agree by submitting forms or signing service agreements
- Contract — Necessary to deliver the services you have paid for
- Legal obligation — Tax records, GST filings, court orders
- Legitimate interest — Improving our service, fraud prevention, marketing to existing customers (which you can opt out of)

4. How we use your information

We use your data strictly for:

- Responding to enquiries within 4 hours
- Booking and conducting your free property call
- Delivering property care services per your plan
- Sending visit reports, photos, videos, updates via WhatsApp and email
- Processing payments and sending invoices
- Tenant verification, lease agreements, and rent collection
- Emergency response and incident handling

- Communicating service updates and policy changes
- Improving our website and services (anonymised analytics)
- Showing relevant ads to NRIs likely to benefit from our service
- Complying with legal, tax, and regulatory requirements
- Protecting against fraud, abuse, and unauthorised access

What we will never do

- Sell, rent, or trade your personal data to third parties
- Share your property details with anyone you have not explicitly authorised
- Use your photos or testimonials for marketing without your written permission
- Send unsolicited commercial messages outside the scope of our service

5. With whom we share your information

5.1 Our team and authorised contractors

Internal staff and field supervisors bound by confidentiality agreements, vendors (plumbers, electricians, cleaners) receiving only the minimum necessary information.

5.2 Service providers acting on our behalf

- Payment processors (Razorpay, Stripe, Wise)
- Cloud hosting (AWS Mumbai, Supabase)
- Communications (WhatsApp Business via Meta, Google Workspace)
- Analytics (Google Analytics, Meta) — anonymised data only
- Background verification agencies (with your authorisation)

5.3 Legal disclosures

We may disclose data to Indian tax authorities (GST, Income Tax) when required by law, to law enforcement when served with a valid legal order, to courts when required by judicial proceedings, and to regulatory bodies (Data Protection Board of India and similar).

5.4 Business transfers

If Nri.estate is acquired or merged, your data may transfer to the acquiring entity. We will notify you in advance and your rights will be preserved.

6. International data transfers

As you may reside outside India, your data may be transferred between India and your country of residence. We use:

- Standard contractual clauses where required
- Encryption in transit (TLS 1.3) and at rest (AES-256)
- Servers in India (Mumbai region) as the primary location

By using our services, you consent to such transfers where lawful.

7. Data retention

We retain data for the periods below. Earlier deletion may be requested per Section 8, subject to legal retention requirements.

Data type	Retention period
Lead form data (no conversion)	12 months from submission
Active customer data	Duration of service + 3 years
Property photos and reports	5 years from last visit
Financial records	7 years (Indian Income Tax Act)
Marketing analytics	26 months (anonymised after)
WhatsApp / email communications	3 years

8. Your rights

Depending on your country of residence, you have these rights:

- Right to access your personal data
- Right to correct inaccurate or incomplete data
- Right to erasure (right to be forgotten) where applicable
- Right to restrict processing
- Right to data portability in a machine-readable format
- Right to object to processing for direct marketing
- Right to withdraw consent at any time
- Right to nominate (DPDP Act) — nominate another person to exercise rights on your behalf in case of death or incapacity
- Right to grievance redressal

- Right to lodge a complaint with a supervisory authority

How to exercise these rights

Email privacy@nri.estate with your request in writing, proof of identity (a government ID scan), and your country of residence. We will respond within 30 days. There is no fee for routine requests.

Grievance Officer (required by Indian IT Act)

- Name: [Your Name]
- Email: privacy@nri.estate
- Phone: +91 91094 86919
- Response time: Within 15 days of receipt

Supervisory authorities

- India — Data Protection Board of India
- UK — Information Commissioner's Office (ico.org.uk)
- EU — Your national Data Protection Authority
- Canada — Office of the Privacy Commissioner of Canada (priv.gc.ca)
- Australia — Office of the Australian Information Commissioner (oaic.gov.au)
- US — Federal Trade Commission (ftc.gov)

9. Cookies and tracking technologies

Essential cookies (always active)

- Session management
- Form security
- Load balancing

Analytics cookies (with your consent)

Google Analytics 4 with anonymised IPs.

Marketing cookies (with your consent)

- Meta Pixel (Facebook and Instagram advertising)
- Google Ads conversion tracking

Managing cookies

You can control cookies via your browser settings, our cookie consent banner, Meta ad preferences (facebook.com/ads/preferences), and Google ad settings (adssettings.google.com).

10. Security measures

We implement reasonable security measures including:

- TLS 1.3 encryption for all data in transit
- AES-256 encryption for stored data
- Biometric access control for physical property keys
- Two-factor authentication for staff accounts
- Regular security audits and updates
- Restricted access on a need-to-know basis
- Confidentiality agreements with all staff and contractors
- Annual data protection training

Data breach response

If a breach affecting your personal data occurs, we will notify the Data Protection Board of India within 72 hours, notify affected individuals within 72 hours, take immediate steps to mitigate, and document the incident.

11. Children's data

Our services are intended for adults aged 18 and over. We do not knowingly collect data from minors. If we learn that we have inadvertently done so, we will delete it immediately. Please contact privacy@nri.estate if you believe a minor has provided us data.

12. Third-party links

Our website may contain links to third-party sites (lawyers, vendors, news, government). We are not responsible for the privacy practices of these sites. Please review their privacy policies before sharing information.

13. Changes to this Privacy Policy

We may update this Policy from time to time. When we do:

- The Last updated date will be revised

- Material changes will be notified via email to active customers at least 30 days in advance
- A notice will be displayed on our homepage for 14 days
- Continued use after the effective date constitutes acceptance

14. Governing law and jurisdiction

This Privacy Policy is governed by the laws of India. Any disputes will be resolved in the courts of Jalandhar, Punjab, India. This does not limit your rights under the consumer or data protection laws of your country of residence.

15. Contact us

Type of query	Contact
Privacy queries	privacy@nri.estate
General enquiries	hello@nri.estate
WhatsApp	+91 91094 86919
Address	[Your Punjab business address]

We are committed to addressing your concerns promptly and transparently.

Document version 1.0 — Nri.estate Privacy Policy

— LEGAL DOCUMENT —

Terms of Service

The agreement between you and Nri.estate

Last updated: 24 May 2026

Effective: 24 May 2026

Agreement

These Terms of Service ("Terms") form a legally binding agreement between you ("you", "your", "Customer") and Nri.estate ("we", "us", "our") regarding your use of our website nri.estate and our property care services.

By accessing our website, booking a call, signing up for a plan, or using our services, you confirm that you have read, understood, and agree to be bound by these Terms.

If you do not agree with any part of these Terms, you must not use our website or services.

1. About us

Item	Details
Service	Nri.estate
Operated by	[Your Legal Entity Name]
Registered address	[Your full Punjab business address]
Email	hello@nri.estate
Phone / WhatsApp	+91 91094 86919
GST Number	[To be filled once registered]
Country of Operation	India

2. Eligibility

To use our services, you must:

- Be at least 18 years of age
- Have the legal capacity to enter into binding contracts
- Own (or be legally authorised to act on behalf of) the property
- Provide accurate, complete, and current information
- Not be prohibited from using our services under applicable laws

We reserve the right to verify your eligibility and refuse service at our discretion.

3. Services we provide

Nri.estate provides property care services for Non-Resident Indians, including:

- Monthly or weekly property inspections (per chosen plan)
- Photo and video documentation of all visits

- WhatsApp updates and detailed reports
- Repair coordination with vetted third-party vendors
- Utility bill payment management
- Tenant verification and rent collection (specific plans only)
- Emergency response (per plan tier)
- Optional security monitoring (NRI Protect add-on, billed separately)

What we do NOT provide

- Real estate brokerage (buying or selling property)
- Legal advice or representation in court
- Tax or financial advice
- Guarantees regarding outcomes of disputes, encroachments, or legal matters
- Insurance services
- Services in cities not currently in our coverage area

4. Pricing and payment

4.1 Our annual plans

Plan	Annual fee
Home Watch	₹35,000
Family Care	₹50,000
Estate Care	₹65,000
NRI Protect (security add-on)	₹50,000 + hardware from ₹40,000

All prices in Indian Rupees (INR), exclusive of applicable taxes unless stated otherwise.

4.2 What's NOT included

- Cost of repairs and materials above ₹2,000 per incident
- Hardware costs (CCTV cameras, sensors, smart locks)
- Government fees, stamp duty, registration charges
- Third-party professional fees (lawyers, chartered accountants, agents)
- Custom services not specified in your plan

4.3 Payment terms

- Annual plans are billed in advance for the full 12 months
- A one-time onboarding fee of ₹4,999 may apply
- Repair work above ₹2,000 requires your prior written approval via WhatsApp or email
- Payments are processed via Razorpay, Stripe, Wise, or direct bank transfer
- All invoices include applicable taxes (GST)
- Receipts are issued within 24 hours of payment confirmation

4.4 Foreign currency

Indicative foreign currency equivalents shown on our website are for reference only. All charges are billed and settled in INR. Currency conversion fees are the customer's responsibility.

4.5 Late payment

- Invoices are due within 14 days of issuance
- Late payment may attract interest at 2% per month (24% annualised)
- Service may be suspended after 30 days of non-payment
- Continued non-payment after 60 days may result in termination

5. 30-day money-back guarantee

We offer a 30-day money-back guarantee on your first month of service, subject to:

- Written request via email to hello@nri.estate within 30 days of your start date
- Refund covers only the prorated unused portion of your annual plan
- Onboarding fee (₹4,999) is non-refundable as it covers setup costs already incurred
- Third-party costs already paid out are NOT refundable
- Customer-approved repair work already completed is NOT refundable
- Hardware purchases are NOT refundable once installed

6. Cancellation and refunds

6.1 By you

You may cancel anytime by sending notice via WhatsApp to +91 91094 86919 or email to hello@nri.estate.

6.2 Refund schedule

When you cancel	Refund
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Within 30 days of start	Full refund per Section 5
31–180 days from start	50% refund of remaining months
After 180 days	No refund; service continues until plan expires
Onboarding fees	Non-refundable after 7 days

6.3 By us

We may terminate or suspend your service immediately for non-payment, fraud, abusive behaviour, illegal use of the property, property condition creating safety risks, or repeated violations of these Terms. In such cases, we will issue written notice; no refund is due if termination is for cause.

7. Customer obligations

You agree to:

- Provide accurate and current property and ownership information
- Maintain proof of property ownership available for review when required
- Provide reasonable access to the property
- Authorise key holding and storage by our team
- Respond to our communications within 7 days when decisions are needed
- Approve repair quotes in writing before any work is started
- Inform us promptly of changes (new tenant, sale plans, ownership transfer)
- Not request any unlawful, unethical, or unsafe service
- Not use our service to defraud, deceive, or harm any party
- Pay all invoices on time
- Treat our staff with respect and professionalism

Breach of these obligations may result in service suspension or termination.

8. Our obligations

We agree to:

- Conduct visits and services as specified in your plan
- Send timestamped photos and reports within 24 hours of every visit
- Communicate honestly, including delivering bad news when necessary
- Use only vetted, background-verified vendors
- Seek your approval before any expense above ₹2,000

- Treat your property with the same care as our own
- Maintain confidentiality per our Privacy Policy
- Carry liability insurance up to ₹10 lakh per incident
- Respond to communications within 4 hours during business hours (9 AM – 8 PM IST)
- Provide emergency response per your plan tier

9. Disclaimers and limitation of liability

Please read this section carefully — it limits what you can recover from us

9.1 Service "as is"

Our services are provided "as is" and "as available". To the maximum extent permitted by law, we disclaim all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, and non-infringement.

9.2 What we are NOT responsible for

- Damage occurring between our scheduled visits
- Outcomes of legal disputes, court proceedings, or government actions
- Actions or omissions of third-party vendors, even those we recommend
- Loss arising from your decisions not to act on our recommendations
- Force majeure events (natural disasters, pandemics, civil unrest, government action, war, internet outages)
- Pre-existing damage at the time of our first inspection
- Theft, vandalism, or break-ins occurring outside our visit times
- Loss of rental income due to tenant defaults beyond our control
- Penalties from delayed utility payments due to your delayed authorisation
- Tax consequences of any actions taken at your request
- Currency fluctuation losses
- Indirect, consequential, or punitive damages

9.3 Maximum liability cap

To the maximum extent permitted by law, our total cumulative liability to you for any and all claims arising from or related to our services, whether in contract, tort, or otherwise, shall not exceed the lesser of: (a) the amounts paid by you to us in the 12 months preceding the claim, or (b) ₹10,00,000 (Indian Rupees ten lakh).

9.4 Insurance

We carry liability insurance up to ₹10 lakh per incident for damage caused directly by our staff during service delivery. Claims beyond this limit are the responsibility of the property owner. We strongly recommend you carry adequate property insurance independently.

10. Property access and key holding

10.1 *You authorise us to*

- Visit your property at scheduled intervals per your plan
- Take photos and videos for service documentation
- Hold property keys in a secure, biometric-access safe at our office
- Coordinate with neighbours, society management, and local authorities as needed
- Make minor decisions (under ₹2,000) during genuine emergencies, with notification within 4 hours
- Engage vetted vendors for service delivery

10.2 *We will NOT*

- Enter your property outside agreed schedules without permission (except in life-safety emergencies)
- Share keys or access with anyone outside our authorised team
- Allow tenants access to owner-only documents or areas
- Sublet or commercially use your property
- Make structural changes without your written approval
- Sign documents on your behalf without specific written authorisation

11. Intellectual property

The Nri.estate name, logo, website design, content, photos, processes, and all other materials are our exclusive property. You may not copy or reproduce our content, use our trademarks without permission, reverse-engineer our processes, or pass off any other service as Nri.estate.

Property photos and reports we deliver to you remain your property. We retain copies for record-keeping per the Privacy Policy.

We will NOT use your photos, name, testimonials, or property details for marketing without your explicit written consent.

12. Confidentiality

Both parties agree to keep confidential the service pricing if outside published rates, personal information shared during service delivery, family or relationship details disclosed in confidence, and any other

information marked as confidential. This obligation survives termination of this agreement.

13. Indemnification

You agree to indemnify and hold harmless Nri.estate, its directors, employees, agents, and contractors from any claims, damages, losses, or expenses (including reasonable legal fees) arising from your breach of these Terms, your violation of any law or third-party right, inaccurate or false information provided by you, misuse of our service, or disputes between you and third parties (tenants, neighbours, government bodies).

14. Force majeure

Neither party is liable for failure to perform obligations due to events beyond reasonable control, including natural disasters, pandemics, civil unrest, war, terrorism, government action, internet or telecom disruptions, or strikes. The affected party will notify the other within 7 days and resume performance as soon as reasonably possible.

15. Dispute resolution

15.1 Direct resolution (mandatory first step)

Contact us at hello@nri.estate in writing. We will respond within 7 business days and attempt good-faith resolution.

15.2 Mediation

If direct resolution fails within 30 days, either party may initiate mediation under the Arbitration and Conciliation Act, 1996, with a mutually agreed mediator in Jalandhar, Punjab, India.

15.3 Arbitration

If mediation fails within 60 days, disputes shall be resolved by binding arbitration in Jalandhar, Punjab, India, under the Arbitration and Conciliation Act, 1996. The language of arbitration will be English. The arbitrator's decision will be final.

15.4 Governing law

These Terms are governed by the laws of India. Subject to mandatory consumer protection laws of your country of residence, exclusive jurisdiction is vested in the courts of Jalandhar, Punjab, India.

15.5 Your local consumer rights

Nothing in these Terms limits your statutory rights as a consumer under the laws of your country of residence.

16. Class action waiver

To the maximum extent permitted by law, all disputes will be resolved on an individual basis. You waive any right to participate in class, collective, or representative actions against Nri.estate.

17. Changes to these Terms

We may modify these Terms at any time. Material changes will be communicated via email to active customers at least 30 days in advance, and a notice will appear on our homepage for 14 days. Continued use after the effective date constitutes acceptance.

18. General provisions

Severability

If any provision of these Terms is held invalid or unenforceable, the remaining provisions remain in full force and effect.

Entire agreement

These Terms, together with our Privacy Policy, Refund Policy, and any individual Service Agreement signed by you, constitute the entire agreement.

Assignment

You may not assign your rights under these Terms without our written consent. We may assign our rights to a successor entity upon notice to you.

No agency

These Terms do not create any partnership, joint venture, agency, or employment relationship.

19. Contact

Type of query	Contact
General queries	hello@nri.estate
Accounts and billing	accounts@nri.estate
WhatsApp	+91 91094 86919
Phone	+91 91094 86919
Address	[Your full Punjab business address]

By using Nri.estate's services, you acknowledge that you have read, understood, and agreed to these Terms of Service, our Privacy Policy, and our Refund & Cancellation Policy.

— *The Nri.estate Team*

— LEGAL DOCUMENT —

Refund & Cancellation Policy

How refunds and cancellations work at Nri.estate

Last updated: 24 May 2026

Effective: 24 May 2026

Introduction

We want you to be completely satisfied with Nri.estate. This Refund & Cancellation Policy explains how refunds and cancellations work for our services.

This policy is part of our Terms of Service. By using our services, you agree to this policy.

1. 30-day money-back guarantee

We offer a 30-day money-back guarantee on your first month of any annual plan, subject to these conditions:

- Written request via email to hello@nri.estate within 30 days of your service start date
- Refund covers the prorated unused portion of your annual plan
- Onboarding fee (₹4,999) is non-refundable (covers setup work already completed)
- Third-party costs already paid out are not refundable
- Hardware purchases (NRI Protect kit) are not refundable once installed
- Customer-approved repairs already completed are not refundable

How to initiate a refund

- Email hello@nri.estate with subject "Refund Request"
- Include your name, registered email, property address, and reason for cancellation
- We respond within 5 business days
- Approved refunds are processed within 14 business days to the original payment method

2. Cancellation schedule (after 30 days)

When you cancel	Refund
Within 30 days of start	Full refund per Section 1
31–180 days from start	50% refund of remaining months on annual plan
After 180 days	No refund; service continues until annual plan expires

The onboarding fee (₹4,999) is non-refundable in all cases after the first 7 days.

3. Non-refundable items

The following are never refundable:

- Onboarding fees (after 7 days)

- Third-party vendor costs already paid
- Customer-approved repair work already completed
- Hardware installed at your property
- Government fees, registration charges, stamp duty paid on your behalf
- Lawyer or chartered accountant fees engaged on your behalf
- Services delivered in full

4. Payment disputes and chargebacks

If you believe an invoice is incorrect:

- Contact us at accounts@nri.estate within 14 days
- Provide the invoice number and reason for dispute
- We will investigate and respond within 7 business days
- Resolution may include partial refund, credit note, or correction

Initiating a chargeback with your card provider without first contacting us is a breach of these Terms and may result in service termination. We track chargeback activity and may pursue legal remedies for unjustified chargebacks.

5. Refund processing

- All refunds are processed in Indian Rupees (INR) to the original payment method
- Refunds typically take 7–14 business days to reflect in your account
- Currency conversion losses, if any, are not our responsibility
- Bank charges deducted at source are not refundable
- Processor fees (Razorpay, Stripe, Wise) may apply

6. Service termination by Nri.estate

We may terminate your service immediately and without refund in case of:

- Non-payment after 30 days of due date
- Fraudulent activity or false claims
- Abusive behaviour towards our team
- Use of property for illegal purposes
- Repeated violations of our Terms of Service
- Property condition creating safety risks for our staff

7. How to cancel

To cancel your service, send a written request via:

- WhatsApp to +91 91094 86919
- Email to hello@nri.estate

Include your name and registered email, property address, and reason for cancellation (optional). We acknowledge within 24 hours and process per the schedule above.

8. Contact us

Type of query	Contact
Refunds and billing	accounts@nri.estate
WhatsApp	+91 91094 86919
Phone	+91 91094 86919

We respond within 24 hours, usually faster.

Document version 1.0 — Nri.estate Refund & Cancellation Policy

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Disclaimer

Important information about our services and your responsibilities

Last updated: 24 May 2026

Effective: 24 May 2026

Introduction

The information and services provided by Nri.estate ("we", "us", "our") through our website nri.estate and related platforms are intended to assist Non-Resident Indians in managing their properties in India. Please read this disclaimer carefully.

1. No professional advice

Information on our website and during service delivery is for general informational purposes only. It does NOT constitute:

- Legal advice — Always consult a qualified Indian advocate for legal matters involving property disputes, encroachment, inheritance, POA, taxation, or court representation
- Financial or investment advice — Always consult a SEBI-registered financial advisor for investment decisions
- Tax advice — Always consult a chartered accountant for property tax, capital gains, GST, and TDS matters
- Insurance advice — Always purchase appropriate property insurance independently
- Real estate brokerage — We are not real estate agents and do not facilitate property purchase or sale

While we may connect you with verified professionals for these services, we do not endorse, certify, or guarantee their outcomes.

2. No guarantee of outcomes

We work diligently but we do NOT guarantee:

- Successful resolution of tenant disputes or evictions
- Recovery of property from encroachment
- Outcomes of court cases or legal proceedings
- Specific rental income or property valuation
- Prevention of all incidents (theft, vandalism, natural damage)
- Specific timelines for any service involving third parties or government bodies

3. Property condition

Our first inspection documents the property's current condition. We are NOT liable for:

- Pre-existing damage discovered at or after our first visit
- Defects in construction not visible during inspection
- Latent issues such as foundation problems, electrical wiring inside walls, plumbing inside walls

- Issues that arise from the property's age or original construction quality

4. Third-party content and links

Our website may link to or reference third-party services, vendors, news articles, or government websites. We do not control or endorse their content, accuracy, or practices.

5. Currency and pricing

Foreign currency equivalents shown on our website are approximate and for reference only. Actual billing is in Indian Rupees (INR). Currency conversion rates fluctuate and are determined by your payment processor.

6. Testimonials and case studies

Any testimonials, case studies, or success stories shown on our website reflect individual customer experiences. Results vary based on property type, location, condition, and individual circumstances. Past results do not guarantee future outcomes.

7. Website availability

We strive for 99% website uptime but do not guarantee uninterrupted access. Maintenance, technical issues, or third-party failures may temporarily affect availability.

8. Limitation of liability

To the maximum extent permitted by law, Nri.estate disclaims all liability for:

- Indirect, incidental, consequential, or punitive damages
- Loss of profits, revenue, or business opportunity
- Loss of data
- Emotional distress
- Damages arising from reliance on information on our website

Our total liability is governed by Section 9 of our Terms of Service.

9. Updates to this disclaimer

We may update this disclaimer from time to time. The latest version will always be available at nri.estate/disclaimer.

10. Contact

Type of query	Contact
General queries	hello@nri.estate
WhatsApp	+91 91094 86919

Document version 1.0 — Nri.estate Disclaimer

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Service Agreement

The binding contract between Nri.estate and the Customer

Last updated: 24 May 2026
Effective: 24 May 2026

Parties to this agreement

Service Provider

Item	Details
Name	Nri.estate
Operated by	[Your Legal Entity Name]
Address	[Your registered Punjab business address]
GST Number	[Your GST number]
Authorised signatory	[Your Name], Founder

Customer

Item	Details
Full name	-----
Address abroad	-----
Country of residence	-----
Phone (with country code)	-----
Email	-----
Government ID (passport / PAN)	-----

1. Property covered

Field	Details
Full property address	-----
City and PIN code	-----
Property type	Independent house / Flat / Villa / Land
Approximate size (sq ft)	-----
Ownership documents reviewed	Sale deed / Registry / Title / Other: _____
Approximate property value	₹ _____ (for insurance reference)
Current occupancy	Vacant / Tenant occupied / Family occupied

2. Plan selected

Field	Details
Plan name	Home Watch / Family Care / Estate Care / NRI Protect
Annual fee (INR)	₹ _____
Onboarding fee	₹ 4,999 (one-time) / Waived
Plan start date	_____
Plan end date	_____ (12 months from start)
Payment received on	_____
Payment method	Razorpay / Stripe / Wise / Bank transfer / Other
Payment reference / transaction ID	_____

3. Services included

The Customer is entitled to all services listed in the chosen plan as published on nri.estate, plus any custom additions agreed below:

- Custom addition 1: _____
- Custom addition 2: _____
- Custom addition 3: _____

All services are subject to the Terms of Service, Privacy Policy, and Refund Policy published at nri.estate.

4. Services NOT included

- Real estate brokerage (buying or selling)
- Legal advice or court representation
- Tax or financial advisory services
- Insurance services
- Cost of repairs above ₹2,000 (requires written approval)
- Hardware costs (CCTV, sensors, smart locks)
- Government fees, stamp duty, registration charges
- Third-party professional fees (lawyers, CAs, agents)

5. Property access authorisation

The Customer hereby authorises Nri.estate to:

- Visit the Property at scheduled intervals per the chosen plan
- Take photographs, video walkthroughs, and written reports
- Hold property keys in Nri.estate's biometric-access secure safe
- Engage vetted third-party vendors for repairs and services
- Coordinate with neighbours, society/RWA, and local authorities as needed
- Make minor decisions (under ₹2,000) during genuine emergencies, with notification within 4 hours

Key holding

Keys handed over to Nri.estate: Yes No

Number of sets received: _____ Date: _____ Received by (signature): _____

6. Special instructions from Customer

Authorised representatives in India who may instruct on Customer's behalf

- Name 1: _____ Phone: _____ Relation: _____
- Name 2: _____ Phone: _____ Relation: _____

Tenant details (if applicable)

- Tenant name: _____
- Monthly rent: ₹ _____
- Rent due date: _____
- Lease end date: _____

Other special instructions

7. Communication preferences

- Primary contact: WhatsApp / Email / Phone
- Preferred contact hours (your local time): _____

- Language preference: English / Hindi / Punjabi / Other: _____
- Frequency of reports: After every visit (default) / Monthly summary / Other: _____

8. Pre-existing condition

Both parties acknowledge that an initial inspection has been (or will be) conducted, and pre-existing damages, deficiencies, or conditions are documented in a separate Initial Inspection Report dated _____.

Nri.estate is NOT liable for any pre-existing damages or deficiencies noted in the Initial Inspection Report.

9. Incorporation by reference

The following published documents are incorporated into this Agreement and form an integral part of it:

- Nri.estate Terms of Service (nri.estate/terms)
- Nri.estate Privacy Policy (nri.estate/privacy)
- Nri.estate Refund & Cancellation Policy (nri.estate/refund-policy)
- Nri.estate Disclaimer (nri.estate/disclaimer)

In case of conflict, this signed Service Agreement prevails, followed by the Terms of Service, then other policies in order listed.

10. Limitation of liability

Nri.estate's total cumulative liability under this Agreement is limited to the lesser of (a) the amount paid by the Customer in the 12 months preceding the claim, or (b) ₹10,00,000 (Indian Rupees ten lakh), as set out in Section 9.3 of the Terms of Service.

The Customer acknowledges that Nri.estate carries liability insurance up to ₹10 lakh per incident.

11. Governing law and dispute resolution

This Agreement is governed by the laws of India. Disputes will be resolved per Section 15 of the Terms of Service: direct resolution, then mediation, then binding arbitration in Jalandhar, Punjab, India.

12. Signatures

By signing below, both parties confirm they have read, understood, and agreed to this Service Agreement and all documents incorporated by reference.

For the Customer

Signature: _____

Name: _____

Date: _____

Place: _____

For Nri.estate

Signature: _____

Name: [Your Name]

Designation: Founder, Nri.estate

Date: _____

Place: Punjab, India

This document, when signed, constitutes a legally binding contract under the laws of India.

Document version 1.0 — Nri.estate Service Agreement Template