

— LEGAL DOCUMENT —

# *Terms of Service*

The agreement between you and Nri.estate

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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]

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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*