



Privacy Policy

We are conscious that we may be tasked with processing private information and data. You agree to the terms of our online privacy policy and our processing of such personal information for the reasons indicated in this policy simply by using this website and giving the requested information. When you visit our site, register on the site, place an order, fill out a form, respond to a survey, subscribe to the newsletter, and in connection with other activities, services, features, or resources we make available on our site, we may collect the following information: name, email address, phone number(s), mailing address(es), PAN, Aadhar, ID proofs, billing address(es), credit card/debit card details, and net banking information. Stem Industries Pvt. Ltd. is referred to as "we," "us," and "our" throughout this website. By submitting your contact details to us, you agree that we may use them to get in touch with you in the context of our business relationship. Please take the time to review our Terms of Data Use Policy and consider how it may affect your business.

Users' personal information will be collected only if they willingly provide it to us. Users are not obligated to provide personal identifying information; however, doing so may restrict them from participating in some Site oriented activities.

Simply by using the site, whether as a visitor or a registered user or by purchasing a subscription, Please email us at info@mindsetshop.in, if you have any questions or comments about this disclaimer.

1. Privacy

We take your right to privacy extremely seriously. Our website and the data it stores are protected by various systematic and severe measures. The data you provide via our website is encrypted before being kept on a secure server that only authorized personnel can access. If an employee breaches our privacy and security rules regarding customer data, they will face disciplinary action, including termination and civil and criminal prosecution.



2. Registration

A user's email address, full name, cell phone number, gender, and password are the required information collected during our website registration or subscription to a product or service. After signing up, you'll be able to access your account on our site by entering your email address, cellphone number, and password.

3. Information we collect and that you provide:

The data we gather might be either wholly anonymous or uniquely identifiable to a specific individual. To enhance security, analyze trends, and administer the site, we collect non-personal information such as the pages you visit, the lookup terms you gain entry into our lookup functionality, your IP address, and the system software, browser software, and ISP you use, as well as the website that referred you to us. To help us provide a better service, our analytics tools may also collect non-personal data about you, such as your demographics and location.

Customer data is used to enhance and customize your online buying experience. Among the data, we could collect the following:

Data You Supply Us with:

You provide us with information (such as name, gender, email id, telephone number, mobile number, billing and shipping addresses, physical traits, etc.) via our website or any other means, and we collect and store such information. You may always opt not to disclose information to us, but then you might not be able to use any of our services. When you supply us with personal information, we use it to fulfill your requests, offer a better shopping experience in the future, enhance the functionality of our site, and get in touch with you. The customer must provide all requested information when making an order with us.

Synchronized Data Collection:

When you engage with us, we gather some sorts of data about you and keep them. To better tailor your experience on the stem in and the adverts and other material presented by or on behalf of Stem industries Pvt ltd. on other websites, we employ "cookies," a standard practice among websites.

Communicating Via Email:



By registering for or subscribing to our product or service, you agree to receive emails from us, including promotional and transactional content. Once you sign up for our newsletters, we will be able to send you our newsletters and promotional emails regularly. Any email you receive from us will have an option to "unsubscribe" if you decide you no longer wish to receive future communications. You may also reach us by writing to info@mindsetshop.in

SMS Communications:

If you place an order with us, we may still contact you through the mobile number you provided, even if you have the Do Not Disturb setting on your phone. Your cell phone number may sometimes get promotional text messages from us. We can send transactional SMS to the customer's registered phone even if the number is set to "Do Not Disturb" status.

Information from Other Sources:

Sometimes, we may supplement the information we collect internally with data from third parties to serve our customers better.

Payment Information:

The website does not accept payment through credit cards, debit cards, or internet banking. When you choose the Pay Now button, you'll be sent to a Secure Payment Gateway or your bank's Net Banking page, depending on your chosen method. The following purchase step is entering your credit card or online banking information on a secure website. After the transaction, you will be taken to our site, where you can see your order information and number.

Please rest sure that we will not be keeping any records about the bank and that none of our employees will have access to such documents.

4. It's the cookies

Having cookies enabled in your browser is not required to access your account. However, cookies may make online buying more efficient and convenient. When you browse various pages on our website, a cookie will allow your computer to be recognized by our server as belonging to a particular user. Having your machine automatically recognized as a separate user on our server can speed up your interactions with our website. Cookies help us provide a better shopping



experience and are never used to collect or reveal any personally identifying information about you. There are no viruses or personal information stored in our cookies. You may disable cookie storage in your browser settings. You may still visit the site, but your experience may be altered and certain features unavailable if you choose to disable cookies.

5. Information Stored in Server Logs

Our server automatically logs basic information about each visitor to our site to maintain a high level of service and make future visits more productive. By tracking which pages users visit, we may get a general idea of who is checking out our site, but these numbers in no way reveal any personally identifiable information. We may use this information to learn more about the demographics of those who visit our website.

Utilization by Young People

We do not knowingly sell goods or services to minors under 18 or utilize information gathered from our website if the user is under 18. Before revealing personal information about themselves, their parents, or other family members online, children should always get permission from their guardians.

You may look around without worrying about giving up personal information by visiting our site. However, registration/Login may be required to access specific internal sites. This data is gathered to cater to your requirements and improve our services accordingly. You are not required to supply the information requested to see the rest of this site. To access certain features, services, or content; to communicate with you via email, mobile, postal mail, or other means; to inform you of features, services, products, deals, and promotions that may be of interest to you; to determine the level of interest in our offerings; to customize your experience; to enforce our legal terms or any subscriber agreement; or for other purposes, you may be asked to provide personal information. By voluntarily giving us such information, you agree that we may use it to enhance the site, evaluate site use, content, and design, enhance our promotional activities, product offers, and services, and other similar purposes.

You may access your account's "My Account" area to make any necessary changes to the information you supplied.



Since **Stem Industries Pvt. Ltd.** reserves the right to modify this policy at any moment, you should check back whenever you visit our website.

7: Safety

We have taken the necessary technical and security precautions to protect your information from theft, misuse, or illegal disclosure or alteration. Data collection from our website takes place on a protected server. All financial data is input on a secure SSL website hosted by the Payment Gateway or the bank. All information sent between the bank and the gateways is transmitted in an encrypted format.

Encryption makes it difficult for hackers to decipher your information, but we cannot guarantee complete safety. It is highly advised that you not provide complete credit card or debit card data to us in non-encrypted electronic communications. You are strongly discouraged from entering your debit or credit card information or financial data anywhere other than your bank's Payment Gateways page, including any websites or email addresses listed on that page. We have established appropriate physical, technological, and operational protections to prevent unauthorized access, preserve data accuracy, and ensure the correct use of your information. To protect your privacy and comply with our security policies, we may sometimes need verification of identification before we may provide personal information. It would help if you took precautions to prevent others from gaining access to your password or computer.

8. Safety and Security Tips

A. Protect your passwords.

- Passwords should be kept secret at all times. If you give out your password to anybody, they can get into your account.
- Passwords should be between 6 and 15 characters long and include a mix of letters, numbers, and special characters. Do not include easily-obtained information such as dictionary terms, your name, email address, or other identifying information. Your account is more secure if you change your password often.
- You should not use the same password for more than one account.
- Always log out of an account before closing the browser window while using a shared computer or terminal.



B. Ensure the safety of your computer:

- Emails that seem legitimate but are spam may be harmful. These viruses covertly insert destructive code onto your computer, giving hackers access to sensitive data such as your login credentials for various online accounts.

C. Tips to bear in mind:

- Always use the most recent versions of antivirus and spyware protection software.
- Put up a firewall to prevent hackers from getting into your account.
- Any unsolicited email (spam) that asks you to click on a link or download an attachment should be avoided at all costs.

9. Terms of Use, Notices, and Revisions

This notice, our Terms of Use, and the laws of India will govern your access to our site and any issue concerning privacy, including the limits of damages that we may provide you, how we will resolve disputes when they arise, and how binding the results of any legal proceedings will be.

Please let us know in detail if you have any privacy-related issues with our website, and we will do our best to address them. You should visit our website periodically to view the most up-to-date version of our Privacy Policy and Terms of Service since both are subject to change as our company evolves. All information we currently hold on you and your account is subject to our current Privacy Policy unless explicitly indicated differently.

TERMS & CONDITIONS

(<https://mindsetshop.in/>) is owned and operated by Stem industries Pvt Ltd. a company incorporated under the laws of India and having its office at 129 D. Old Court Building, Karamadai Road, Mettupalayam - 641301, Tamil Nadu, India

This is a commercial/business site that only authorized users may view. The following terms and conditions ("Website Terms and Conditions") and any relevant laws govern your access to and use of the site. You agree to the Website Terms and Conditions without restriction or qualification by accessing and viewing this site. Do not use this site if you do not accept all of the following Terms & Conditions.



We acknowledge that we may, at any time and without prior notice, make changes to these Website Terms and Conditions in our sole discretion and that you agree to be bound by such changes.

This site has two primary target audiences: unless otherwise noted, both the general public and academics.

- Steam Distributor (SD)
- Customers

The "Stem Distributor agreement" binds Stem distributors, whereas the "Customer Agreement" binds Stem customers. Each site section devoted to one of these types will include a notice of the applicable agreements. You must read the relevant agreement and adhere to its terms if you fit into any of these groups.

With an office in Coimbatore, India, we maintain this site to better serve the demographics above inside the Indian subcontinent. Anyone who chooses to use this website from outside India does so at their own risk and is responsible for compliance with the laws of their region.

Neither Cosmetics nor Medical Advice:

Any products, information, services, and other content made available on or through this site, including, but not limited to, any products, information, services, and other content made available on or through any Linked Site, are provided for informational purposes only and should not be used as a substitute for advice from your hairstylist, dermatologist, or other healthcare professional ("Cosmetics Professional").

Information on goods and therapies, among other things, is typically presented on this site and Linked Sites in a consolidated or summarized style. It's not meant to replace recommendations from your cosmetics expert or details provided on the packaging or label of any product. In no way does this website provide any medical advice, suggestion, or opinion.

Return Policy

Product Return Procedure: Products may be returned to the company within 30 days after purchase with a Customer Order Receipt, Product Return Form, and the original invoice. If a



Stem Distributor returns an item because it doesn't meet their expectations, Stem will issue either a credit note (that can be used to purchase the same product again or one with the same value and BV Value) or a cash refund. A cash refund will be granted without delay if the value of the returned product is less than or equal to Rs. 1000/- and we detect the tax amount paid for the p. If the total is more than Rs. 1000, however, the funds will be deposited into the Distributor's official bank account.

Product Return - Other guidelines/notes: If a Stem Distributor returns an invoiced product or a free product acquired under an offer, they may choose to have the item(s) replaced with the same item(s) or an item(s) of equal or more value, so long as the terms of the offer are not changed.

Condition	Period	Payment Saleable Product
Saleable Product	As long as the invoice is paid within 30 days. After 30 days, if no invoice was sent	Cost to Distributor Retailer Costs There will be fewer taxes
Unsaleable	At any time within 30 days of purchase, invoice or no	Taxes subtracted from the Distributor's Price
Invoice Cancellation	Within 24 hours of invoice generation, customers may request a refund by submitting a written request to their local branch, warehouse, or distribution center (for online customers, this means emailing a request to info@mindsetshop.in).	

Product Return Conditions:

- The Distributor should send products back to Stem SDC/MSDC or a branch.
- The return window begins on the invoice date and ends on the day the product is received at the Stem SDC/MSDC or Branch.



- The term "condition" describes how the Stem Distributor received the returned product. The Returns executive at the Stem SDC/MSDC or Branch will determine if the product is "marketable" or "unmarketable," respectively.
- Products returned by the 25th of each month will have their PV/BV adjusted the following month. The account being returned will have the total PV/BV of all goods being returned subtracted from it.
- Regarding business instruments, the return policy does not apply if the packaging has been opened.
- The sum of all returns must not exceed the amount shown on the invoice.
- When we talk about "taxes," we're referring to anything from state to federal taxes to value-added taxes.
- Unopened and factory-sealed items are considered saleable.
- Products that have been partly used cannot be resold (25 percent of the total).

Do's of Distributor:

- Direct sellers must always have identification on them and must get permission to visit a customer's home before showing up there.
- Truthfully identify oneself, the direct selling business, the nature of the products or services provided, and the goal of the solicitation at the outset of any sales pitch, regardless of whether or not the potential customer asks for this information.
- Provide a potential customer with full and correct information about your products and services, including pricing, credit conditions, payment terms, return policies, guarantee details, and after-sale support.
- Give the customer/prospect the following details at the moment of purchase:
 - a) Direct seller's and direct selling organization's full legal name, physical address, registration or enrollment number, evidence of seller's or enrollee's identification, and contact information.
 - b) A detailed outline of what will be provided.



c) Make sure the customer understands the company's return policy for items before making a purchase.

d) The order date, the due amount, and a bill or receipt.

e) Date and location of sample review and product shipment.

f) Details on how to get a refund if the order is canceled and the merchandise is returned in resalable conditions.

g) Specifics on how complaints are addressed

- A direct seller must maintain financial records in the required format, including product and sale information, tax and amount sold, and any other information required by law.

Don'ts:

- Engage in commercial activities that are misleading, dishonest, or unjust.
- Misrepresent the actual or future sales, profits, and benefits of Direct Selling, or engage in unfair or deceptive recruitment methods with any prospective direct seller.
- Make any untrue or unverifiable claims about the company's products or services to a potential direct salesperson.
- Do not misrepresent or intentionally mislead a potential direct seller about the benefits of direct selling.
- Falsely and/or misleadingly depict any aspect of the Direct Selling operation (including, but not limited to, the compensation structure and agreement between the Direct Selling business and the Direct Seller) or the products and/or services being offered by such Direct Seller.
- Demand or incentivize excessively big purchases from distributors recruited by the original Distributor.
- Distribute to potential and/or current direct sellers inside and outside the parent Direct Selling Entity any literature and/or training material not confined to collateral supplied by the parent Direct Selling Entity



- Demand that current or potential direct sellers pay for all promotional materials, including manuals, training videos, and sales demo tools.

Terms and conditions

Those who are citizens of India and would like to become Independent Direct Selling Distributors for the company must agree to the following business terms.

From now on, referred to as "The Company," "Stem Industries Pvt. Ltd."

- I acknowledge that I am of legal age to form a binding contract (i.e., 18 years or older) and that, as an Independent Distributor, I am free to make all decisions about my business without interference from the firm.
- I'm aware that the direct selling industry is not a company that requires capital outlay on the part of its participants. The only way to earn money in the direct sales industry is to actually sell things to customers, preferably by word of mouth. The amount of money earned is directly proportional to the amount of product sold, individually and collectively. There will be no simple or fast cash. The success of my direct sales firm is directly proportional to the amount of work I put into it. As a wholesaler, I won't be selling this item in stores. As I fully understand the nature of the direct sales industry, I am eager to join it.
- All federal, state, and local taxes, as well as any fees or fines levied by the government or any regulatory body in India, are my responsibility.
- There are no start-up costs associated with this role, no compensation for new direct sales reps, and no minimums on quantity or value of purchases necessary to take part.
- I understand that as an independent distributor, my main responsibility is to sell the company's goods and services to end users who are not also distributors in the nation of INDIA.
- If a state passes legislation controlling business opportunities, the allowable distributor purchases will be adjusted automatically to meet the exemption criteria.



- I understand that if I don't follow the company-mandated guidelines while presenting the company's products/services, business opportunity system, and distributor position to prospects, the company will terminate my distributor status without any notice.
- The company reserves the right to amend, revise, institute, alter, or modify changes, including but not limited to prices, literature, policies, these terms and conditions, policies and procedures, and the business & marketing plan, to maintain a viable business in the company and to comply with changes in national, state, or local laws in economic conditions in the country - INDIA. Once updated information is posted on the company's website or other official publications, it is binding on all parties. Distributors accept being legally obligated by these modifications.
- No federal, state, or other governmental regulatory agency ever evaluates, certifies, or approves any product, compensation plan, or business. I will not represent otherwise to anybody.
- I understand that my status as a distributor may be passed down via a will, but it cannot be assigned or transferred during my lifetime without the explicit agreement of the company.
- Upon the company's reception and acceptance of this agreement at its principal place(s) of business in Mettupalayam, it will become effective.
- Except for materials given by the firm or authorized in writing by the company, I will not advertise my distributor business or use the company name or the trade names, logos, sales materials, trademarks, or service marks of the company. I know it is illegal to make unauthorized copies of copyrighted content or to use someone else's brand without permission.
- I am accountable for the success of the distributors I sponsor for this opportunity and the members of my commissionable downline. To keep my commissionable downline informed and motivated, I pledge to keep in regular touch with them at least once a month via in-person meetings, phone calls, emails, and letters.
- I will not make any claims that the company's goods diagnose, treat, or prevent illness, or any other negative, inaccurate, or misleading claims regarding the company, my position as a distributor, or the company's products.



- It is against corporate policy for me to promote my business by showing out my commission checks, creating revenue estimates, or using earnings claims from satisfied customers to recruit new distributors. As a distributor, I promise to always act with kindness, fairness, and integrity toward my customers and colleagues.
- The laws of India shall apply to this agreement. Each party submits to the exclusive jurisdiction of the courts in Coimbatore for the resolution of any claim, dispute, or disagreement that may arise between them. Coimbatore, India, shall have exclusive jurisdiction over any disputes arising from or relating to this agreement.
- According to the business & marketing plan, the company will reward the distributor with commissions and incentives for orders placed by the distributor and their sales organization for the sale of items to the end user (as opposed to the sales and supply chain partners).
- The company has the right to approve or deny any independent distributor application or product order at its sole discretion. The decision to refuse service rests exclusively with the company. Neither the acceptance nor the denial of any such offer shall give rise to any claim against the company.
- Pricing, publications, policies, these terms and conditions, policies and procedures, and the business & marketing plan are all examples of things that may be subject to revision, amendment, institution, alteration, or modification by the. Upon their appearance on the company's website or other official company publications, such changes take effect and are binding on all parties. The independent distributor accepts these alterations as valid and binding.
- Fire, flood, earthquake, storms, power outages, labor trouble, equipment failure, supplier issues, pandemic viruses, and other challenges that may hinder performance according to this agreement are not the responsibility of the company and are considered actions beyond its control.
- Suppose a distributor or third party sustains bodily damage as a result of using or misusing any product advertised by the company. In that case, the company will not be held liable in any way.



- Upon receiving information or significant proof that a distributor has violated any term and condition of this agreement or has otherwise behaved unlawfully or unethically, the company may immediately terminate this agreement.
- As an independent distributor, I understand that the firm has a 30-day return policy and am familiar with the necessary steps to initiate a refund. I shall employ the same when necessary for myself or my clients.
- As a distributor, I have read the company's grievance redressed policy and agree to apply it if and when necessary.
- As an independent distributor, I understand and intend to exercise my right to cancel the agreement with the company within 30 days.
- Suppose a distributor wants to sell or offer for sale any product or service of a direct selling entity, even via an online marketplace. In that case, they must have written permission from the appropriate direct selling entity beforehand.