

# ZARELVA

## DISCLAIMER

FRAUD INTELLIGENCE & RISK ARCHITECTURE

### Disclaimer

Limitations and qualifications on Zarelva's services and website content

Effective Date	31 March 2026
Jurisdiction	India — Courts of Bengaluru, Karnataka
Governing Law	Information Technology Act 2000 & Indian Contract Act 1872
Entity	Zarelva, operated by Gururaj GJ
Registration	UDYAM-KR-03-0675917 (MSME — Micro Enterprise)
Contact	hello@zarelva.com   zarelva.com
Version	v1.0

This Disclaimer explains the nature, limitations, and legal qualifications of Zarelva's website content and consulting services. Reading this document will help you understand what Zarelva's work is and is not, and the extent of our responsibility for outcomes. If you have questions, please contact [hello@zarelva.com](mailto:hello@zarelva.com) before engaging our services.

## 01 NATURE OF ZARELVA'S SERVICES

Zarelva provides fraud intelligence and risk architecture consulting. Our work is advisory in nature. This means:

- Deliverables represent Zarelva's professional judgment and recommendations, not guarantees of outcome.
- Recommendations are based on information provided by clients. The quality and completeness of outputs depend directly on the quality and completeness of the information provided.
- Implementation of recommendations is the sole responsibility of the client. Zarelva does not implement controls, modify systems, or execute operational changes unless explicitly agreed in writing.
- Our assessments represent a point-in-time view. Fraud landscapes evolve rapidly; assessments may become outdated as platform conditions or threat vectors change.

## 02 NOT LEGAL OR REGULATORY ADVICE

Zarelva is a fraud intelligence consultancy. Our services do not constitute, and should not be relied upon as:

- Legal advice of any kind — including advice on regulatory compliance, liability, or enforcement risk.
- Regulatory compliance certification or sign-off. Zarelva's reports and frameworks are not endorsed by the Reserve Bank of India, SEBI, NPCI, or any other regulatory authority.
- Audit services within the meaning of any auditing standard.
- Financial advice or investment guidance.

Clients should seek independent legal and regulatory counsel for all compliance decisions. Zarelva's recommendations may inform but do not substitute for formal legal, compliance, or audit processes.

## 03 WEBSITE CONTENT DISCLAIMER

### 3.1 Accuracy and Currency

Zarelva takes reasonable care to ensure that information on [zarelva.com](http://zarelva.com) is accurate and current. However, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability of the information on the Website. Information may be updated without notice.

### 3.2 Framework and Tool Outputs

The Fraud Intelligence Framework, Live Risk Engine, Fraud Exposure Assessment, and other tools available on [zarelva.com](http://zarelva.com) are provided for indicative and educational purposes. Outputs from these tools:

- Are not a substitute for a full engagement with Zarelva.
- Are generated based on generalised models and the information you provide.
- Should not be used as the sole basis for business, compliance, or legal decisions.
- May not reflect the specific nuances of your platform, jurisdiction, or regulatory environment.

### 3.3 Third-Party Content and Links

[zarelva.com](http://zarelva.com) contains links to third-party websites, tools, and resources. These links are provided for convenience only. Zarelva has no control over the content, availability, or accuracy of third-party sites. Inclusion of a link does not constitute endorsement of the linked content or provider.

## 04 LIMITATION OF LIABILITY

To the fullest extent permitted by applicable law, Zarelva and its proprietor (Gururaj GJ) exclude all liability for:

- **Indirect losses:** Loss of profits, revenue, contracts, anticipated savings, data, goodwill, or business opportunity arising from use of the Website or engagement of services.
- **Consequential losses:** Any losses that arise as a consequence of a primary loss, whether foreseeable or not.
- **Third-party actions:** Losses arising from actions of third parties, including fraud actors, regulators, or competitors.
- **Delayed detection:** Losses from fraud incidents or regulatory actions that occur or continue despite the implementation of Zarelva's recommendations.
- **Force majeure:** Losses arising from circumstances beyond Zarelva's reasonable control, including natural disasters, cyberattacks, or regulatory changes.
- **Website downtime:** Losses arising from the Website being unavailable, inaccessible, or delivering erroneous results.

Where liability cannot be excluded by law, Zarelva's total aggregate liability to any person is limited to the greater of: (a) the fees paid by that person to Zarelva in the 12 months preceding the claim, or (b) INR 5,000.

05

## NO GUARANTEE OF OUTCOMES

Zarelva does not warrant or guarantee:

- That implementing our recommendations will eliminate fraud losses or prevent future fraud incidents.
- That your platform will pass any regulatory examination or audit following an engagement.
- That our risk scores, exposure estimates, or loss projections will match actual outcomes.
- That the fraud patterns or attack vectors we identify represent an exhaustive or complete picture of your exposure.

Our loss estimates and exposure scores are intelligence-based approximations designed to support prioritisation decisions. They are not actuarial calculations and carry inherent uncertainty.

06

## SPECIFIC DISCLAIMERS — AI AND EMERGING TECHNOLOGY

Zarelva's frameworks and outputs reference artificial intelligence, machine learning, and autonomous agent systems. In this context:

- We do not develop, deploy, certify, or audit AI systems. Our work is limited to advising on the fraud and governance risks associated with AI-assisted decisions.
- References to EU AI Act, RBI guidelines, or other regulatory frameworks are informational only. We do not provide legal opinions on compliance.
- AI-era fraud patterns evolve rapidly. Assessments are valid as of the date of delivery and may require updating as threat landscapes change.

07

## PROFESSIONAL STANDARDS AND INDEPENDENCE

Zarelva operates as an independent consultancy. We have no financial relationship with any fraud detection vendor, software provider, or platform that would create a conflict of interest in our recommendations. Where Zarelva recommends a third-party tool or provider, this represents our independent professional judgment based on experience.

08

## INDEMNIFICATION

You agree to indemnify and hold harmless Zarelva, its proprietor, and any subcontractors from and against any claims, damages, losses, and expenses (including reasonable legal fees) arising from:

- Your violation of these Terms, the Privacy Policy, or any applicable law.
- Your use of the Website in a manner not authorised by these Terms.
- False or misleading information you provide to Zarelva in connection with an engagement.
- Any third-party claims arising from your use of Zarelva's deliverables in a manner inconsistent with the licence granted.

09

## GOVERNING LAW

This Disclaimer is governed by the laws of India. Disputes arising under or related to this Disclaimer shall be subject to the exclusive jurisdiction of the courts of Bengaluru, Karnataka, India.

10

## CONTACT

For questions about this Disclaimer or to report concerns about content on zarelva.com:

Email	hello@zarelva.com
WhatsApp	+91 76768 37358
Website	https://zarelva.com
Address	Bengaluru, Karnataka, India