PERKS

Wallet Terms & Conditions

Effective 29 September 2026 · Operated by PERKS · Contact: perk.headquarters@gmail.com

These Terms apply to customers using the PERKS Wallet app.

1. Scope

These Wallet Terms & Conditions ("Terms") apply to customers using the PERKS Wallet to store and use digital loyalty cards, stamps, rewards, offers, reviews and related features (the "Wallet"). By creating a Wallet account you agree to these Terms, the PERKS Privacy Policy and the PERKS Cookie Policy.

2. Your account

You must provide accurate information when creating your account and keep it up to date. You are responsible for keeping your sign-in method secure — whether that is a Google account, a phone number and one-time code, or a device passkey — and for all activity under your account. Tell us immediately if you suspect unauthorised access.

You may close your account at any time from the Profile section. Closing your account removes your access to your loyalty cards; see the Privacy Policy for how long certain records are retained afterward.

3. Loyalty cards, stamps and rewards

Each participating merchant sets its own stamp requirement, reward, minimum-purchase conditions, expiry period and redemption rules for its loyalty program. PERKS provides the technology that records and displays these; PERKS does not set a merchant's reward terms and does not guarantee that a merchant will honour a reward outside its own published conditions.

A stamp or reward shown in your Wallet reflects what our servers have recorded as of that moment. In rare cases — for example a card reset by the merchant, a corrected error, or a fraud finding — a merchant may adjust a card's stamp count; where this happens for a reason other than your own redemption, we will show the updated state in your Wallet.

4. Audio Tap and QR scanning

PERKS may use your device's microphone (Audio Tap) or camera (QR scanning) to identify a loyalty interaction with a merchant terminal. These features run locally on your device: Audio Tap listens for a short tone sequence and does not record audio, and QR scanning reads a code from the camera view without storing camera frames or accessing your photo library. A successful scan or tap does not by itself override the merchant's own eligibility checks or staff approval where the merchant has enabled an approval step — a merchant may decline to grant a stamp for a specific interaction, for example where they believe it does not meet their program's conditions.

5. Reviews

Where a merchant enables reviews, you may submit a star rating and written feedback about your experience with that merchant. Reviews must be honest, based on a genuine experience, and must not contain unlawful, defamatory, fraudulent, abusive content or another person's confidential or personal information. We may remove a review that breaches this. Some merchants offer a bonus stamp for a review, subject to that merchant's own settings (for example, first review only, or every review) and to your Wallet profile being complete — see the merchant's in-app messaging for specifics.

6. Purchases at merchants

PERKS is a loyalty and engagement platform. Any purchase of goods or services you make at a merchant is a transaction between you and that merchant; PERKS is not a party to it unless we expressly provide a separate payment feature. The merchant's own pricing, refund and cancellation policies apply to that purchase.

7. Acceptable use

You agree not to:

- Attempt to falsify, replay or forge a stamp, reward, QR code or Audio Tap interaction.
- Access or attempt to access another customer's account or loyalty data.
- Use the Wallet for any unlawful, fraudulent, or abusive purpose.
- Interfere with or attempt to disrupt the Services' operation or security.

8. Suspension

We, or a merchant with respect to its own program, may restrict or withhold a loyalty benefit or feature where reasonably necessary to prevent fraud or abuse, to enforce program rules, or to comply with law. We will act proportionately and, where practical, tell you why.

9. Availability and changes

We aim to keep the Wallet available and reliable but do not guarantee uninterrupted access, and features may change, be added or be withdrawn over time as the product evolves. We will use reasonable efforts to preserve your recorded stamps and rewards through any such change.

10. Liability

To the extent permitted by law, PERKS provides the Wallet on an "as is" and "as available" basis and is not liable for a merchant's failure to honour its own loyalty program terms, for losses arising from your failure to keep your account secure, or for indirect or consequential losses arising from use of the Wallet. Nothing in these Terms limits liability that cannot lawfully be limited, including in cases of fraud or wilful misconduct.

11. Privacy and cookies

Personal data is handled under the PERKS Privacy Policy. Cookies and similar technologies are described in the PERKS Cookie Policy. Both are available in the Wallet's Profile section and at the links accompanying these Terms.

12. Governing law

These Terms are governed by the laws of India, and the courts at the location of PERKS' registered office shall have exclusive jurisdiction, subject to any mandatory consumer-protection rules that apply regardless of choice of law.

13. Changes and acceptance

We may update these Terms from time to time; material changes will be highlighted in-app. Continued use of the Wallet after a change takes effect constitutes your acceptance of the revised Terms.

This document is a practical, product-accurate policy drafted to reflect how PERKS actually works today. It is provided for operational and informational purposes and is not a substitute for legal advice. It should be reviewed and adapted by qualified Indian legal counsel — with reference to the Digital Personal Data Protection Act, 2023, the Information Technology Act, 2000 and its rules, and any sector-specific requirements — before being relied upon as a final, binding legal document.