

Disclaimer + Terms & conditions for Nivisha Chat bot

Disclaimer:

Responses generated by Nivisha are AI-driven, may contain inaccuracies, and do not constitute investment advice , personalized recommendations, stock tips, buy/sell calls, or research analysis.

Terms & Conditions:

Nivisha is an AI-powered virtual assistant made available on the Platform by WealthTick to assist Users with general financial and product-related, and platform-related assistance. Responses generated by Nivisha are automated and may rely on machine learning models, third-party technologies, publicly available information, and external data sources.

i) Information provided by Nivisha is for informational and educational purposes only and shall not be construed as investment advice, research recommendations, legal advice, tax advice, financial advice, or any other professional advisory service under applicable laws, including SEBI regulations. Users are advised to independently verify all information and consult qualified professionals before making financial or investment decisions.

ii) While WealthTick endeavors to improve the accuracy and reliability of Nivisha, AI-generated responses may occasionally contain inaccuracies, incomplete information, delays, outdated information, or unintended outputs. WealthTick does not guarantee the accuracy, completeness, reliability, suitability, or availability of any response generated through Nivisha.

iii) Certain responses generated by Nivisha may rely upon third-party market data, broker APIs, publicly available information, external AI technologies, or other external sources. Such information may be delayed, incomplete, or unavailable due to technical or third-party limitations. WealthTick does not independently verify all such information and shall not be responsible for any inaccuracies, delays, omissions, or interruptions in such data or services.

iv) Users acknowledge that any reliance placed upon information or responses generated by Nivisha shall be strictly at their own risk. Users are solely responsible for evaluating the merits and risks associated with the use of any information or content generated through the AI assistant.

v) Users shall not:

- attempt to manipulate, misuse, reverse engineer, disrupt, or interfere with the functioning of Nivisha or related systems;

- use Nivisha for any unlawful, misleading, abusive, fraudulent, defamatory, or malicious activities;
- upload, share, transmit, or disclose passwords, OTPs, trading credentials, API keys, confidential information, or sensitive financial information through the chatbot interface.

vi) Interactions with Nivisha may be recorded, monitored, stored, processed, and analysed by WealthTick and/or its associate entities for purposes including service improvement, analytics, AI model training, security, fraud prevention, compliance, dispute resolution, and enhancement of user experience, in accordance with the Privacy Policy and applicable laws.

vii) Investments in securities markets are subject to market risks. Past performance does not guarantee future results. Users are advised to read all related scheme documents, disclosures, and risk factors carefully before making investment decisions.

viii) Without prejudice to the general limitation of liability provisions under these Terms, WealthTick shall not be liable for any direct, indirect, incidental, consequential, special, punitive, or financial losses arising out of or relating to:

- use of or reliance upon responses generated by Nivisha;
- inaccuracies, omissions, delays, or errors in AI-generated content;
- interruptions, technical failures, downtime, or unavailability of the AI assistant services.

ix) Where a User has fetched portfolio data through the Account Aggregator framework, Nivisha may use such data to generate responses, insights, or portfolio analysis based on User prompts such as “Analyze My Portfolio” or similar requests, subject to the User’s consent and the Privacy Policy.

x) WealthTick reserves the right to modify, suspend, restrict, discontinue, or update Nivisha or any AI-enabled functionality at any time without prior notice.

xi) By accessing or using Nivisha, the User acknowledges that they have read, understood, and agreed to these AI Assistant provisions in addition to the other Terms applicable to the Platform.