

ALFATOR

Real estate marketplace for property sales, rentals, brokers, builders, and buyers,

These documents are essential:

1. Privacy Policy
2. Terms & Conditions

Since these are reusable legal drafts, we've prepared startup-friendly versions that can later be reviewed by a lawyer before publishing.

Privacy Policy (Website & Mobile App)

PRIVACY POLICY

Effective Date: [DD/MM/YYYY]

Welcome to our ALFATOR

We respect your privacy and are committed to protecting your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard information when you use our website, mobile application, and related services.

Information We Collect

Personal Information

- Full Name
- Email Address
- Mobile Number
- Address
- Government-issued identification documents (when required for verification).

Property Information

- Property details submitted by owners, agents, and builders
- Property photographs and videos
- Ownership and verification documents

Technical Information

- Device Information
- IP Address
- Browser Type
- Cookies and Usage Data

How We Use Information

We use collected information to:

- Provide real estate services
- Verify property listings
- Improve platform performance
- Process subscriptions and payments
- Prevent fraud and unauthorized activities
- Communicate updates and promotional offers

Sharing of Information

We may share information with:

- Buyers and Sellers
- Landlords and Tenants
- Real Estate Agents (if required / applicable)
- Builders and Developers
- Government Authorities when legally required
- Payment Gateway Providers

We do not sell personal information to third parties.

Data Security

We implement reasonable security measures to protect user data against unauthorised access, misuse, or disclosure.

Cookies

Our platform may use cookies to improve user experience, remember preferences, and analyse traffic.

User Rights

Users may:

- Request access to their information
- Correct inaccurate information
- Request deletion of their account
- Withdraw consent where applicable

Third-Party Links

Our platform may contain links to third-party websites. We are not responsible for their privacy practices.

Changes to Policy

ALFATOR reserves the right to update this Privacy Policy at any time.

Contact

Email: support@alfator.com

By using the platform, you consent to this Privacy Policy.

TERMS AND CONDITIONS

Effective Date: ____/____/____

By accessing the ALFATOR, users agree to the following terms:

User Eligibility

Users must be at least 18 years old and legally capable of entering contracts.

Platform Role

ALFATOR acts as a technology platform connecting buyers, sellers, landlords, tenants, agents, and builders.

ALFATOR is not the owner of listed properties unless expressly stated.

Listing Responsibilities

Property owners, builders, and agents shall:

- Provide accurate information
- Upload genuine property photographs
- Possess legal rights to advertise the property
- Comply with RERA and Other applicable laws

Prohibited Activities

Users shall not:

- Post false or misleading listings
- Upload unlawful content
- Impersonate another person
- Attempt to hack or disrupt platform operations

Verification Disclaimer

While ALFATOR may conduct verification checks, users should independently verify property documents before entering transactions.

Fees

Subscription fees, advertising charges, lead-generation fees, and other applicable charges shall be displayed separately.

All payments are non-refundable unless otherwise specified.

Intellectual Property

All trademarks, logos, designs, software, and content belong to ALFATOR .

Unauthorized reproduction is prohibited.

Limitation of Liability

ALFATOR shall not be liable for:

- Property disputes
- Misrepresentations by users
- Financial losses arising from transactions
- Delays in project completion by builders

Account Suspension

ALFATOR reserves the right to suspend or terminate accounts for violating platform policies.

Governing Law

These Terms shall be governed by the laws of India.

Jurisdiction shall lie exclusively with courts located in Karnataka and across India.

General Indemnity Clause

Property Owners, Sellers, Landlords, Builders, Agents, Hosts, Advertisers, and other Users agree to indemnify, defend, and hold harmless ALFATOR, its directors, officers, employees, affiliates, agents, and representatives from and against any claims, liabilities, damages, losses, penalties, costs, or expenses (including reasonable legal fees) arising out of:

- False, inaccurate, or misleading information;
- Fraudulent activities or forged documentation;
- Violation of applicable laws or regulations;
- Infringement of third-party rights;
- Disputes relating to ownership, possession, title, tenancy, approvals, or property transactions.

This indemnity of obligation shall survive termination of the relationship between the parties.

ANTI-CIRCUMVENTION CLAUSE

The Buyer, Seller, Property Owner, Landlord, Tenant, Agent, Builder, Developer, Host, and any other User acknowledge that introductions, leads, property details, contact information, site visits, negotiations, and business opportunities facilitated through ALFATOR are proprietary business opportunities generated through the efforts and resources of ALFATOR.

Accordingly, Users agree that they shall not, directly or indirectly:

- Bypass, circumvent, avoid, or attempt to avoid ALFATOR for the purpose of completing any transaction introduced through the Platform;
- Enter any direct or indirect transaction with any party introduced by ALFATOR without paying the applicable service charges, brokerage, subscription fees, or other agreed charges;
- Use contact information, property details, or leads obtained through ALFATOR to complete transactions outside the Platform with the intention of avoiding payment of applicable fees.

If a Buyer, Seller, Owner, Agent, Builder, Tenant, or any other User completes a transaction, enters into negotiations, executes any agreement, pays or receives any consideration, or otherwise benefits from a lead or introduction generated through ALFATOR within a period of **twelve (12) months** from the date of introduction, the applicable service charges and fees payable to ALFATOR shall remain due and payable in full.

ALFATOR reserves the right to recover unpaid fees, damages, legal costs, and other expenses arising from any attempt to circumvent or bypass the Platform.

This Clause shall survive termination of the User's account, subscription, or relationship with ALFATOR .

REFUND AND CANCELLATION POLICY

Effective Date: [DD/MM/YYYY]

ALFATOR offers digital services including property listings, premium advertisements, subscription plans, lead generation, and promotional services.

Cancellation

Users may cancel subscriptions at any time through their account dashboard or by contacting customer support.

Cancellation shall stop future renewals but shall not affect services already delivered.

Refund Eligibility

Refunds may be granted only under the following circumstances:

- Duplicate payment made by the customer.
- Technical failure resulting in non-activation of purchased services.
- Incorrect charges caused by system error.

Non-Refundable Services

The following are non-refundable:

- Property listing fees.
- Featured listing promotions.
- Premium subscription plans.
- Lead generation services once leads have been delivered.
- Advertising campaigns have already been initiated.

Refund Processing

Approved refunds shall be processed within 7–15 business days through the original payment method.

Fraud Prevention

ALFATOR reserves the right to reject refund requests arising from abuse, manipulation, or fraudulent activity.

Contact

Email:

Phone: _____

ALFATOR

LEGAL DOCUMENTATION

PUBLIC WEBSITE DOCUMENTS

1. Privacy Policy

This policy explains what customer information ALFATOR collects and how it is used. It also informs users about their privacy rights and data protection measures.

2. Terms & Conditions

These are the rules users must follow while using the Platform. They define the rights, responsibilities, and limitations of both users and ALFATOR.

3. Cookie Policy

This policy explains how cookies are used to improve website performance and user experience. Users can also learn how to manage or disable cookies.

4. Refund & Cancellation Policy

This document explains when customers are eligible for refunds and how cancellations are processed. It helps ensure transparency in all paid services.

5. RERA Compliance Policy

This policy ensures that all property advertisements comply with applicable RERA regulations. It promotes transparency and protects customers from misleading information.

INTERNAL BUSINESS DOCUMENTS

6. Property Listing Agreement

This agreement authorizes ALFATOR to publish and promote property listings. It also defines the responsibilities of property owners.

7. Rental Listing Agreement

This agreement governs the advertisement for rental properties on the Platform. It ensures landlords disclose accurate rental terms and property details.

8. Builder Listing Agreement

This agreement allows builders to market projects through ALFATOR. Builders must provide valid approvals and guarantee the authenticity of project information.

9. Real Estate Agent Registration Agreement

This agreement outlines the rules and responsibilities of agents using the Platform. It ensures ethical conduct and professional behavior.

10. Lead Purchase Agreement

This document defines how customer leads may be used by subscribers. It prohibits lead resale, misuse, or unauthorized sharing.

11. Subscription Plan Terms

This document explains subscription benefits, pricing, payment terms, and renewal conditions. It helps customers understand the services included in each plan.

12. KYC Verification Policy

This policy explains the identity verification requirements for users, agents, and builders. Verification helps improve trust and reduce fraudulent activities.

13. Data Retention & Protection Policy

This policy explains how customer information is stored, protected, and retained. It also outlines the process for deleting personal data when requested.

INVESTOR & CORPORATE DOCUMENTS

14. Founders Agreement

This agreement defines the roles, responsibilities, ownership, and decision-making rights of company founders. It helps prevent future disputes among founders.

15. Shareholders Agreement

This document establishes the rights and obligations of shareholders. It governs share transfers, voting rights, and investment terms.

16. Employee NDA (Non-Disclosure Agreement)

This agreement requires employees to keep company and customer information confidential. It protects sensitive business information from unauthorized disclosure.

17. Employment Agreement

This agreement defines employee duties, compensation, benefits, and employment conditions. It establishes a clear relationship between the company and employees.

18. Vendor Agreement

This agreement governs the relationship between ALFATOR and third-party service providers. It defines deliverables, payment terms, and performance expectations.

19. Marketing Partner Agreement

This agreement regulates relationships with advertising and marketing partners. It ensures promotional activities comply with company policies and legal requirements.

20. Intellectual Property & Trademark Records

These records protect ALFATOR 's brand name, logo, software, and creative assets. Proper registration helps prevent unauthorized use by competitors.

NOTE

These documents collectively establish ALFATOR 's legal, operational, and compliance framework. They protect customers, strengthen investor confidence, and support sustainable business growth.

PUBLIC LAUNCH, INVESTOR ONBOARDING, REVENUE GENERATION & CUSTOMER ACQUISITION READINESS

ALFATOR ensures compliance with all applicable laws, regulations, and industry standards governing digital platforms, consumer protection, data privacy, and real estate services.

The Company reserves the right to modify, suspend, or discontinue any service, subscription plan, promotional campaign, or business activity to comply with regulatory requirements or business objectives.

Users acknowledge that ALFATOR may introduce new products, revenue models, subscription plans, advertising services, and customer acquisition initiatives from time to time, subject to applicable laws and Platform policies.

All business activities shall be conducted transparently and in accordance with applicable Indian jurisdiction laws.

ALFATOR – Product & Service Policies

1. Property Verification Policy

Objective

To ensure that all properties listed on ALFATOR are genuine, legally compliant, and trustworthy.

Policy Guidelines

- Every property submitted for listing shall undergo a verification process before receiving the “ALFATOR Verified” badge.
- Property owners, agents, or builders must provide:

- Government-issued identity proof.
 - Ownership documents or authorization letters.
 - Property photographs and location details.
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- ALFATOR reserves the right to conduct physical site inspections where necessary.
 - Any listing containing misleading, false, or incomplete information shall be rejected or removed immediately.
 - Verified status may be revoked if discrepancies or legal disputes are discovered.
 - ALFATOR reserves the right to request additional documents at any stage.

Benefits

- Reduces fraudulent listings.
- Build customer trust.
- Improves lead quality and conversion rates.

2. WhatsApp Integration Policy

Objective

To provide instant communication between buyers, sellers, agents, and customer support.

Policy Guidelines

- All inquiries generated through the platform may be routed through official WhatsApp Business accounts.
- Users consent to receiving property updates, notifications, and promotional messages upon registration.
- Communication records may be maintained for service quality and dispute resolution purposes.
- Users may opt out of promotional communications at any time.
- Spam, abusive behavior, and unsolicited marketing through platform-generated contacts are strictly prohibited.

Features

- One-click WhatsApp inquiry.

- Instant property sharing.
- Automated inquiry acknowledgements.
- Lead tracking and follow-up reminders.

3. AI Property Recommendation Policy

Objective

To enhance user experience by recommending suitable properties based on customer preferences.

Policy Guidelines

- Recommendations shall be generated using user preferences, search history, budget, location, and browsing behavior.
- AI recommendations are intended solely as decision-support tools and shall not constitute investment advice.
- Users retain full responsibility for final purchase, rental, or investment decisions.
- Recommendation algorithms shall be periodically reviewed for accuracy and fairness.

Features

- Personalized property suggestions.
- Similar property recommendations.
- Budget-based recommendations.
- Location of intelligence.

4. Virtual Tours Policy

Objective

To provide immersive digital property viewing experiences.

Policy Guidelines

- Builders, owners, and agents may upload 360-degree walkthroughs, videos, and virtual tours.
- All virtual content must accurately represent the actual property condition.

- Misrepresentation through edited or misleading visual content is prohibited.
- ALFATOR reserves the right to remove inaccurate or deceptive virtual content.

Features

- 360° walkthroughs.
- Video tours.
- Interactive floor plans.
- Remote property inspection.

5. Loan Assistance Policy

Objective

To facilitate property financing through banking and financial institution partnerships.

Policy Guidelines

- ALFATOR may partner with banks, NBFCs, and housing finance companies.
- Loan eligibility and approval shall remain solely at the discretion of partner institutions.
- ALFATOR shall act only as a facilitator and shall not guarantee loan approval.
- Users must independently review loan terms, interest rates, and repayment obligations.

Services

- Home loan assistance.
- Pre-approved loan eligibility checks.
- EMI estimation.
- Documentation support.

6. Legal Documentation Policy

Objective

To provide legal support and documentation assistance for property transactions.

Policy Guidelines

- ALFATOR may collaborate with qualified legal professionals and advocates.
- Legal services may include:
 - Title verification.
 - Sale agreement drafting.
 - Registration support.
 - Due to diligence.
- Legal opinions provided by external professionals shall remain in their independent responsibility.
- Users are advised to seek independent legal advice for high-value transactions.

Benefits

- Reduced legal risk.
- Faster transaction processing.
- Enhanced transparency.

7. Property Valuation Tool Policy

Objective

To provide estimated market values for listed properties.

Policy Guidelines

- Property valuations shall be based on available market data, comparable sales, locality trends, and property characteristics.
- Valuations are indicative estimates only and shall not be treated as official valuations.
- Actual transaction values may vary due to market conditions, negotiations, and legal factors.
- ALFATOR shall not be liable for investment decisions made solely based on valuation estimates.

Factors Considered

- Location.
- Property type.

- Area and dimensions.
- Market trends.
- Nearby amenities.
- Historical transaction data.

Disclaimer

The Property Valuation Tool is intended for informational purposes only.