

Mount Carmel School

Terms of Service

Privacy Policy

Mount Carmel School respects and protects the privacy of the individuals that access the information and use the services brought through them. Individually identifiable information about you is not willfully disclosed to any third party without first receiving your permission, as covered in this Privacy Policy. This Privacy Policy describes Mount Carmel School 's treatment of personally identifiable information that Mount Carmel School collects when you are on the Mount Carmel School 's website.

Terms of Use

These Terms of Use inform you how we collect, use, and disclose personally identifiable information that you provide via this web site. Please be sure to read the entire Terms of Use before using or submitting information to this site.

Your Consent

By using this site, you agree with these Terms of Use. Whenever you submit information via this site, you consent to the collection, use, and disclosure of that information in accordance with these Terms of Use.

Use of Cookies

By continuing to use this website you agree to the use of some Cookies, more detail can be found below:

- **What are cookies?**

'Cookies' are small text files that are stored by the browser on your computer or mobile phone. Some cookies provide meaningful reports about a website's visitors.

Cookies are used by almost all websites, for a variety of purposes:

- Analysis of visitor behaviour (known as 'analytics')
- To personalise pages and remember visitor preferences.
- To manage shopping carts in online stores

For more information, please take a look at this site;

<http://www.whatarecookies.com/>

- **How does www.mountcarmeldelhi.com use cookies?**

This website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies to help us analyze how visitors use the site in the aggregate. It does not collect personally identifiable information, and does not track

your movements between different websites. Google Analytics allows us to see which areas of the site are most popular, so that we can tailor our content and messages appropriately.

As Mount Carmel School does not use cookies to store or collect personal information, our use of cookies therefore does not impact on your privacy. However, The Personal Data (Protection) Bill 2013 require website users to consent to the storage of access to cookies (unless they are strictly necessary to enable us to provide you with any service you have requested). By using the Mount Carmel School website and online services you agree that we may place the cookies mentioned above on your PC.

- **How do I turn cookies off?**

If you wish to change your cookie setting, all modern browsers will allow you to do this – the cookie settings will usually be found in the 'options' or 'preferences' menu of your browser.

[Cookie settings in Internet Explorer](#)

[Cookie settings in Firefox](#)

[Cookie settings in Chrome](#)

[Cookie settings in Safari](#)

However, in order to turn off the tracking cookies (Google Analytics), please go to

<http://tools.google.com/dlpage/gaoptout>.

Active Information Collection

Like many web sites, this site actively collects information from its visitors both by asking you specific questions and by permitting you to communicate directly with us via e-mail and feedback forms. Some of the information that you submit may be personally identifiable information (that is, information that can be uniquely identified with you, such as your full name, address, e-mail address, phone number, and so on).

Some areas of this site may require you to submit information in order for you to benefit from the specified features (e.g. password-protected areas) or participate in a particular activity (such as a questionnaire). You will be informed at each information collection point what information is required and what information is optional. Please be aware, however, that if you decide not to provide that information, you may not be able to use some of the features of this website.

Passive Information Collection

As you navigate through a website, certain information can be passively collected (that is, gathered without your actively providing the information) using various technologies and means, such as cookies and navigational data collection.

A 'Cookie' is a bit of information that a website sends to your web browser that helps the site remember information about you and your preferences.

This site does not use cookies except for authentication: that is, cookies are used only for those visitors who choose to log in to the password-protected areas. These cookies only retain login information and expire after a period of inactivity.

'Navigational data' ('log files', 'server logs', and 'clickstream' data) are used for system management, to improve the content of the site, market research purposes, and to communicate information to visitors. This site uses navigational data.

Use and Disclosure of Information

Except as otherwise stated, we may use your information to improve the content of our site, to customise the site to your preferences, to communicate information to you (if you have requested it), for our education and research purposes, and for the purposes specified in these Terms of Use.

If you provide personally identifiable information to this site, we may combine such information with other actively collected information unless we specify otherwise at the point of collection. We will take reasonable measures to prevent personally identifiable information from being combined with passively collected information, unless you consent otherwise.

We may disclose your personally identifiable information to other Mount Carmel School affiliates worldwide that agree to treat it in accordance with these Terms of Use. In addition, we may disclose your personally identifiable information about you if required to do so in order to (a) comply with any valid legal process such as a search warrant, statute, or court order, or (b) if we find that your actions on our website violate the Terms of Service or any of our guidelines for specific services, or (c) to protect or defend our legal rights or property, the Mount Carmel School site, or our users; or (d) investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the security, integrity of the Mount Carmel School website/offerings..

Access and Correction

You can at any time correct your personal profile. To keep your personally identifiable information accurate, current, and complete, please contact us as specified below. We will take reasonable steps to update or correct personally identifiable information in our possession that you have previously submitted via this site.

Mount Carmel School does not collect any unique information about you (such as your name, email address, age, gender etc.) except when you specifically and knowingly provide such information on www.mountcarmeldelhi.com Mount Carmel School may, from time to time, send you e- mail and other communication to tell you about the various services, features, functionality and content offered by the out website or seek voluntary information from you.

Your consent and changes to the Privacy Policy

By using the website, www.mountcarmeldelhi.com, you consent to the collection and use of your information as we have outlined in this policy and to our Terms of Service. Mount Carmel School may decide to change, modify or amend this Privacy Policy from time to time. When we do, we will post those changes on this page so that you are always aware of the information we collect, how we use it, and under what

circumstances we disclose it. You are responsible for revisiting this page to review our Privacy Policy updates.

Online Privacy Policy Only

This online privacy policy applies only to information collected through our website and not to information collected offline.

Payment Gateway Disclaimer

Bill payments by you to MOUNT CARMEL SCHOOL may be made through an electronic and automated collection and remittance service (the "Payment Gateway") hosted through HDFC Bank. The Payment Gateway service is provided to you in order to facilitate access to view and pay your bills online. Mount Carmel School makes no representation of any kind, express or implied, as to the operation of the Payment Gateway. You expressly agree that your use of this online payment service is entirely at your own risk.

Limitation of Liability

1. MOUNT CARMEL SCHOOL has made this service available to you as a matter of convenience. MOUNT CARMEL SCHOOL expressly disclaims any claim or liability arising out of the provision of this service. You agree and acknowledge that you shall be solely responsible for your conduct and that MOUNT CARMEL SCHOOL reserves the right to terminate your rights to use the service immediately.
2. In no way shall MOUNT CARMEL SCHOOL, the Payment Service Providers or its affiliates be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to, damages for loss of profits, goodwill, data or other intangible losses arising out of or in connection with the access to, use of, or reliance on the Payment Gateway services.
3. MOUNT CARMEL SCHOOL and the Payment Service Providers assumes no liability whatsoever for any monetary or other damage suffered by you on account of (i) the delay, failure, interruption, or corruption of any data or other information transmitted in connection with use of the Payment Gateway; or (ii) any interruption or errors in the operation of the Payment Gateway.
4. You shall indemnify and hold harmless MOUNT CARMEL SCHOOL and their respective officers, directors, agents, and employees, from any claim or demand, or actions.

We / our Employees are not liable for any loss or damages arising from your use of, or reliance upon the information contained on our website, or any failure to comply with the terms and conditions where such failure is due to circumstance beyond our reasonable control.

If we waive any rights available to us under terms and conditions on an occasion, this does not mean that those rights will automatically be waived on any other or subsequent occasion.

If any part of terms and conditions are held to be invalid, unenforceable or illegal for any reason, the remaining terms and conditions shall nevertheless continue in full force.

5. You agree, understand and confirm that personal data including without limitation details relating to debit card/credit card transmitted over the Internet is susceptible to misuse, theft and/or fraud and that MOUNT CARMEL SCHOOL has no control over such matters.
6. Although all reasonable care has been taken towards guarding against unauthorized use of any information transmitted by you, MOUNT CARMEL SCHOOL does not represent or guarantee that the use of the payment gateway will not result in theft and/or unauthorized use of data over the Internet.
7. MOUNT CARMEL SCHOOL, the Payment Service Providers and its affiliates and associates shall not be liable, at any time, for any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communications line failure, theft or destruction or unauthorized access to, alteration of, or use of information contained at this site.
8. To register with this website or to use certain services and tools, you may have to create your User ID and Password. Your User ID and Password are very important pieces of information and it is your responsibility to keep them secured. You agree to ;
 - Choose a new password, whenever you are required to do so.
 - Keep your User ID & Password confidential.
 - Be responsible for any transactions made by Users, you have authorized to use your User ID and Password.

We recommend that you do not divulge your password to anyone. MOUNT CARMEL SCHOOL will never ask you for your password in an unsolicited phone call or in an unsolicited email. Also, remember to sign out of your MOUNT CARMEL SCHOOL account and close your browser window when you have finished your work. This is to ensure that others cannot access your personal information and correspondence if you share a computer with someone else or are using a computer in a public place like a library or Internet café

Debit/Credit card, Bank Account details

The debit/credit card details provided by you for use of the Payment Gateway will be correct and accurate and you shall not use a debit/credit card, which is not lawfully owned by you. You further agree and undertake to provide correct and valid debit/credit card details.

You may pay bills at Mount Carmel School by using a Debit/Credit Card or through using your Online Banking Account. When you initiate a payment transaction and/or issue an online payment instruction and provide Your Card / Bank details:

- You warrant that you are fully and lawfully entitled use such Credit / Debit Card, Bank Account for such transactions
- You are responsible to ensure that the Card, Bank Account details provided by you are accurate
- You are authorising the debit to the nominated Card, Bank account for the settlement of bills selected by you along with the applicable fee, if any.
- You are responsible to ensure that sufficient credit is available on your nominated Card, Bank Account at the time of making the payment to permit the payment of the bill/s selected by you inclusive of the applicable fee, if any.

Personal Information

1. To the extent required or permitted by law, we may also collect, use and disclose personal information in connection with security related or law enforcement investigations or in the course of cooperating with authorities or complying with legal requirements.
2. If you e-mail us, you are voluntarily releasing information to us. Your e-mail address will be used by Mount Carmel School to respond to you.
3. In addition, we may have collected similar information from you in the past. By entering this website you are consenting to the terms of our information privacy policy and to our continued use of previously collected information. By submitting your personal information to us, you will be treated as having given your permission for the processing of your personal data as set out in this policy.
4. Your information will be managed in accordance with the law, including the Personal Data Protection Bill, 2013.

Email, mailing lists, and other services

When you request information or services, we use your email address and any other information you give us to provide you with the information or services you've requested, including sending transaction confirmations, acknowledgements and alerts. Mail confirming your transactions or any changes to your account information, will be sent as per Mount Carmel School prevailing operating policy and with a view to enhance the security of the service offering.

In respect of other information or services sent to your email address, we will continue to provide these until you ask us to stop (by using the "unsubscribe" instructions provided on each email and/or the Web site where you signed up and/or as we otherwise provide), or until the information or service is no longer available. We will not use your email address or other information to provide you with any unsolicited message or information (unless the message or information is part of the service you are requesting)

Non-personal information

At this web site, information sent by your web browser, may be automatically collected. This information typically includes your domain name (the site after the [at] in your e-mail address). It may also contain your user name (the name before the [at] in your e-mail address). Other examples of information collected by our server include the Internet protocol (IP) address used to connect the visitor's computer to the Internet, operating system and platform, the average time spent on our website, pages viewed, information searched for, access times, websites visited before and a visitor visits our website, and other relevant statistics.

Disclaimer

This website is provided to you on an "as is" and "where-is" basis, without any warranty. Mount Carmel School, for itself and any third party providing materials, services, or content to this website, makes no representations or warranties, either express, implied, statutory or otherwise of merchantability, fitness for a particular purpose, or non-infringement of third party rights, with respect to the website, the information or any products or services to which the information refers. Mount Carmel School will not be

liable to you or any third party for any damages of any kind, including but not limited to, direct, indirect, incidental, consequential or punitive damages, arising from or connected with the site, including but not limited to, your use of this site or your inability to use the site, even if Mount Carmel School has previously been advised of the possibility of such damages.

Availability

1. Mount Carmel School controls and operates this website from India and makes no representation that the materials are appropriate or will be available for use in other locations. If you use this website from outside the India, you are entirely responsible for compliance with all applicable local laws.
2. Information that Mount Carmel School publishes on the World Wide Web may contain references or cross references to Mount Carmel School programs and services that are not announced or available in your country. Such references do not imply that Mount Carmel School intends to announce such programs or services in your country.

Third Party Interaction and Links to Third Party Sites

Occasionally, at our discretion, we may include or offer third party products or services on our website. These third party sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

We are not responsible for the content of any linked website and cannot take responsibility for the consequences of your using the information or services on linked websites. We cannot guarantee that these links will work all of the time.

Our website does not endorse or favour any specific commercial product or business. A link to a third-party website does not imply endorsement; you must use your own judgment to decide whether the information or service on that website is suitable for your needs. If a website is not linked to ours, this does not mean or imply that it is unsatisfactory. The linked websites are regularly reviewed in the light of customer usage and feedback.

Websites that we link to may have terms and conditions that are different from ours. Do not assume that our terms and conditions apply to other websites.

Licensing of Website Content

All original content on this website is subject to copyright. If you wish to use or publish this material elsewhere you must seek permission from the Webmaster using [the website contact form](#). The Service, Content and Software are protected under the copyright laws. Mount Carmel School claims copyrights in its Service, Content, and Software to the maximum extent of the law. Subject to the Terms, Mount Carmel School retains all rights, titles and interests in the Service, its Content, the Software and in all other Mount Carmel School products, software and other properties provided to you or used by you through the Service.

Applicable Law and Jurisdiction

These terms and conditions are governed by and to be interpreted in accordance with laws of India, without regard to the choice or conflicts of law provisions of any jurisdiction. You agree, in the event of any dispute arising in relation to these terms and conditions or any dispute arising in relation to the web site whether in contract or tort or otherwise, to submit to the jurisdiction of the courts located at New Delhi, India for the resolution of all such disputes.

Terms and conditions related to e-payment

1. The following terms and conditions will apply to the user of MOUNT CARMEL SCHOOL's online payment gateway service offered through the MOUNT CARMEL SCHOOL website. Please go through the conditions carefully and if acceptable, you may register and transact for e-payment on MOUNT CARMEL SCHOOL Website.
2. MOUNT CARMEL SCHOOL's performance of this agreement is subject to existing laws and legal procedures of Government of India, and nothing contained in this agreement is in derogation of MOUNT CARMEL SCHOOL's right to comply with law enforcement requests or requirements relating to your use of this Website or information provided to or gathered by MOUNT CARMEL SCHOOL with respect to such use. You agree that providing details of your use of the Website by MOUNT CARMEL SCHOOL to regulators or police or to any other third party, or in order to resolve disputes or complaints which relate to the Website, is MOUNT CARMEL SCHOOL's complete discretion.
3. If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth herein, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.
4. This agreement constitutes the entire agreement between the parent and MOUNT CARMEL SCHOOL with respect to e-payment on MOUNT CARMEL SCHOOL Website and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the parent and MOUNT CARMEL SCHOOL with respect to this Website. A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.
5. The records of Mount Carmel School and/or the Payment Service Provider, generated by the transactions arising out of the use of the Service, including the time the transaction is recorded shall be conclusive proof of the genuineness and accuracy of the transaction.
6. The services of e-payment of bills are absolutely free for Mount Carmel School parents for all types of transactions. Mount Carmel School reserves the right to charge and recover from the User, fee for availing the Service.
7. **Refund / Charge Back Transaction:** In the event of charge back or refund of the amount to the parent for any reason, the amount will be refunded to the parent through Cheque only and no cash refunds will be made.

Additional Information

If at any time you believe that Mount Carmel School has not adhered to these privacy guidelines, please notify us by email at info.dw@mountcarmeldelhi.com and we will resolve it and take any remedial action as we reasonably determine in our discretion and in accordance with applicable laws.

GENERAL TERMS AND CONDITIONS

1. MOUNT CARMEL SCHOOL does not routinely monitor your postings to the web site but reserves the right to do so. However, in our efforts to promote good citizenship within the Internet community, if MOUNT CARMEL SCHOOL becomes aware of inappropriate use of the web site or any of its Services, MOUNT CARMEL SCHOOL will respond in any way that, in its sole discretion, MOUNT CARMEL SCHOOL deems appropriate. You acknowledge that MOUNT CARMEL SCHOOL will have the right to report to law enforcement authorities any actions that may be considered illegal, as well as any information it receives of such illegal conduct. When requested, MOUNT CARMEL SCHOOL will co-operate fully with law enforcement agencies in any investigation of alleged illegal activity on the Internet.
2. You agree to use this site for lawful purposes only. You must not use this site for any of the following :
 - To send, state, publish, use or reuse any material which is offensive, abusive, defamatory, indecent, obscene, threatening or illegal or in breach of copyright, trade mark, confidence, privacy or any other rights.
 - To transmit any chain letters, spam letters, or junk e-mail or participate in mischievous or malicious behaviour which causes or may cause damage, annoyance, inconvenience or needless anxiety to this website or any other party.
 - You may not circumvent or attempt to circumvent security measures or try to modify the site content.
3. We will do our best to ensure that content on this site is accurate and up to date and to address any errors or omissions as soon as they are identified, however;
 - We cannot guarantee that the content is always accurate and up to date or that it applies to the individual circumstances of your business.
 - Content of this site is not intended to be used as a substitute for legal or professional advice.
 - You should seek any appropriate professional advice relevant to your particular circumstance.
4. MOUNT CARMEL SCHOOL reserves the right to terminate access to this web site at any time and without notice. Further this limited license terminates automatically, without notice to you, if you breach any of these Terms. Upon termination, you must immediately destroy any downloaded and printed materials.
5. We reserve the right to exclude a particular user from a service, and/or delete their details if they abuse it (which could include, but is not limited to, hacking, submission of obscenities, fraud or the spreading of computer viruses). We may also make changes to a service without warning; this may include the removal of a service at any time.
6. MOUNT CARMEL SCHOOL may change the terms and conditions and disclaimer set out above from time to time. By browsing this web site, you are accepting that you are bound by the current terms and conditions and disclaimer and so you should check these each time you revisit the web site.

7. MOUNT CARMEL SCHOOL may change the format and content of this web site at any time.
8. MOUNT CARMEL SCHOOL may suspend the operation of this web site for support or maintenance work, in order to update the content or for any other reason.
9. Personal details provided to MOUNT CARMEL SCHOOL through this web site will only be used in accordance with our privacy policy. Please read this carefully before going on. By providing your personal details to us you are consenting to its use in accordance with our privacy policy.

Security and Virus Protection: No data transmission over the Internet can be guaranteed as totally secure. While we strive to protect such information, we do not warrant and cannot ensure the security of any information that you transmit to us. Accordingly, such transmission is at your own risk. We will not be liable for any damages or loss arising out of or resulting from any unauthorized access to, alternation to or modification of information contained on this website.

We make every effort to check and test our website during production. You must take your own precautions to ensure that the process which you employ for accessing this website does not expose you to risk of viruses, malicious computer code or other forms of interference which may damage your computer system. It is always wise for you to run an anti-virus program on anything you download from the Internet.

We accept no liability for any loss, disruption or damage to your computer system or your data caused by using this website or arising as a result of having used the website.

How to Contact Us

If you have any questions, comments, or concerns about these Terms of Use or the information practices of this site, please contact the webmaster using [the website contact form](#) or at:

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