

NON-DISCLOSURE AGREEMENT (NDA)

SMK CLUB MEMBERS

This Non-Disclosure Agreement ("Agreement") is entered into by and between SMK Financial ("Company") and the subscribing member ("Member") of the SMK Club.

1. Confidential Information

The Company and the Member acknowledge that during the course of membership, the Member may have access to proprietary, confidential, and sensitive information, including but not limited to:

- Personal financial details
- Investment plans and strategies
- Tools, calculators, and educational materials provided by SMK Club
- Exclusive webinars, discussions, and mentorship sessions

2. Obligations of the Member

The Member agrees:

- Not to disclose, share, reproduce, or distribute any confidential information to third parties.
- Not to share investment tools, financial planning reports, or exclusive materials outside the SMK Club.
- To maintain confidentiality even after the termination of their membership.
- Not to misuse any information provided as part of the membership.

3. Restrictions on Content Sharing

- Any unauthorized sharing of SMK Club content, tools, or reports is strictly prohibited.
- If any such violation is found, the Company reserves the right to take legal action, including termination of membership without a refund and potential claims for damages.

4. Data Protection & Privacy

- The Company will not share any personal or financial details of the Member with third parties without explicit consent, except as required by law.
- All Member data will be securely maintained and used solely for providing services within the scope of SMK Club.

5. Duration & Termination

- This Agreement is effective from the date the Member subscribes to SMK Club and remains valid indefinitely.
- If a Member is found violating the NDA, their membership may be terminated immediately without refund.

6. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of India.

By subscribing to SMK Club, the Member acknowledges that they have read, understood, and agreed to the terms of this Non-Disclosure Agreement.

Date of Agreement: Effective from the date of subscription

For Acceptance: The Member agrees to the NDA by checking the acknowledgment box on the SMK Club subscription page.

Alternatively, for legal record-keeping, the Member may be required to respond via email confirming their acceptance.