OLA MAPS WALLET

CLOSED WALLET USAGE POLICY

Last updated: 28/08/2026

This Policy is an electronic record within the meaning of the Information Technology Act, 2000 and the rules framed thereunder, and does not require any physical or digital signature. It sets out the terms on which **Krutrim SI Designs Private Limited**, a company incorporated under the Companies Act, 2013, bearing CIN U62099KA2023PTC171879, having its registered office at Wing C, Prestige RMZ Star Tech, Industrial Layout, Hosur Road, Koramangala, Bengaluru, Karnataka – 560095, India ("**Krutrim**", "**Company**", "**We**", "**Us**" or "**Our**", which expression shall, unless repugnant to the context, include Our successors, affiliates and permitted assigns) makes available the Krutrim Wallet, and any product-specific prepaid credit balance issued under it (together, the "**Wallet**"), to its users.

PLEASE READ THIS CLOSED WALLET USAGE POLICY ("POLICY") CAREFULLY BEFORE CREATING OR LOADING THE WALLET. BY REGISTERING FOR, ACCESSING, LOADING OR USING THE WALLET IN ANY MANNER, YOU CONFIRM THAT YOU HAVE READ, UNDERSTOOD AND AGREE TO BE IRREVOCABLY BOUND BY THIS POLICY, WHICH CONSTITUTES A BINDING AGREEMENT BETWEEN YOU AND KRUTRIM AND CONTINUES TO APPLY TO YOU, TO THE EXTENT SET OUT IN CLAUSE 22 (SURVIVAL), EVEN AFTER INACTIVATION, EXPIRY OR CLOSURE OF YOUR WALLET. IF YOU DO NOT AGREE WITH ANY PART OF THIS POLICY, PLEASE DO NOT REGISTER FOR OR USE THE WALLET.

1. DEFINITIONS

1.1 "**Applicable Laws**" means the Consumer Protection Act, 2019, the Consumer Protection (E-Commerce) Rules, 2020, the DPDP Law, the Information Technology Act, 2000, and any other statute, rule, regulation or governmental direction of general application in India, in each case to the extent applicable to Us in respect of the Wallet. Because the Wallet is a closed system prepaid instrument, the Payment and Settlement Systems Act, 2007 and the RBI's directions issued under it (including the PPI Master Directions) do not apply to the Wallet as a matter of law; where this Policy adopts practices that resemble aspects of those directions (for example, minimum KYC or grievance timelines), that reflects Our own internal policy and good practice, and not a regulatory obligation binding on Us.

1.2 "**DPDP Law**" means the Digital Personal Data Protection Act, 2023 and the Digital Personal Data Protection Rules, 2025, each as amended and as may be brought into force in phases.

1.3 "**Krutrim Services**" means Ola Maps (including Ola Maps APIs), and any other AI, compute, storage, mapping, API or cloud-infrastructure product or service now or hereafter owned, operated or offered by the Company or its Affiliates, and does not include any product or service of an unrelated third party.

1.4 "**Site**" means olakrutrim.com, maps.olakrutrim.com, and any associated website, mobile application or console (including the Krutrim Cloud console) operated by Us.

1.5 "**Top-Up**" means the act of loading or reloading monetary value into the Wallet. which shall be represented as "Credits" within the Wallet system.

1.6 "**Transaction**" means any debit or credit to the Wallet, including a Top-Up, a deduction on account of consumption of Krutrim Services, or a reversal (strictly limited to failed or erroneous technical deductions) or

refund, and for the avoidance of doubt includes a failed Transaction. Voluntary refunds or reversals of validly Top-Up amounts are not permitted.

1.7 "**User**" , "You" or "Your" means the individual or entity that has registered for and holds a Wallet.

1.8 "**Wallet**" or "OLA Maps Wallet" means the closed system prepaid instrument issued by Us in electronic form, which stores monetary value that You may apply solely towards Krutrim Services, and includes any product-specific prepaid credit balance (such as an Ola Maps Credit Balance) issued under a schedule to this Policy in accordance with Clause 23.7.

1.9 "**Wallet Balance**" means the unutilised monetary value credited to Your Wallet at any point in time.

2. NATURE OF THE WALLET

2.1 The Wallet is a closed system prepaid instrument issued by Us solely to enable You to pay for Krutrim Services. It cannot be used as a general-purpose payment instrument, and cannot be used to pay any merchant, seller or service provider other than Us, or to pay for products or services of any Affiliate that do not constitute Krutrim Services.

2.2 Because the Wallet facilitates the purchase of goods or services from the issuer only and does not permit cash withdrawal or payment to unrelated third parties, its issuance and operation is not classified as a "payment system" under the Payment and Settlement Systems Act, 2007. Accordingly, We do not represent or hold Ourselves out as an RBI-authorised or RBI-regulated payment system operator in respect of the Wallet.

2.3 The Wallet does not constitute a deposit, loan, credit facility, investment product or insurance product of any kind. No interest, returns or other consideration is payable by Us on the Wallet Balance.

2.4 **No cash-out.** You may not withdraw, encash or redeem the Wallet Balance for cash under any circumstances. The only manner in which Wallet Balance may leave the Wallet, other than by consumption against Krutrim Services, is a Wallet-to-Source Transfer under Clause 11. The Wallet Balance may only be consumed against Ola Map Services.

2.5 If We expand Krutrim Services in the future to include facilitation of payment to unrelated third-party sellers on a marketplace basis, such expanded use would fall outside this Clause 2 and would require a separate, RBI-compliant arrangement. We will notify You through an update to this Policy before making any such change.

3. ELIGIBILITY

3.1 You represent and warrant that You: (a) are at least 18 (eighteen) years of age; (b) are competent to contract under the Indian Contract Act, 1872; (c) are using the Wallet for Yourself or on behalf of an entity You are duly authorised to bind; and (d) are not barred from using the Wallet under any Applicable Law.

3.2 We rely on the information You provide and bear no liability if You, or any person using Your Wallet, do not meet the eligibility criteria in Clause 3.1. We may, at Our sole discretion, refuse, suspend or terminate access to the Wallet if We determine that You do not meet, or no longer meet, these criteria.

3.3 Where the Wallet is issued to an organisation, references to "You" mean that organisation, and the individual creating or operating the Wallet on its behalf represents that they are authorised to accept this Policy on the organisation's behalf.

4. REGISTRATION AND MINIMUM DETAILS

4.1 To create a Wallet, You must register on the Site and provide such information as We may require for account administration and fraud prevention, which shall at a minimum include a mobile number verified by OTP, a valid e-mail address, and a self-declaration of name ("Registration Data"). This is a matter of Our own risk and fraud-control policy; it is not a know-your-customer regime mandated by the RBI.

4.2 You shall ensure Your Registration Data is true, accurate, current and complete, and shall promptly update it if it changes. We are not liable for any loss arising from incorrect, incomplete or outdated Registration Data.

4.3 We may, at Our discretion, request additional information to verify Your identity before permitting a Top-Up beyond a specified threshold, or before permitting continued use of the Wallet.

4.4 You are solely responsible for the confidentiality of Your login credentials, as well as the safeguarding of any Ola Maps API keys and credentials generated through the portal. You shall be responsible for all Transactions carried out through Your Wallet, except as provided in Clause 12 (Unauthorised Transactions). Krutrim shall not be liable for any misuse, loss, or theft of these API keys or credentials under any circumstances.

4.5 Only one Wallet may be issued against a given set of Registration Data. Your Wallet is personal to You and may not be sold, assigned or transferred to any third party.

5. LOADING THE WALLET (TOP-UP)

5.1 The Wallet may be loaded or reloaded only through payment modes enabled by Us from time to time (including debit card, credit card, net-banking and UPI), routed through a PCI-DSS compliant payment gateway. We may revise the available payment modes at Our discretion.

5.2 The currency of the Wallet is Indian Rupees (INR), which shall be represented in Your Wallet balance as "Credits". For all Top-Ups and deductions, 1 Credit is strictly equal to ₹1 (One Indian Rupee). Cross-border loading in a foreign currency is not currently supported.

5.3 The minimum Top-Up is ₹1 and the maximum Wallet Balance outstanding at any time is ₹2,00,000, or such other limit as We may prescribe and notify to You in accordance with Our risk and fraud-control policies.

5.4 You represent that You are legally entitled to use the payment instrument You use to load the Wallet. We are not responsible for insufficient funds or unauthorised use of any payment instrument used to Top-Up the Wallet.

5.5 We do not permit, and You shall not attempt, to load the Wallet using any credit line, buy-now-pay-later facility, or borrowed funds routed through a non-bank financial company.

5.6 We may, for fraud-prevention and security purposes, modify Top-Up limits, impose velocity checks, or temporarily suspend loading of the Wallet, and will make reasonable efforts to notify You of any such measures.

5.7 You may set up an Auto-Debit Mandate to automatically reload Your Wallet. Registration requires explicit consent and an Additional Factor of Authentication (AFA). The mandate is valid for **[_____]**. Automated deductions are strictly capped at ₹15,000 per transaction; any top-up exceeding this limit will require manual authentication. You will receive a notification detailing the transaction amount and date at least 24 hours before any automated deduction occurs. You can easily modify or revoke this mandate at any time via Your dashboard. Cancellations take effect immediately for all future debits.

6. USE OF THE WALLET BALANCE

6.1 Subject to a sufficient Wallet Balance, Your Wallet may be used as a payment method for Krutrim Services, either by selecting the Wallet at checkout or, where enabled, by automatic deduction against metered usage of Krutrim Services (for example, API calls, compute, storage or mapping requests).

6.2 Where a Krutrim Service is billed on a usage basis, We will deduct the applicable amount from Your Wallet Balance at frequent intervals (which may be within a few minutes, subject to Our metering systems) based on Our metering and usage records, which are conclusive evidence of usage in the absence of manifest error. You will be able to view Your consolidated Transactions and usage on an hourly basis on Your dashboard.

6.3 Where a Krutrim Service is billed on a metered or tiered basis, a free-usage allowance may apply before any deduction is made from the Wallet Balance, as described on the relevant pricing page or in a product-specific schedule to this Policy for that Krutrim Service (for example, the Ola Maps Prepaid API Credits Terms). Such a schedule supplements, and on the specific subject of that Krutrim Service's pricing and usage tiers prevails over, this Clause 6.

6.4 All Transactions are subject to (a) the Wallet Balance available at the time of the Transaction; and (b) any limits or conditions We may prescribe from time to time. If Your Wallet Balance is insufficient, Clause 10 (Insufficient Wallet Balance) applies.

6.5 You may not transfer Wallet Balance from Your Wallet to any other person's wallet or account.

7. VALIDITY, INACTIVITY AND EXPIRY

7.1 The Wallet has a minimum validity of 1 (one) year from the date of the last Transaction and continues to be valid thereafter unless it becomes inactive as described in this Clause 7.

7.2 If no Transaction occurs on Your Wallet for a continuous period of 1 (one) year, We may classify the Wallet as inactive. We will notify You at least 45 (forty-five) days before such inactivation, during which You may use or withdraw (in accordance with Clause 11) the Wallet Balance.

7.3 An inactive Wallet may be reactivated by completing any updated verification steps We may require at that time.

7.4 Upon expiry of the Wallet without reactivation, any remaining Wallet Balance (Credits) will be forfeited and will not be refunded to You.

8. CHARGES AND FEES

8.1 We do not currently levy a fee for loading the Wallet through UPI or net-banking. Where You load the Wallet using a credit card, We may levy a loading fee (inclusive of applicable GST) as displayed at the time of Top-Up. We may introduce, modify or waive fees at Our discretion, with any change reflected in an update to this Policy and displayed on the Site before You confirm a Top-Up.

8.2 You are responsible for any taxes, duties or government levies applicable to any fee charged by Us.

9. INVOICING, TAXES AND STATEMENT OF ACCOUNT

9.1 A Top-Up is an advance payment and does not, by itself, constitute a supply of goods or services. We will issue a receipt or acknowledgment (not a GST tax invoice) at the time of Top-Up.

9.2 A GST-compliant tax invoice will be made available to You when the corresponding Wallet Balance is actually applied towards Krutrim Services, on a monthly basis or such other cycle as applicable to Your account. Detailed usage metrics and deduction histories will be available to You continuously through the usage dashboard.

9.3 You are responsible for the accuracy of any billing or tax-registration information (including GSTIN, if applicable) You provide to Us.

10. INSUFFICIENT WALLET BALANCE

10.1 If Your Wallet Balance is insufficient to cover a Transaction, We may, on reasonable prior notice where practicable, (a) decline the Transaction; (b) route the shortfall to an alternate payment method You have registered with Us, if any; (c) throttle or rate-limit Your access to the relevant Krutrim Service; or (d) suspend the Ola Map Service; or (d) suspend or block Your access to Ola Maps APIs until the Wallet is topped up.

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10.2 We will make reasonable efforts to notify You when Your Wallet Balance is likely to be exhausted within the current billing cycle, and will display Your live Wallet Balance on the Site and console at all times (Clause 15).

10.3 Where a product-specific schedule to this Policy permits a temporary negative balance for a particular Krutrim Service during a defined transition window (for example, ending on 8 September 2026), this Clause 10 applies subject to that schedule for the duration of that window.

10.4 Between 1st September 2026 and 8th September 2026, We may temporarily allow Your Wallet to carry a negative balance to ensure uninterrupted access to Krutrim Services. If Your Wallet has a negative balance, any subsequent Top-Up, refund, or credit will be automatically applied first to clear the outstanding negative amount. Only the remaining positive funds (if any) will be added to Your usable Wallet Balance.

11. REFUNDS, WALLET-TO-SOURCE TRANSFER AND CLOSURE

11.1 If You believe an amount has been erroneously or incorrectly debited from Your Wallet due to a technical failure or manifest billing error, You may write to Us at the address in Clause 20, and We will investigate and, where the request is valid, credit the disputed amount back to Your Wallet.

11.2 No cash refunds. Consistent with the closed system nature of the Wallet, We do not refund the Wallet Balance in cash. Where You are entitled to receive back any unutilised Wallet Balance (including on closure or on expiry under Clause 7), We will transfer it to the original source of payment ("Wallet-to-Source Transfer") or, where that is not possible, to a bank account held in Your name, after completing any verification We may reasonably require.

11.3 You may request closure of Your Wallet at any time by writing to Us at the address in Clause 20. On closure, any remaining unutilised Wallet Balance (Credits) will be forfeited and will not be refunded.

11.4 We may decline to process a Wallet-to-Source Transfer where the request appears fraudulent, where the underlying payment instrument used for the original Top-Up is no longer valid, or where required verification is not completed, and will inform You of the reason and the alternative available to You.

12. UNAUTHORISED TRANSACTIONS

12.1 If You notice or suspect any unauthorised Transaction or unauthorised access to Your Wallet, You must notify Us immediately at the contact details in Clause 20, and We will act to block further access on a best-efforts basis.

12.2 We are not liable for any unauthorised Transaction that occurs before You notify Us, or during the reasonable time We require to act on such notification. Once notified, We will investigate and communicate the outcome within a reasonable time.

12.3 Where an unauthorised Transaction is attributable to Our failure or negligence, We will credit the affected amount back to Your Wallet. Where it is attributable to Your negligence (including sharing of credentials or API Keys), You will bear the resulting loss.

13. DATA PRIVACY AND PROTECTION

13.1 We collect and process Your personal data, including Registration Data, payment details and Transaction history ("Personal Data"), as a data fiduciary under the DPDP Law, for the purposes of providing the Wallet, verifying Your identity, preventing fraud, complying with Applicable Laws, and improving Krutrim Services.

13.2 Before or at the time We collect Your Personal Data, We will provide notice of the Personal Data being collected and the purpose of processing, and will process it only on the basis of Your consent or another legal basis recognised under the DPDP Law.

13.3 We will use Your Personal Data only for the disclosed purposes and will not retain it longer than necessary, after which it will be deleted or anonymised in accordance with Our data retention policy.

13.4 Subject to the DPDP Law, You have the right to access a summary of Your Personal Data, seek correction and erasure, nominate another individual to exercise Your rights on death or incapacity, and withdraw consent, by writing to Our Grievance Officer at the details in Clause 20.

13.5 We will implement reasonable security safeguards to protect Your Personal Data, and will notify You and the relevant authorities of any personal data breach in accordance with the DPDP Law.

13.6 We may share Your Personal Data with Our affiliates, service providers (including payment gateways), and with regulators, law-enforcement or judicial authorities where required under Applicable Laws, only to the extent necessary.

13.7 Our detailed privacy policy, available on the Site, forms part of this Policy by reference and contains further information on Our data-processing practices.

14. USAGE AND DATA TRANSPARENCY

14.1 We will display Your Wallet Balance, Top-Up history, consumption against Krutrim Services (including, where applicable, by product and usage tier) and invoice history in real time on the Site and on the relevant console or dashboard, so that You have continuing visibility into how Your Wallet Balance and usage data are being tracked and applied.

15. PROHIBITED USES

15.1 You shall not use the Wallet for, and We may decline or reverse any Transaction connected with: (a) any unlawful purpose, including money laundering, terrorist financing, or tax evasion; (b) any activity that violates Applicable Laws; (c) online gambling or betting; (d) any attempt to test, probe or circumvent Our security systems; or (e) funding of any account or instrument on behalf of a third party.

15.2 We reserve the right to decline, reverse, block or report any Transaction We reasonably suspect to be fraudulent, unlawful or in breach of this Policy, and to share relevant information with law-enforcement or regulatory authorities.

16. DISCLAIMERS

16.1 The Wallet and the Site are provided on an "as is" and "as available" basis. We do not warrant that the Site or the Wallet will be uninterrupted, error-free, or free of harmful components.

16.2 We are not responsible for delays or failures caused by third parties We rely on to provide the Wallet, including banks, payment gateways and telecom service providers, or by a Force Majeure Event under Clause 19.

16.3 We do not provide any warranty regarding Krutrim Services purchased using the Wallet beyond what is set out in the specific terms of service applicable to those Krutrim Services.

17. INDEMNITY AND LIMITATION OF LIABILITY

17.1 You agree to indemnify and hold Us and Our officers, employees and agents harmless from any claim, loss, damage or expense (including reasonable legal fees) arising out of Your breach of this Policy, Your misuse of the Wallet, or Your violation of any Applicable Law.

17.2 To the maximum extent permitted by Applicable Law, We are not liable for any indirect, incidental, special or consequential damages arising out of or in connection with the Wallet or this Policy.

17.3 Save in respect of amounts wrongly debited from Your Wallet due to Our fault (which We will restore in full under Clause 12), Our total cumulative liability to You arising out of the Wallet or this Policy shall not exceed the higher of (a) the Wallet Balance held by You at the time the claim arose, or (b) ₹10,000. To clarify, Our maximum liability under this Policy is strictly capped to the exact monetary value of the specific disputed Transaction or Your existing Credit balance, whichever is applicable, and no further damages or compensation shall be payable.

18. SUSPENSION AND TERMINATION

18.1 We may suspend or terminate Your Wallet, with or without prior notice, where required under Applicable Laws, where We reasonably suspect fraud or misuse, where You breach this Policy, or for any other reasonable business reason, and will make reasonable efforts to notify You.

18.2 You may terminate Your use of the Wallet at any time in accordance with Clause 11 (Closure).

18.3 On termination, You remain liable for all Transactions undertaken before the effective date of termination, and any remaining Wallet Balance is dealt with under Clause 11. Any remaining Wallet Balance at the time of termination will be permanently forfeited without any refund.

19. FORCE MAJEURE

19.1 We are not liable for any failure or delay in performing Our obligations under this Policy where this results from circumstances beyond Our reasonable control, including natural disasters, pandemics, strikes, failures of telecommunication or banking infrastructure, governmental action, or war ("Force Majeure Event"). Our obligations stand suspended for so long as the Force Majeure Event continues.

20. GRIEVANCE REDRESSAL

20.1 As the Wallet is a closed system instrument outside RBI's regulatory perimeter, it does not fall within the RBI's Ombudsman Scheme for regulated payment systems. We have nonetheless established an internal grievance-redressal mechanism, consistent with the Consumer Protection Law and the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021.

20.2 Level 1 – Customer Support: Write to support@olakrutrim.com. We will acknowledge Your query within 48 hours and endeavour to resolve it it within a reasonable timeframe depending on the nature and complexity of the issue, but no later than 30 (thirty) days from the date of receipt, or such other maximum period as prescribed by Applicable Law.

20.3 Level 2 – Grievance Officer: If unresolved, escalate to Our Grievance Officer at grievance.officer@olakrutrim.com, Krutrim SI Designs Private Limited, Wing C, Prestige RMZ Star Tech, Industrial Layout, Hosur Road, Koramangala, Bengaluru, Karnataka – 560095, India. We will endeavour to resolve Your grievance within 15 business days, or such other timeline as may be prescribed under Applicable Law for grievances relating to Personal Data.

20.4 Level 3 – Consumer and data-protection forums: If You remain dissatisfied, You may approach the consumer disputes redressal forum having jurisdiction under the Consumer Protection Law, or, for Personal Data grievances, the Data Protection Board of India, without prejudice to Your right to seek other remedies available in law.

21. GOVERNING LAW AND DISPUTE RESOLUTION

21.1 This Policy is governed by and construed in accordance with the laws of India.

21.2 Any dispute arising out of or in connection with this Policy shall first be referred to good-faith negotiation between the parties for 30 (thirty) days. If not resolved, the dispute shall be referred to and finally resolved by arbitration under the Arbitration and Conciliation Act, 1996, by a sole arbitrator appointed by mutual agreement of the parties. The seat and venue of arbitration shall be Bengaluru, India, and the arbitration shall be conducted in English.

21.3 Subject to Clause 21.2, the courts at Bengaluru, Karnataka shall have exclusive jurisdiction over any matter arising out of or in connection with this Policy.

22. SURVIVAL

22.1 This Policy continues to apply to and bind You notwithstanding the inactivation, expiry, suspension, termination or closure of Your Wallet, until all obligations of either party in connection with the Wallet have been fully discharged.

22.2 Without limiting Clause 22.1, Clauses 1 (Definitions), 9 (Invoicing, Taxes and Statement of Account), 11 (Refunds, Wallet-to-Source Transfer and Closure), 12 (Unauthorised Transactions), 13 (Data Privacy and Protection), 15 (Prohibited Uses), 16 (Disclaimers), 17 (Indemnity and Limitation of Liability), 20

(Grievance Redressal), 21 (Governing Law and Dispute Resolution) and this Clause 22 survive the inactivation, expiry, termination or closure of Your Wallet.

22.3 For the avoidance of doubt, Your right to a Wallet-to-Source Transfer of any residual Wallet Balance, and Your rights and Our obligations regarding Personal Data, continue to apply even after Your Wallet has been inactivated or closed.

23. MISCELLANEOUS

23.1 Amendment. We may amend this Policy at any time by posting the revised Policy on the Site and updating the "Last updated" date. Material changes will additionally be notified to You by e-mail or in-app notice at least 15 days before they take effect. Your continued use of the Wallet after the effective date constitutes acceptance of the revised Policy; if You do not agree, You may close Your Wallet under Clause 11.

23.2 Notices. Any notice to Us under this Policy must be sent in writing to the address in Clause 20. Any notice We send to You will be deemed delivered 24 hours after being sent to Your registered e-mail address or mobile number.

23.3 Severability. If any provision of this Policy is held invalid or unenforceable, the remaining provisions continue in full force and effect, and the invalid provision is deemed modified to the minimum extent necessary to make it enforceable.

23.4 Waiver. No failure or delay by Us in exercising any right under this Policy operates as a waiver of that right.

23.5 Assignment. You may not assign or transfer Your rights or obligations under this Policy without Our prior written consent. We may assign this Policy to an Affiliate or successor entity in connection with a merger, acquisition or reorganisation, on prior notice to You.

23.6 Entire agreement. This Policy, together with Our Privacy Policy and any policy referenced herein, constitutes the entire agreement between You and Us in relation to the Wallet, and supersedes all prior understandings on the subject.

23.7 Product-specific schedules. We may issue a product-specific schedule to this Policy for a particular Krutrim Service (for example, the Ola Maps Prepaid API Credits Terms), covering matters such as usage tiers, pricing free-usage allowances, and any transition-specific arrangements. Such a schedule is incorporated into, and forms part of, this Policy. On the specific subject matter it addresses, the schedule prevails over this Policy to the extent of any conflict; on all other subjects, this Policy continues to apply in full.

23.8 Finality of deductions made per pricing schedule. Where Credits are deducted from Your Wallet strictly in accordance with the pricing, usage tiers and metering methodology set out in the applicable product-specific schedule to this Policy (including the Ola Maps Prepaid API Credits Terms) and Our metering and usage records under Clause 6.2, such deduction shall be final and binding, and You shall not raise, and We shall not be obliged to entertain, any dispute or claim to the extent it is based solely on disagreement with the pricing, tier or rate so applied. For the avoidance of doubt, nothing in this Clause 23.8 restricts Your right to raise a dispute on the ground that: (a) the deduction was not, in fact, computed in accordance with the applicable pricing schedule or Our metering records (manifest error), which remains subject to Clause 11.1; (b) the deduction resulted from unauthorised access to Your Wallet or Your Ola Maps API keys or credentials, which remains subject to Clause 12; or (c) it concerns a right that cannot be excluded or limited under Applicable Law, including Your rights under the Consumer Protection Act, 2019 and the rules made thereunder.