MY TALKIES USER POLICY

Last Updated: 29th September 2026

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Welcome to **My Talkies**.

This User Policy sets out the rules governing your use of the My Talkies website, mobile applications, Connected TV applications and related services.

By creating an account, accessing the Platform or using any of its services, you agree to comply with this User Policy and the other applicable terms and policies published by My Talkies.

1. ABOUT MY TALKIES

My Talkies is a digital film platform **designed, developed and operated by ABC Talkies in association with the Kerala Film Chamber of Commerce (KFCC).**

The Platform provides viewers with access to Malayalam Films and related content submitted by participating film producers and rights holders.

My Talkies operates primarily on a **Pay-Per-View model**, allowing viewers to purchase access to individual Films.

2. ELIGIBILITY

You must provide accurate information when creating an account.

You must not:

- Create an account using another person's identity without authorisation.
- Provide false or misleading information.
- Create accounts for fraudulent or abusive purposes.
- Use the Platform where doing so is prohibited by applicable law.

Where age restrictions apply to particular content, users must comply with the applicable requirements.

3. ACCOUNT CREATION

Certain features require a My Talkies account.

You are responsible for:

- Providing accurate account information;
- Keeping your login credentials confidential;
- Preventing unauthorised access to your account; and
- Informing us if you suspect unauthorised use of your account.

4. PAY-PER-VIEW

My Talkies operates on a **Pay-Per-View basis**.

Individual Films may be made available for a specified viewing fee.

Unless otherwise stated, the applicable price will be displayed before purchase.

The standard price may be **₹15 per Film**, although My Talkies may vary the price for particular Films, special releases, premieres, promotions or other categories.

The price applicable at the time of purchase will be displayed before payment.

5. MY TALKIES WALLET

My Talkies may provide a Wallet or viewing balance facility.

Wallet balance may be used to purchase eligible Films on the Platform.

The Wallet:

- Is a payment facility for viewing Films;
- Is not a subscription;
- Does not provide unrestricted access to the catalogue;
- Is not an annual or monthly access plan;
- Cannot be transferred between users unless expressly permitted; and
- Cannot be used outside My Talkies.

Promotional credits may be subject to additional conditions or expiry periods, which will be communicated when such credits are issued.

6. FILM AVAILABILITY

The availability of a Film may change due to:

- Rights restrictions
- Licence expiry
- Territory restrictions
- Legal requirements
- Technical issues
- Instructions from producers or rights holders
- Platform decisions
- Circumstances beyond the Platform's reasonable control

Purchasing access to a Film does not necessarily mean that the Film will remain permanently available on My Talkies.

Where a particular viewing period or access condition applies, it will be communicated to the viewer before purchase or access.

7. FILM INFORMATION

Film descriptions, posters, trailers, cast information, genres, ratings and other metadata are provided to assist viewers in discovering and selecting content.

My Talkies may update, correct or modify such information from time to time.

8. USER CONDUCT

Users must use My Talkies lawfully and responsibly.

You must not:

- Copy or reproduce Films without permission;
- Download Films except through an expressly authorised feature;
- Record or capture Films from the Platform;
- Redistribute or publicly exhibit Films;
- Share paid access with unauthorised persons;
- Circumvent DRM or content protection;
- Attempt to bypass technical restrictions;
- Reverse engineer the Platform;
- Interfere with Platform security;
- Use automated systems to scrape or extract Platform content;
- Attempt to access another user's account;
- Introduce malware or harmful code;
- Abuse payment systems; or
- Use the Platform for any unlawful purpose.

9. COPYRIGHT AND CONTENT PROTECTION

All Films and other content available through My Talkies are protected by applicable copyright and intellectual property laws.

A purchase gives the viewer a limited right to access and view the Film through the Platform in accordance with the applicable terms.

It does not transfer:

- Copyright
- Ownership
- Distribution rights
- Reproduction rights
- Public performance rights
- Commercial exploitation rights

to the viewer.

Unauthorised copying, recording, redistribution, public exhibition, uploading or commercial exploitation of Platform content is prohibited.

10. DRM AND SECURITY

My Talkies may use Digital Rights Management ("DRM"), encryption, watermarking and other technologies to protect Films and other content.

Users must not:

- Circumvent DRM;
- Disable security measures;
- Remove watermarks;
- Extract protected content;
- Share protected files; or
- Attempt to defeat encryption or access controls.

11. MULTIPLE DEVICES

My Talkies may support viewing across multiple supported devices associated with the same account.

The number and type of permitted devices may depend on the functionality of the Platform.

Users must not share account credentials in a manner that enables unauthorised access.

12. PAYMENTS

Payments may be processed through third-party payment service providers.

Users must provide accurate payment information and authorise the applicable payment provider to process transactions.

My Talkies is not responsible for payment failures caused solely by a bank, payment network, payment service provider or other third party.

13. REFUNDS

Because My Talkies provides digital content, purchases may generally be non-refundable once viewing access has commenced, except where:

- Required by applicable law;
- A technical issue prevents access;
- My Talkies determines that a refund is appropriate; or
- The applicable transaction terms provide otherwise.

Refund requests may be sent to:

support@abctalkies.com

Requests will be reviewed based on the circumstances of the transaction and applicable law.

14. RATINGS AND REVIEWS

Where My Talkies permits viewers to submit ratings, reviews or other feedback, such submissions must be:

- Genuine
- Relevant
- Respectful
- Lawful
- Non-defamatory
- Non-infringing

Users must not:

- Post fake reviews;
- Manipulate ratings;
- Impersonate another person;
- Post abusive or threatening material;
- Upload copyrighted material without permission; or
- Use reviews to promote unlawful activities or competing services.

My Talkies may remove or restrict content that violates this User Policy.

15. USER-GENERATED CONTENT

Where My Talkies permits users to submit reviews, comments, ratings or other content, users retain ownership of their original content.

By submitting such content, however, the user grants My Talkies a non-exclusive, worldwide, royalty-free licence to host, display, reproduce and use that content for operating, improving and promoting the Platform, subject to applicable law.

16. PROHIBITED CONTENT

Users must not upload, submit or distribute through My Talkies content that:

- Is unlawful;
- Infringes intellectual property rights;
- Contains malware;
- Is defamatory;
- Contains threats;
- Impersonates another person;
- Invades another person's privacy;
- Is fraudulent;
- Violates applicable law; or
- Attempts to manipulate or compromise the Platform.

17. PLATFORM SECURITY

Users must not attempt to:

- Access restricted areas;
- Circumvent authentication;
- Probe or scan Platform systems;
- Introduce malicious software;
- Interfere with servers;
- Reverse engineer applications;
- Extract source code; or
- Circumvent technological protection measures.

Security vulnerabilities or suspected security incidents should be reported to:

support@abctalkies.com

18. SUSPENSION AND TERMINATION

My Talkies may suspend, restrict or terminate an account where reasonably necessary, including where:

- This User Policy is violated;
- Fraud is suspected;
- Payment abuse occurs;
- Account credentials are misused;
- Content protection is circumvented;
- The Platform is used unlawfully; or
- A security threat is identified.

Where appropriate and legally permissible, the user may be notified of the relevant issue.

19. PLATFORM AVAILABILITY

My Talkies aims to provide a reliable service but does not guarantee uninterrupted or error-free access.

Access may be affected by:

- Maintenance
- Updates
- Technical failures
- Internet connectivity
- Device compatibility
- Third-party services
- Cybersecurity incidents
- Events beyond our reasonable control

20. CHANGES TO THE PLATFORM

My Talkies may from time to time:

- Add or remove features;
- Modify the Platform interface;
- Add or remove Films;
- Change Film availability;
- Modify pricing;
- Modify technical requirements; or
- Introduce new services.

Material changes will be communicated where required by applicable law.

21. THIRD-PARTY SERVICES

My Talkies may integrate with third-party services including:

- Payment providers
- Cloud providers
- Analytics providers
- DRM providers
- Authentication providers
- Communication providers
- Connected TV platforms

Use of third-party services may be subject to their respective terms and policies.

22. INTELLECTUAL PROPERTY OF MY TALKIES

The My Talkies name, logo, branding, website design, application interface, software, graphics and other Platform materials are owned by or licensed to My Talkies and/or the relevant rights holders.

Users may not reproduce, modify, distribute or commercially exploit these materials without prior written permission.

23. PRIVACY

Your use of My Talkies is also subject to the **My Talkies Privacy Policy**, which explains how personal data is collected and processed.

24. CHANGES TO THIS USER POLICY

My Talkies may update this User Policy from time to time.

The latest version will be published on the Platform.

Where required, users will be notified of material changes.

25. GOVERNING LAW

This User Policy shall be governed by and interpreted in accordance with the laws of India.

The courts at Kerala shall have jurisdiction, subject to any applicable dispute-resolution requirements.

26. CONTACT US

For questions, complaints or assistance:

My Talkies
KFCC in association with ABC Talkies

Email: support@abctalkies.com

Address:

1.ABC TALKIES PRIVATE LIMITED

403, Anandmangal-II,

B/H. Omkar House,

Ahmedabad, Gujarat,380009-India.

2.Kerala Film Chambers of Commerce (KFCC)

Mahatma Gandhi Rd,
Near Shenoys,
Kochi, Ernakulam,
Kerala 682035