

TERMS & CONDITIONS

Selfin India Financial Services Private Limited

Contents

PART A – GENERAL TERMS RELATING TO PLATFORM SERVICES

1. Services
2. Payment Services

PART B – GENERAL TERMS RELATING TO PLATFORM

3. Use of Platform
4. Eligibility to Use
5. User Account, Password, and Security
6. User Representations and Obligations
7. Use of Content
8. Usage Conduct
9. Intellectual Property Rights
10. Disclaimer of Warranties & Liability
11. Indemnification and Limitation of Liability
12. Violation of the Terms of Use
13. Termination
14. Governing Law
15. Communications
16. General Provisions
17. IP Infringement
18. RBI Disclaimer

TERMS & CONDITIONS

These Terms & Conditions ("Terms") set out the conditions under which customers and other persons interested in using the products and/or services offered by SelfFin India Financial Services Private Limited ("SelfFin", "Company", "we", "us" or "our") may access, register on and use the Company's website and any software application operated by SelfFin. The website, applications and associated services are collectively referred to in these Terms as the "Platform", and the services made available through them are referred to as the "Platform Services".

Please read these Terms carefully before registering, accessing or using the Platform or any material, information or Platform Service available through it. Your access to or use of the Platform or Platform Services constitutes your acceptance of these Terms and your agreement to be legally bound by them.

PART A – GENERAL TERMS RELATING TO PLATFORM SERVICES

1. Services

The Platform is an online service through which SelfFin may provide or facilitate access to a range of financial and related functions, including:

- making payments for eligible online purchases or transactions;
- submitting applications for loans or other financial products offered through the Platform;
- undertaking credit-related checks or providing information required for assessment before a loan is granted;
- assessing or communicating eligibility for applicable financial products;
- viewing and managing loan information and making repayments; and
- performing other activities that are reasonably connected with the services listed above (collectively, the "Platform Services").

Providing User Details in accordance with these Terms does not create an obligation on SelfFin to approve, provide or continue any particular Platform Service. SelfFin may decide whether a Platform Service is available to a User based on its applicable policies, eligibility criteria and applicable law. The Company may also introduce, modify, suspend or discontinue Platform Services from time to time.

2. Payment Services

Where payment functionality is made available on the Platform, you may be permitted or required to make payments through the available payment channels. To the extent permitted by law and subject to SelfFin's Privacy Policy, SelfFin may use third-party service providers, including payment gateways and other payment service providers, to process transactions and handle payment-related information.

When making an online payment, you must use a valid payment instrument for which you have the necessary authority and sufficient funds or credit. By submitting payment information, you confirm that you are legally entitled to provide and use that payment instrument, that you are authorised to make the relevant payment, and that the transaction does not breach the terms governing the payment account or applicable law.

You are responsible for any mobile network, data or carrier charges arising from your use of payment functionality through a mobile device. Payment information will be handled in accordance with the Company's Privacy Policy and the arrangements applicable to the relevant payment service provider.

After a successful transaction, SelfFin may issue a payment receipt to your registered email address, send an SMS to your registered mobile number, or provide another appropriate electronic acknowledgement. You may retain or print such acknowledgement for your records.

Except where applicable law provides otherwise, SelfFin shall not be responsible for a payment that you authorise using card, bank or other payment information where the transaction fails because there are insufficient funds or available credit, incorrect payment information was supplied, the payment instrument has expired, or circumstances outside SelfFin's reasonable control prevent completion, including power, network, telecommunications or other external disruptions.

SelfFin is not responsible for unauthorised transactions carried out using your payment card, bank account or internet banking credentials unless you promptly report the unauthorised activity and can establish that it occurred without your permission, consent or negligence, subject to applicable law. If you voluntarily provide access to your Account to another person and that person carries out transactions without your knowledge, you remain responsible for those transactions.

Any grievance concerning Platform Services shall be raised and escalated in accordance with SelfFin's applicable Grievance Redressal Policy.

PART B – GENERAL TERMS RELATING TO PLATFORM

3. Use of Platform

Access to and use of the Platform is provided on the condition that you accept these Terms, together with any notices, conditions or policies displayed on the Platform and any amendments that SelfFin may make from time to time.

SelfFin is not required to individually notify every User of changes to these Terms. Updated Terms may be published on the Platform, and Users are expected to review the relevant pages periodically to remain informed of the current version. Where SelfFin requires a specific form of consent to an amendment, you must provide that consent before continuing to use the relevant Platform or Platform Service. Where no separate consent is requested, continued use following publication of an amendment will constitute acceptance of the revised Terms.

By using the Platform or any Platform Service, or by merely browsing the Platform, you confirm that you have read, understood and agreed to be bound by these Terms.

4. Eligibility to Use

The Platform Services are not available to persons below 18 years of age, persons who are not legally competent to enter into binding contracts, or persons whose access has been suspended or terminated by SelfFin. If you do not satisfy these requirements, you must not register for or use the Platform Services. By registering or using the Platform, you represent that you are legally competent and of the age required to enter into a binding agreement, and that you are not prohibited under applicable law from receiving the Platform Services.

SelfFin may refuse access to a new User or withdraw or suspend access already provided to an existing User, in accordance with these Terms and applicable law.

You may maintain only one active Account unless SelfFin expressly permits otherwise. You may not sell, trade, assign or otherwise transfer your Account to another person, nor may you impersonate another individual or entity for the purpose of creating or operating an Account.

5. User Account, Password, and Security

To apply for products or services through the Platform, you may be required to register and create an Account. Where a compatible mobile application is made available by SelfFin, you may be required to install the application in order to complete registration or access particular functionality. These Terms apply irrespective of the device used to access the Platform.

You agree to provide the personal and other information requested by the Platform, which may include your name, address, contact information, banking information and other details reasonably required for the relevant service ("User Details"). You confirm that the information supplied belongs to you and is accurate. You are responsible for keeping your Account information complete, correct and current. If any information changes, you must update it promptly. If information supplied by you is false, inaccurate, incomplete or becomes outdated, or if SelfFin reasonably suspects that this is the case, SelfFin may suspend or terminate your Account and restrict current or future access to the Platform, in addition to any other remedies available under law.

You are responsible for protecting the confidentiality of your Account credentials and for activities carried out through your Account. You must immediately notify SelfFin of any unauthorised use of your Account or any other security incident and must log out at the end of each session.

SelfFin shall not be responsible for losses caused by your failure to keep Account information secure. You may be liable for losses suffered by SelfFin or another User where your failure to protect your Account enables authorised or unauthorised misuse.

The Platform Services are not intended for minors. If a minor uses your Account to access Platform Services, you are responsible for the resulting activity to the extent permitted by law. Using another User's Account information to obtain Platform Services is expressly prohibited.

6. User Representations and Obligations

Provided that you comply with these Terms, SelfFin grants you a limited, non-exclusive and non-transferable right to access and use the Platform and applicable Platform Services, subject to the Company's eligibility and service requirements.

You may use the Platform, Platform Services and materials made available through them only for lawful purposes permitted by these Terms and in accordance with applicable laws, regulations and generally accepted standards.

You must not engage in conduct that disrupts, damages or adversely affects the Platform or another User's ability to use it.

You may access the Platform and Platform Services only through the interfaces and methods made available by SelfFin. Unless expressly authorised, you must not use deep links, robots, spiders, scraping tools, automated programs, algorithms or equivalent manual processes to access, copy, monitor, reproduce or circumvent the structure, navigation or presentation of the Platform or its Content.

You confirm that User Details submitted through the Platform belong to you, are truthful and accurate, and comply with applicable law. You further confirm that you are at least 18 years old and legally authorised to enter into binding contracts.

You further agree that you will not:

- defame, abuse, harass, threaten or otherwise infringe the legal rights of another person;
- impersonate an individual or entity, or misrepresent your identity or affiliation;
- upload or distribute viruses, corrupted files or other harmful software or code that could impair the Platform or another computer system;
- undertake activity that interferes with access to, operation of, or connectivity to the Platform or its supporting networks and servers;
- attempt to obtain unauthorised access to Platform features, Company systems, servers, networks or Platform Services through hacking, password mining or other illegitimate methods;
- probe, scan or test the vulnerability of the Platform or connected systems, circumvent security or authentication measures, trace another User or visitor, or attempt to obtain another person's personal information other than your own information made available through the Platform;
- interfere with or compromise the security of the Platform, Accounts, passwords, servers, networks, systems or linked/affiliated websites;
- collect or retain information about other Users in connection with prohibited conduct;
- use any device, software or process to interfere with the proper functioning of the Platform or with transactions or another person's use of the Platform;
- use Platform Content for an unlawful or prohibited purpose or to encourage illegal conduct or conduct that infringes the rights of SelfFin or any third party;
- breach any applicable law or regulation, whether in India or elsewhere where applicable;
- violate another person's privacy, publicity or personality rights;
- breach these Terms or any other terms applicable to the Platform; or
- reverse engineer, modify, copy, distribute, transmit, display, reproduce, publish, license, create derivative works from, transfer or sell information or software obtained from the Platform, except where expressly permitted.

You are solely responsible to SelfFin and third parties for breaches of these obligations and for the consequences, including loss or damage, arising from such breaches.

SelfFin may modify, suspend or discontinue all or part of the Platform, its features, charges or opportunities offered to Users at any time, subject to applicable law.

7. Use of Content

Subject to these Terms, SelfFin permits you to view, download and print Content and documents made available through the Platform where reasonably necessary for using the Platform Services.

You must not modify or alter Platform Content; distribute, sell, rent, lease, license or otherwise make such Content or documents available to others; or remove copyright, trademark or other proprietary notices or reproduce downloaded materials for distribution.

The permission described above does not extend to the Platform's design, layout or overall look and feel. These elements are protected by intellectual property rights and may not be copied or imitated, whether wholly or partly.

Any software made available through the Platform remains the property of SelfFin or its licensors. You may not download, install or use such software unless these Terms or SelfFin's express written permission specifically allows you to do so.

8. Usage Conduct

You are responsible for maintaining the computer, mobile device, software, internet connection and other equipment necessary to access, use or transact through the Platform.

9. Intellectual Property Rights

Subject to the rights expressly granted under these Terms, the Platform and its underlying processes, structure and arrangement, including text, graphics, interfaces, visual elements, sounds, music, artwork, software code and other materials (collectively, "Content"), are owned or controlled by SelfFin or its licensors and are protected by applicable intellectual property laws.

The trademarks, logos and service marks displayed on the Platform ("Marks") belong to SelfFin or the relevant third-party owner. You may not use any Mark without prior permission from the owner concerned. Unless expressly permitted by these Terms, you may not copy, republish, post, display, translate, transmit, reproduce or distribute Platform Content through any medium without the necessary authorisation from SelfFin.

10. Disclaimer of Warranties & Liability

To the maximum extent permitted by applicable law, the Platform, Platform Services, products, services and other Content are made available on an "as is" and "as available" basis without express, implied or statutory warranties, including warranties of title, non-infringement, merchantability or fitness for a particular purpose.

Without limiting the above, SelfFin does not warrant that the Platform, Platform Services or products will meet every User requirement, operate continuously or without interruption, remain timely, secure or error-free, produce accurate or reliable results, satisfy expectations as to quality, or have every error or defect corrected.

No advice or information obtained orally or in writing from SelfFin or through use of the Platform Services shall create a warranty unless that warranty is expressly stated in these Terms.

To the maximum extent permitted by law, SelfFin disclaims liability relating to User Content under intellectual property, defamation, privacy, publicity, obscenity or similar laws, and for misuse, loss, modification or unavailability of User Content.

SelfFin shall not be responsible for losses arising from unauthorised use of your Account or Account information, whether or not you were aware of that use, except to the extent liability cannot lawfully be excluded.

Although SelfFin seeks to keep information on the Platform accurate, it does not warrant the quality, accuracy or completeness of data, information or Platform Services. SelfFin shall not be responsible for delays, inability to access or use the Platform, failure or non-provision of functionality, or information, software or graphics obtained through the Platform, except where such liability cannot be excluded under applicable law.

The Platform may periodically be unavailable for maintenance or may be suspended for technical or other reasons beyond SelfFin's control. Any material or data downloaded or otherwise obtained through the Platform is accessed at your own discretion and risk, and you remain responsible for damage to your systems or loss of data resulting from such downloads, subject to applicable law.

11. Indemnification and Limitation of Liability

You agree to indemnify, defend and keep indemnified SelfFin and its affiliates, including their respective directors, officers, consultants, agents and employees ("Indemnitees"), against losses, liabilities, claims, damages, demands, costs and expenses (including reasonable legal fees and related interest) arising from or connected with your breach or non-performance of any representation, warranty, covenant, obligation or agreement under these Terms.

You also agree to protect the Indemnitees against third-party claims arising from your use of the Platform or Platform Services, any misrepresentation in information supplied by you, your breach of these Terms, or infringement of another person's rights, including intellectual property rights.

To the maximum extent permitted by applicable law, SelfFin and its directors, officers, consultants, agents and employees shall not be liable to you or any third party for special, incidental, indirect, consequential or punitive damages arising from or relating to access to or use of the Platform, Platform Services or Platform Content.

The exclusions and limitations in this section apply only to the extent permitted by applicable law.

12. Violation of the Terms of Use

If SelfFin determines, in its discretion and subject to applicable law, that you have breached these Terms, it may suspend or terminate your access, delist your Account or prevent future access to the Platform without prior notice where permitted.

You acknowledge that a breach may cause harm that cannot adequately be compensated through monetary damages alone. Accordingly, SelfFin may seek injunctive or equitable relief in addition to any other remedies available at law or in equity.

Where SelfFin takes legal action as a result of your breach, SelfFin may seek recovery of reasonable legal fees and costs to the extent permitted by law.

13. Termination

These Terms remain effective until terminated by you or SelfFin in accordance with this section. If you object to these Terms or are dissatisfied with the Platform, your available remedy is to close your Account and/or stop accessing and using the Platform.

SelfFin may terminate your Account or prevent access to the Platform or Platform Services, with or without notice where permitted, if:

- you breach any provision of these Terms or another applicable policy or act in a manner showing that you do not intend or are unable to comply with them;
- SelfFin is required to do so by law or by a request from a law-enforcement or other government authority;
- continued provision of the Platform Services is, in SelfFin's reasonable view, no longer commercially viable or is materially detrimental to the Company, its business or the Platform; or

- Selfin decides to discontinue the Platform, Platform Services or any part of them, with or without a specific reason.

Termination or suspension does not extinguish liabilities that arose before termination or any obligations that by their nature should continue thereafter.

To the extent permitted by law, Selfin shall not be liable to you or a third party solely because your Account, Platform access or Platform Services were terminated or suspended.

Following termination, Selfin may delete or remove Content or other materials associated with your use of the Platform, subject to applicable legal or regulatory retention requirements.

14. Governing Law

These Terms, transactions entered into through the Platform and the relationship between you and Selfin shall be governed by the laws of India, without giving effect to conflict-of-law principles.

Subject to applicable law, disputes, claims or differences arising from or relating to the Platform, these Terms, transactions conducted through the Platform or the relationship between you and Selfin shall be subject to the exclusive jurisdiction of the competent courts at Mumbai, India.

15. Communications

You acknowledge that your User Details and communications received from Selfin are subject to the Company's Privacy Policy. By using the Platform, you agree to the processing and handling of User Details in accordance with that Policy.

Subject to applicable law, you expressly consent to receiving communications from Selfin relating to Platform Services through SMS, email and other messaging or communication channels used by the Company.

Selfin, together with its Lending Service Providers (LSPs) and Partners, does not operate Digital Lending Apps (DLAs), as applicable to the Company's current operating model. Accordingly, the provisions of the RBI Digital Lending Guidelines dated 02 September 2022 concerning prominent display of product features, loan limits and cost at onboarding/sign-up shall apply only to the extent relevant to the Company's actual digital lending arrangements and applicable regulatory requirements.

Similarly, where Selfin and its LSPs/Partners do not operate DLAs, the RBI requirements concerning links within DLAs to the lender's website, detailed loan-product information, LSP particulars, customer-care information, Sachet Portal and privacy policy shall apply only to the extent applicable under the prevailing regulatory framework.

You may opt out of promotional or non-essential communications by contacting Selfin at care@selfinindia.com, subject to communications that Selfin is required to send under law, regulation or the contractual relationship.

16. General Provisions

Notice

Notices from SelfFin may be delivered to your registered email address or by a general notice on the Platform. Any notice to SelfFin under these Terms should be sent to care@selfinindia.com with the subject line "Attention: TERMS & CONDITIONS".

Assignment

You may not assign or transfer these Terms or any rights granted under them to another person without SelfFin's prior written consent. SelfFin may assign or transfer its rights under these Terms to a third party without obtaining your consent, subject to applicable law.

Severability

If a court of competent jurisdiction determines that any provision of these Terms, or part of a provision, is unenforceable, the provision shall be enforced to the maximum extent permitted so as to give effect to the parties' intended arrangement, and the remaining provisions shall continue in full force.

Waiver

A failure or delay by SelfFin in enforcing or exercising any provision of these Terms or an associated right shall not constitute a waiver of that provision or right.

17. IP Infringement

If you believe that the Platform or a Platform Service infringes your intellectual property rights, you should promptly notify SelfFin in writing at care@selfinindia.com. A notice should be submitted only by the intellectual property owner or an authorised representative.

A knowingly false or unsupported infringement claim may result in action against the relevant Account, including termination of access where appropriate. An infringement notice should include:

- a description of the intellectual property right that you believe is being infringed;
- identification of the allegedly infringing material and sufficient information to locate it on the Platform;
- a statement confirming that, in good faith, you believe the use is not authorised by the rights holder, its agent or applicable law;
- your contact information, including address and telephone number and/or email address;
- a statement that the information in the notice is accurate and that you are the rights owner or authorised to act on the owner's behalf; and
- your physical or electronic signature.

18. RBI Disclaimer

Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for discharge of liabilities by the company.