

- 1- I/ We declare that I am/we are aware that [www.Aditshfintech.com](http://www.Aditshfintech.com) (the "Website and App") is owned, provided and maintained by Aditsh Fintech Private Limited registered company incorporated under the Companies Act 2013 ("Company"). In these Terms of Use ("ToU"), "we", "our" and "us" cumulatively means 'ADITSHFINTECH' and the Company being the owner of this Website and App "You" and "your" means any person who accesses and uses this website and app.
- 2- I am/we citizen of /resident in India declare, warrant and represent that all the details, particulars and information given or filled by me/us in application form or documents given by me/us to ADITSHFINTECH are true, correct and accurate and we have not hidden or suppressed or withheld any material information or document from ADITSHFINTECH. I/ we also undertake to provide any additional information or documents that may be required by ADITSHFINTECH as per requirement and further undertake that services provided by ADITSHFINTECH or any other service provider through ADITSHFINTECH or group company will be on the basis of information or documents given by us both voluntarily or at the time of application or subsequently or upon request. ADITSHFINTECH may retain documents as per applicable law and regulatory requirements or any information provided by me/us at the time of application, I/we will not have any claim on these documents or information in future
- 3- I /We are aware that financial products including service charges provided by company will be at the sole discretion of ADITSHFINTECH which will be subject to proper due diligence and execution of necessary documents, providing any security(ies) and completing other formalities which ADITSHFINTECH may require from time to time. ADITSHFINTECH has discretion to reject my application as per applicable policies and regulatory framework to me and I/we reserve no right to appeal against this decision of the company. We further understand and agree that the application fees and or processing fees are non-refundable, unless otherwise specified under applicable law or policy and I/we shall not be entitled for refund of the same either in part or full under any circumstance of my/our application is either rejected or withdrawn by me/us
- 4- I/We confirm that there are no insolvency proceedings against me/us nor have I/we ever been adjudicated insolvent. I/We also undertake to inform ADITSHFINTECH of changes in my/our occupation/employment and to provide any further information that the company may require. I/We shall advise ADITSHFINTECH on the change in my/our resident status.
- 5- As a pre-condition, relating to grant of the loans/advances/credit facilities by ADITSHFINTECH to me/us, I/We agree and give consent for the disclosure by ADITSHFINTECH of:
  - a. Information and data relating to me/us and our directors and group companies;
  - b. The information or data relating to any credit facility availed of/to be availed, by me/us; and
  - c. Default, if any, committed by me/us, in fulfil of any our responsibility, to all or any third parties as may be think necessary at the sole discretion of ADITSHFINTECH.
- 6- I/We have not made any payment (and will not pay) either through cheque/cash or otherwise to any Executive/DSA or person in his/her personal name for grant/processing of the loan application.
- 7- I/We confirm that my/our loan will be used only for the purpose mentioned in loan agreement and will not be use for any speculative or anti-social purpose.

8- ADITSHFINTECH may, as it sensibly think suitable and necessary, disclose and furnish information as set forth above to CIBIL and/or any other agency authorized in this behalf by the RBI. The Borrower hereby agrees that ADITSHFINTECH shall be entitled to exchange information regarding our accounts with other financial institutions or banks, as and when required in accordance with Applicable Law and regulations.

9- I/We Understand and acknowledge that:

- a. For the purpose of assessing our credit worthiness, ADITSHFINTECH is authorized to pull from CIBIL and/or any other agency authorized by RBI, data of the applicant(s), directors, group companies, and any other individuals who are involved in the said business, on behalf of which this loan application is made;
- b. CIBIL and any other agency so authorized may use, process the said information and data disclosed by ADITSHFINTECH in the manner as deemed fit by them; and
- c. CIBIL, and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the RBI in this behalf.

10-I/We further authorize ADITSHFINTECH and all its group company to use my contact details for communication only with my explicit consent as per applicable laws of ADITSHFINTECH.

11-I restrict ADITSHFINTECH to use any of my contact detail and other data to be share with any third party for any promotional and other activity.

12-I/We confirm that we have carefully read and fully understood all the terms and conditions of get loan from **ADITSHFINTECH** through their online portal address [www.Aditshfintech.com](http://www.Aditshfintech.com) and applicable to availed from ADITSHFINTECH. I/We accept the terms & conditions unconditionally and agree that these terms and conditions may be amended or modified by ADITSHFINTECH at any time and I/we will be bound by the amended terms & conditions that are in force.