

Credit Score & Credit History Application Consent Form

I hereby declare, under the penalty of perjury, that the information provided above is true and correct, to the best of my knowledge. I also declare that I have read and understood the terms and conditions provided in the agreement. I also agree that if any changes are made in those terms and conditions from time to time, the same would also be binding on me. I confirm that whatever I have stated above is true and correct, and if any information is found to be false then FINALEAP Pvt Ltd. would be at liberty to withdraw all the Services provided to me, without any notice or assigning any reason. I also indemnify FINALEAP Pvt Ltd against any losses that might be incurred on account of me providing the said false information or giving wrong facts.

I authorize FINALEAP Private Limited, to request and receive my credit score and/or a copy of my Credit Information Report (CIR) from CIBIL/Equifax/Experian/CRIF High Mark now and on a periodic basis at its discretion until such time I communicate in writing to FINALEAP to discontinue such requests. I fully understand that the CIR is a record of my credit payment history compiled with information received from Credit Institutions. The purpose of this CIR is to help Credit Institutions make informed lending decisions quickly and objectively and enable faster processing of credit applications to help provide speedier access to credit at better terms.

I understand FINALEAP PVT LTD may apply for the CIR and credit score by either themselves directly or through any of their partner tie ups who are members of CIC, and I fully authorize FINALEAP PVT LTD to share my details with such partner. I authorize FINALEAP PVT LTD to request and receive confidential credit and account information from creditors, credit reporting agencies, and any other third parties who are involved with my credit issues. I further authorize FINALEAP PVT LTD to receive any letter, communication with respect to the above accounts from respective creditors on my behalf and forward the same to me.

I fully understand that FINALEAP does not undertake to modify, correct or improve my credit bureau reports.

EQUIFAX AUTHORIZATION LETTER

Annexed to Common Application Form

I do hereby authorise FINALEAP Private Limited ("FINALEAP"), to do all acts on my behalf as may be necessary including to execute/sign application(s), make payment of applicable fees* and generally to do all other acts as may be necessary to receive on my behalf, at my request, my Credit Information Report (CIR) from Equifax Credit Information Services Private Limited ("Equifax") at the following address/email id: info@finaleap.com now and on a periodic basis as and when such requests are made.

I hereby confirm that all the powers hereby conferred may be exercised by officer(s) or manager(s) / agent(s) / employees of FINALEAP who is duly authorized.

I hereby confirm, agree, undertake and accept that I shall at all times be solely responsible for all the above actions and omissions of FINALEAP shall be binding on me as though such actions had been carried out by me directly. I further confirm that my CIR shall be used only for the purpose as mentioned in the attached standard terms and conditions and I shall be solely liable for, and indemnify and hold harmless, Equifax for and against, any and all third party claims or damages or proceedings of any kind, arising from or in connection with (a) any misrepresentations, incorrect information or omission of any critical information in my application, or (b) furnishing my CIR based on this authorization letter, and shall not at any time hold Equifax or its affiliates and their respective officers, directors, employees or representatives liable in this respect.

I hereby also confirm that I have only appointed FINALEAP to be my authorized agent/representative for collection of my CIR. I always undertake to keep Equifax intimated and informed, of any renewals or termination of the authorization to FINALEAP or any amendments, modifications or changes in the terms governing the obligations or my relationship with FINALEAP.

I shall at all times co-operate with Equifax and execute and deliver to Equifax such instruments and documents and take such other actions as may be required by Equifax from time to time in connection with this authority letter.

I am enclosing the following documents (as may be necessary) as my identity verification for the purpose of obtaining my CIR from Equifax.

*as specified in the provisions of CIC Laws

Standard Terms and Conditions applicable to Individual Consumer of Equifax Credit Information Services Private Limited (Equifax)

A. Definition: The words Credit Information used in this section mean: the details of your credit/Loan Account or other borrowings in the Equifax Credit Information Report (**CIR**) provided to you. Other terms not defined herein shall have the meaning as per the Credit Information Companies (Regulation) Act, 2005 and Rules and Regulations made there under (together referred as “**CIC Laws**”).

B. The processing of your request (**Services**) will start after receipt of your CIR request form (**Request Form**) duly signed by you or your authorised person, with the relevant documents.

C. Processing and Dispatch of an Equifax Credit Information Report:

(a) On receipt of completed Request Form, along with relevant documents as mentioned above, there will be a verification and validation process. The below mentioned conditions are applicable:

- You must be over 18 years of age;
- You agree to pay the Price as indicated in the Request Form;
- You must provide us with complete and accurate details such as your full name, date of birth and address of residency;
- Each request is for one person only, we do not accept joint request;
- If we cannot validate the information you have provided in your Request Form and the documents you have submitted, we will write to you for further/additional information and if you do not provide this additional information within 30 days from the date of our written request to you for information, we will not be compelled to process your request.

(b) We would be unable to provide the CIR to you/your authorised person if we have been

unable to validate your information; or you have not provided us the additional information as we requested from you to complete the validation process within 30 days from the day of our request for further information is issued. If the information you receive is damaged for reasons or circumstances beyond our or your reasonable control or if you think we have not provided the Services we agreed to provide you, you should contact us either in writing addressed to Equifax Credit Information Services Private Limited, Unit No.931, 3rd Floor, Building No.9, Solitaire Corporate Park, Andheri Ghatkopar Link Road, Andheri East, Mumbai - 400093 or call us at Toll Free No. 1 800 209 3247 or email us at ecissupport@equifaxindia.com

D. Permitted Use of Information: You agree that you shall not reproduce or use the CIR except as permitted under the provisions of CIC Laws.

E. Third Party Rights: Anyone other than you shall not be able to enforce any part of the Conditions mentioned herein.

F. Applicable Law and Jurisdiction: These Conditions shall be governed by and understood in accordance with Indian laws, more specifically the CIC Laws and courts in the city of Mumbai will have exclusive jurisdiction.

G. Liability:

- (a) The CIR provided is based upon the data which is relevant at the time the CIR sent to you. You therefore acknowledge and accept or agree that the accuracy and/or relevance of the CIR may change after it is delivered to you. Equifax will not be responsible for any failure to generate a CIR in the event the bank or credit / financial institution that you are a customer of ceases to provide data to us.
- (b) The Information supplied does not constitute any form of advice, recommendation or endorsement by us and is not intended to be relied upon by you in making (or refraining from making) any specific decision. We do not accept any responsibility for any loss including consequential, incidental, indirect, exemplary or special damages, including lost profits that may arise from relying on the Information. Neither Equifax, nor its officers, directors, employees or agents shall be liable to you for any claim, injury or damages suffered by you consequent upon furnishing the CIR to you.
- (c) Equifax will use best efforts in the supply of the CIR to you. As we obtain the data from our members, Equifax does not guarantee the timeliness, correctness or completeness of such Credit Information. Equifax will check the quality of data received from its members to ensure that the CIR provided to you is accurate, on a best efforts' basis.
- (d) Equifax's liability to you arising in contract, tort or otherwise from any information or from any action taken (or refrained from being taken) as a result of the Services is limited as follows:
- Equifax has no other liability to you until it has received notice of your complaint or issue

- Equifax has no other liability for any complaint or issues, delays or defects in the
- Equifax does not accept any liability to you for any indirect or consequential loss or damage

H. Modification of terms: The terms and conditions mentioned herein may be modified by Equifax in its sole discretion from time to time.

I. Other Terms and Conditions:

(a) If a court finds any part of these conditions to be invalid, the remaining parts of these conditions shall continue unaffected.

(b) If either of us fails to exercise any right or legal remedy available to either you or us any such failure shall not prevent you or us from relying on these at a later date.

(c) Headings in these Conditions are for convenience only and will have no legal meaning or effect.

J. Contact details:

In case of any query with regards to our Services and /or issues, you can write to us at: Equifax Credit Information Services Private Limited, Unit No. 931, 3rd Floor, Building No.9, Solitaire Corporate Park, Andheri Ghatkopar Link Road, Andheri East, Mumbai - 400093 or call us at Toll Free No. 1 800 209 3247 or email us at ecissupport@equifaxindia.com