

1. I/We confirm that we have carefully read and fully understood all the terms of use of availing financing that are listed on Finaleap finserv website at <https://www.finaleap.com> and applicable to any loan availed through the website.
2. I/We accept the terms & conditions unconditionally and agree that these terms and conditions may be amended or modified at any time and I/we will be bound by the amended terms & conditions that are in force.
3. I/We understand that sanction of the loan(s) is at the sole discretion of the NBFCs / banks (affiliated lenders) and is subject to my/our execution of necessary documents, providing any security(ies) and other closing formalities to the satisfaction of the concerned Lender. I/We agree that NBFC at its sole discretion may reject my application without providing any reasons, and that I/We reserve no right to appeal against this decision.
4. I/We declare that I am/we are citizen(s) /resident(s) of India and I/we declare, warrant and represent that all the particulars and information and details given / filled in this application form and documents given by me/us to are true, correct and accurate and I/we have not withheld / suppressed any material information. I/We undertake to furnish any additional information/ documents that may be required by Finaleap finserv NBFC from time to time. I/We understand that Finaleap finserv NBFC reserves the right to retain/discard all documents (including photographs and financial instruments) submitted along with the loan application & may not return the same to the applicant.
5. 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 Finaleap finserv NBFC of changes in my/our occupation/employment and to provide any further information that the company may require. I/We shall advise Finaleap finserv NBFC on the change in my/our resident status.
6. I/We confirm that I/we am/are making an application to Finaleap finserv NBFC for availing business loan, for meeting the working capital requirements/enhancement of the business pursued by me/us. I/We hereby confirm that the proceeds of the loan shall not be utilised for any speculative, anti-social, immoral or illegal purposes. The proceeds of the loan shall be utilised only for the purpose, mentioned hereinabove, and in compliance with the terms and conditions prescribed by Finaleap finserv NBFC. Finaleap finserv NBFC has the right to recall the loan facility if the loan proceeds are used for any purpose other than the declared purpose.
7. As a pre-condition, relating to grant of the loans/advances/credit facilities by Finaleap finserv NBFC to me/us, I/We agree and give consent for the disclosure by Finaleap finserv NBFC of:
I. information and data relating to me/us and our directors and group companies; II. the information or data relating to any credit facility availed of/to be availed, by me/us; and III. default, if any, committed by me/us, in discharge of any our obligations, to all or any third parties as may be deemed necessary at the sole discretion of Finaleap finserv .
8. Finaleap finserv NBFC may, as it reasonably deems appropriate and necessary, disclose and furnish information as set forth above to CIBIL Experian, Equifax, CRIF and/or any other agency authorized in this behalf by the RBI. The Borrower hereby agrees that Finaleap finserv NBFC 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 undertake and acknowledge that: I. For the purpose of assessing our credit worthiness, Finaleap finserv NBFC, and it's affiliate(s) and lending partners are 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; II. CIBIL and any other agency so authorized may use, process the said information and data disclosed by Finaleap finserv NBFC, and its affiliate(s) and lending partners are in the manner as deemed fit by them; III. 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; IV. For the purpose of verification of my/our personal data, Finaleap finserv NBFC, and its affiliate(s) and lending partners are authorized to pull from Central KYC Records Registry, 'Know Your Customer' 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 and V. For the purpose of assessing our credit worthiness, Finaleap finserv NBFC, and its affiliate(s) and lending partners are authorized to fetch Goods and Service Tax returns/data, of the applicant(s), group companies, on behalf of which this loan application is made.

10. I/We further authorize Finaleap finserv to keep me/us informed (vide telephone, SMS, mail, E-mail etc.) of all promotional schemes and/or activities.
11. Finaleap finserv might charge a non-refundable amount of Rs.10/- as Signature Verification Fee which is required to be deposited through cheque directly in the specified bank account of Finaleap finserv Private Limited.
12. Based on the respective risk category, different rate of interest is charged to different category of customers. For more information, please refer to of Finaleap finserv Private Limited.