

Terms & Conditions

By accessing and using the website of Geojit Credits Private Limited (GCPL) to apply for a loan, I hereby acknowledge that I have read, understood, and agree to abide by the terms and conditions outlined by the company.

Terms and conditions for using website of GCPL: By using the GCPL website, I agree to the following terms and conditions:

GCPL, along with its service providers and automated systems, may collect, access, and process the following:

- Personal information—including, but not limited to, my name, mobile number, email address, KYC documents, credit history, financial records, employment details, collateral data, geographic location, and any other information deemed necessary for evaluating and processing my loan application
- Financial Information such as credit and investment history, income details, transaction history, transaction details, spend details, risk profiles, financial knowledge and experience, preferences, etc.
- Information from and about your online activities such as your location, IP address, device and operating system, unique identifiers such as International Mobile Equipment Identity (IMEI) number, technical usage data, passwords or PINs in encrypted form, etc.
- Information such as records of our correspondence with you, your interaction with the lender including chats, emails, telephone conversations, grievances, etc.
- Derivative data such as credit scores, credit information, behavioural projections, analytical results, etc.

Note: *We may collect your personal data directly from you, from our affiliates or third parties such as credit information companies, regulators or governmental authorities who may have your personal data, or from publicly accessible sources such as your social accounts where you have made your personal data publicly available.*

- a. GCPL may update these terms at any time without prior notice. Changes will be reflected on the website and/or app. It is my responsibility to review them periodically, and continued use implies acceptance of the revised terms.

- b. The app and/or website may provide access to third-party sites, which operate independently of GCPL and have their own terms and policies. Choosing to access or use their products/services is solely my responsibility. GCPL does not endorse or control these sites and is not liable for any actions, transactions, or outcomes arising from such interactions. I am responsible for reviewing their terms and privacy policies before engaging with them.
- c. I acknowledge that delays or failures in the delivery of SMS, passwords, or emails may occur due to network congestion, system errors, or other technical issues. While GCPL strives for timely communication, uninterrupted delivery cannot be guaranteed due to external factors.
- d. I consent to the retrieval, verification, and storage of my KYC details through CKYC or the Aadhaar Digi locker process.
- e. I acknowledge and agree to the privacy policy of GCPL. For detailed information, please review the policy at <https://loans.geojitcredits.com/#/privacy-policy>;
- f. I confirm that I am not a US person nor a resident for Tax purpose in any country other than India
- g. I hereby give my explicit consent for GCPL to share my information with third parties, including authorized partners, service providers, group companies, affiliates, and associates, as required
 - 1. Any data submitted by me to GCPL;
 - 2. Any data arising out of my contractual relationship with GCPL;
 - 3. Any incremental data/ insights generated by processing/analysing of the data specified in Point (1) or (2) above or any combination thereof,

For, inter alia, the purposes of,

- (i) providing me with offers (including for financial products and/ or services), personalized services and recommendations;
- (ii) analytics and measurement to determine my behaviour and usage of services/ products of GCPL, for creating products or services that may meet my needs;
- (iii) generating aggregated data, either directly or through partners and/ or group companies of GCPL to prepare insights to enable GCPL to understand my behaviour, patterns and trends with a view to learning more about my preferences or other characteristics;
- (iv) providing GCPL with monitoring and collection services, for the loan products availed by me from GCPL; and

(v) enabling the group entities/ partners of GCPL to offer me their products and/ or services and communicate with me about such products and/ or services. I further provide GCPL with my explicit consent for obtaining my data that may be available with group entities/ partners of GCPL, and lodging a copy of this consent with such group company/ partner, for the purposes as mentioned in Points (i) to (v) above in paragraph 2.

2. Communication Channels:

I authorize GCPL and its group companies or affiliates to contact me via email, phone calls, SMS, WhatsApp, or other electronic channels regarding my loan account, investments, related services, offers, or any other engagement with GCPL.

3. OTP Authorization:

I understand that GCPL will send One Time Pins (OTPs) to the mobile number provided by me. This consent overrides any Do Not Disturb (DND)/Do Not Call (DNC) registration I may have with GCPL.

4. Terms of Electronic Communication:

I acknowledge that communications via email, WhatsApp, and other electronic channels are governed by the respective service providers' terms and conditions. I agree to comply with these terms as applicable and updated by the providers.

5. PAN Verification:

I understand that providing my PAN is mandatory for loan processing. I authorize GCPL to use and verify my PAN through the National Securities Depository Limited (NSDL) or any other database deemed appropriate, to ensure accuracy and meet regulatory requirements.

6.Credit Bureau Checks:

I authorize GCPL to obtain my credit report from credit bureaus. This check helps assess my creditworthiness and loan eligibility.

7.Employment Verification:

I consent to GCPL verifying my employment details with my employer or with employee provident fund organisation (EPFO). This verification ensures the accuracy of my income information.

8.Background Checks:

I understand that GCPL may conduct background checks to verify my identity, criminal history, and other relevant information. I further understand and consent that GCPL may extract information from third-party databases, including employment data, Hunter/DOW checks, and analytics. This data extraction is solely for the purpose of assessing my loan application and ensuring accuracy.

9.Referral Programs:

I allow GCPL to share my contact details with referral partners or affiliates for promotional purposes, subject to applicable privacy laws.

10.Marketing Communications

I consent to receiving marketing communications from GCPL or its partners regarding financial products and services.

11.PMLA Compliance:

As per Rule 9B of the Prevention of Money Laundering (Maintenance of Records) Rules, I am required to promptly inform GCPL of any changes in my KYC details (such as address, contact information, profile, etc.) within 30 days from the date of such change. I will send such updated details to GCPL through the customer care number.

Grievance Redressal

Any grievance shall be communicated to grievances@geojitcredits.com and will be considered as per the grievance redressal mechanism followed by GCPL.