

Terms and Conditions/ Declaration

1. I/We hereby provide consent and apply for loan from Choice Finserv Private Limited (hereinafter referred as CFPL/Company), in accordance with applicable terms and conditions.
2. I/We hereby agrees and acknowledges that:
 - a) I/ We are above 18 years of age.
 - b) I/ We are the Citizen/s and Resident/s of India
 - c) I/ We can understand, read and write in the English language.
 - d) I/ We have read and understood the terms and conditions contained below.
3. I/We declare that all the particulars and information and details given/filled are true, correct, complete and up-to-date in all respects and that I/we have not withheld any information whatsoever.
4. I/We confirm that no insolvency proceeding or suit for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or proceeding have been initiated and /or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authorities.
5. No action nor other steps have been taken or legal proceedings started by or against me/us in any court of law/other authorities for winding up, dissolution, administration or re-organization or for the appointment of a receiver, trustee or similar officer or for my/our assets.
6. I/We understand and acknowledge that CFPL shall have the absolute discretion to sanction or decline without assigning any reason (unless required by applicable law) to reject my/our application and that CFPL shall not be responsible/liable in any manner whatsoever for any costs, losses, damages or expenses, or other consequences, caused to us/ me by reason of such rejection.
7. CFPL and its group companies reserves the right to retain the photographs and documents submitted and will not return the same to the applicant.
8. I/We are neither related to any of the directors of CFPL nor I/We are his/her relatives as defined under Companies Act, 2013.
9. I/We hereby represent, warrant and confirm that the offers and purpose is a valid purpose and also agree and undertake to utilize the loan only for the mentioned purpose and that the loan shall not be used for any illegal and/or anti-social and/or speculative purpose.
10. I/We have read/ explained and understood features and the terms & conditions including schedule of charges of the loan product of CFPL made available on www.choiceindia.com, for which I/We have applied and I/We agree to abide by them. I/We acknowledge and agree that the grant of the facility by CFPL to me/shall be subject to compliance by me/us of the terms and conditions set out under these Terms, Sanction Letter, Loan Agreement and its schedules (collectively, the "Facility Terms").

11. I / We hereby consent to CFPL to carry out the KYC and other requisite checks by such processes as may be permissible under law including verification of documents or details submitted for KYC purpose, accessing and procuring data from databases maintained by statutory or other authorities constituted by law, for the purpose of granting the Loan Facility referred in this form.
12. I/ We hereby consent that in order to render the services, CFPL can use my personal Information, including but not limited to name, mobile number, e-mail address, date of birth and permanent account number (PAN) and they can further share the same to their service providers, vendors, etc. in order to render the services by them.
13. I/We further authorize CFPL, and or its associates/subsidiaries/affiliates and has NO OBJECTIONS to verify any information by visiting at my office/residence and/or contact me and /or my family members and/or my employer/Banker/Credit Bureau/CKYC and to conduct internal checks for all my submitted documents and other information pertaining to the policies of CFPL. I/We also authorize CFPL to conduct ROC search and charge creation against the facilities availed by me/us.
14. I/We undertake to submit updated documents to CFPL within 30 days of such update, regarding any changes in the documents submitted by us at the time of loan application including but not limited to address, email ID, contact number, place of residence or any other information.
15. I/We informed and consent to provide following information/documents to process the loan application (i) POI & POA as per list of KYC documents mentioned website. (ii) PAN or Form 60 as per income tax rules. (iii) Live or Latest photographs. (iv) Latest bank statements. (v) documents related to income, expenditure, assets & liabilities including other loan documents, if taken. (vi) demographic and other personal information like gender, religion, category, marital status, education, occupation, Email ID, mobile no. etc. (vii) any other document/information related to credit assessment or loan application processing as may be required.
16. I/We confirm that the Processing Fee/ Login fee and/or out of pocket charges/other charges paid by me/us is Non-refundable under any circumstances whatsoever including but not limited to decline/part disbursement/disbursement of the Loan.
17. I/We expressly authorize/consent to CFPL, its group companies to contact me/us, through e-mails, telephones, messages, SMS, WhatsApp or other applications or otherwise even if my/our names appear in the Do Not Call or Do Not Disturb Register to inform me/us about the marketing schemes, promotional schemes, various financial and other products and/or offerings of other services. I/We agree that this consent shall continue to be valid even if the loan applied for has been rejected or closed.
18. The acceptance of the Terms & Conditions shall be deemed as a request made by me/us for the grant of the loan and the same shall be treated as the Application Form.
19. I/We hereby provide our consent to CFPL to obtain and/or submit my/our information from/to CKYCR, Credit Information Companies, CERSAI and/or information utility and/or such institution set up under the provisions of law from time to time, as and when required. Further, I/We hereby provide our consent to CFPL to obtain my/our credit report multiple times before making full disbursement of loan amount.
20. I/We hereby provide our consent to CFPL to access device location, camera, microphone, device storage or any other telephony functions for facilitating and providing services only in accordance with applicable laws. We may use these functions for verifying for the KYC and onboarding process for the

services, to scan and capture the required KYC documents/Live Photo/Pictures, to enable a two-way communication between the authorised agents and you for the purpose of performing and completing your KYC, to download and save the documents on your phones for faster approval and disbursal of the loan.

21. I/We understand that the interest rate will be charged depending upon prevailing interest rate and my/our risk profile as assessed by CFPL, loan tenor, loan product etc. and may vary from customer to customer. For further details please refer to the interest rate policy on the website.
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Aadhaar Consent:

I hereby consent to voluntarily submit to Choice Finserv Private Limited ("the Company") at my own free will -, offline electronic Aadhaar xml as issued by the Unique Identification Authority of India ("UIDAI") for the purpose of establishing my identity / address proof in line with the Directions / guidelines issued by the Regulatory and Statutory bodies from time to time.

I further give my consent to the Company

- a) For verification of my Aadhaar to establish the genuineness in such manner as permitted by UIDAI or under any law from time to time.
- b) To store Aadhaar xml file, offline Aadhaar data and other data shared.
- c) To maintain and store verification transaction logs and other logs at company's discretion.

The consent and purpose of collecting Aadhaar has been explained & understood by me. I understand that the Aadhaar number and core biometrics will not be stored by the company or any of its service providers. The Company has informed me that my Aadhaar submitted to the Company shall not be used for any other purpose other than as per the requirements of law.
