

## **Walkfin Financing Services Private Limited**

Terms of service:-

The materials in Walkfin website/app are provided 'as is' and without warranties of any kind either expressed or implied and to the fullest extent permissible pursuant to applicable law. Although Walkfin financing services private limited has made every attempt to ensure accuracy and reliability of the information disseminated on the site/app, any errors which may have crept in are accidental and are solely out of inadvertence. By accessing and browsing the site/app, you accept, without limitation or qualification, the terms of service of Walkfin which retains the right to revise these rules at any time.

### 1. Your Acceptance

- I/We agree and consent to authorize Walkfin to retrieve/verify any information relating to me/us including personal information, documents submitted by me/us and any other documents procured by Walkfin for the purpose of loan application/evaluation.
- To authorize Walkfin to exchange details in relation to loan application, defaults, security, etc. with credit bureau, affiliates, rating agencies, other banks, financial institutions, any third parties, any assignees/potential assignees or transferees, who may need, process and publish the information in such manner and through such medium as it may be deemed necessary.
- The submission of loan application does not imply automatic approval and Walkfin at its sole and absolute discretion may either sanction or reject the application for granting a loan. In case of rejection, Walkfin shall not be required to give any reason.
- That the funds shall be used for the purpose for which loan has been applied for and will not be used for speculative or antisocial purpose.
- To authorize Walkfin to access and record your SMS only to assess your loan eligibility and monitor your financial health post loan disbursement.
- I confirm that the information provided by me here is accurate.

### 2. GENERAL RULES

- The website/app/app is intended for personal, non-commercial use. Users may not use this site/app in order to transmit, distribute, store or destroy material (a) in violation of any applicable law or regulation, (b) in a manner that will infringe the copyright, trademark, trade secret or other intellectual property rights of others or violate the privacy or publicity or personal rights of others.

### 3. MODIFIED TERMS

- Walkfin reserves the right at all times to discontinue or modify any of the terms of service as may be deemed necessary or desirable without prior notification. Such changes may include, among other things, the adding of certain fees or charges. If we make changes to our terms of service and you continue to use our site/app, you are implicitly agreeing to the terms of service and privacy policy expressed herein.

### 4. LIMITATION OF LIABILITY

- Walkfin (including its officers, directors, employees, representatives, affiliates, and

providers) will not be responsible or liable for any damages or viruses that may infect your computer/ phone or other property as the result of your access to the website/app or downloading of any content from the website/app.

#### 5. PRIVACY POLICY

- By using the website/app, you consent to the use of your information as we have outlined in our privacy policy.

#### 6. USE OF THE SITE/APP

- Walkfin hereby grants you permission to use the site/app as set forth in these terms of service provided that you will comply with all of them. You agree not to use, copy, modify, reformat, create derivative works, publicly display, download, store, reproduce, transmit, provide links to, republish, upload, post, reprocess or distribute any content on the site/app, including without limitation, the text, scripts, graphics, software, data, information, photos, and the like or use any content on the site/ app for any commercial purposes. You may download material displayed on the site/app for non-commercial, personal use only. If you download material, you agree to maintain all copyright and other proprietary notices contained on the material.

#### 7. MISCELLANEOUS

- If any of these conditions are deemed invalid, void, or for any reason unenforceable, the parties agree that the court should endeavour to give effect to the parties' intentions as reflected in the provision, and the unenforceable condition shall be deemed severable and shall not affect the validity and enforceability of any remaining condition. The Terms of Service and the relationship between you and Walkfin will be governed by the laws as applicable in India. Any dispute(s) arising out of these Terms of Service will be handled in the competent courts of Pune, India.