

CONSENTS, PERMISSION AND DECLARATIONS

BY THE APPLICANT/ BORROWER

By submitting the Loan Application, I represent that I satisfy the Basic Eligibility Criteria specified by FINCFRIENDS & Service Providers for borrowers to apply for Personal Loan:

1. I confirm that I have submitted this application form after having read and fully understood the Privacy Policy & Interest Rate & Charges Policy (as amended from time to time) of FINCFRIENDS & Service Providers, as well as the terms and conditions of availing a loan from FINCFRIENDS & Service Providers.

2. I understand and agree that FINCFRIENDS & Service Providers doesn't grant any microfinance loans and confirm that my household income (covering the income of husband/wife and unmarried children) is more than Rs. 25,000 per month. I further agree that he or she will not make FINCFRIENDS & Service Providers liable should FINCFRIENDS & Service Providers grants me any loan or finance facility based on this declaration.

3. I acknowledge that FINCFRIENDS & Service Providers shall require my true and complete personal, demographic, family related, business, credit, and financial information and data (hereinafter "**Customer Data**"). I confirm that I understand that FINCFRIENDS & Service Providers has adopted and implemented Privacy Policy (available on the official website of FINCFRIENDS & Service Providers), which describes the scenarios under which Customer Data may be dealt with by FINCFRIENDS & Service Providers as defined in the Privacy Policy of FINCFRIENDS & Service Providers. Such Customer Data may be shared with and/ or obtained from FINCFRIENDS & Service Providers. I hereby authorise FINCFRIENDS & Service Providers to use or share the Customer Data for the purposes mentioned in the Privacy Policy of FINCFRIENDS & Service Providers from time to time without seeking prior consent of the Borrower. By giving consent, I confirm that by receiving Customer Data, FINCFRIENDS & Service Providers do not violate the privacy or other rights of any third person. I further confirm that I shall have no concern or claims of any nature whatsoever on FINCFRIENDS & Service Providers for carrying out any of the acts and functions mentioned herein, and this waiver and permissions are granted for all statutes, rules, and regulations, including but not limited to the privacy law provisions under the Information Technology Act, 2000, and any other privacy rules, as applicable.

4. I understand and confirm that the Application Form, photograph and all other documents submitted to FINCFRIENDS shall not be returned to me, and FINCFRIENDS & Service Providers shall have the right to retain the same. Further, I undertake to inform FINCFRIENDS & Service Providers within 7 days of any change in any of the details mentioned herein.

5. I agree, consent, and permit FINCFRIENDS & Service Providers to disclose to my family members (i.e., parents, spouse, children, sisters, and brothers) or other persons whose details have been provided by me from time to time all necessary or relevant particulars or information relating to me and the loan for any legal purpose required by FINCFRIENDS & Service Providers.

6. I, the Applicant, hereby authorize FINCFRIENDS & Service Providers to use and authenticate my Aadhaar through OTP or biometric for verifying my identity through the Aadhaar Authentication system and obtain my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for the purpose of generating Aadhaar e-KYC based digital signature(s) and affixing them on the loan application form, terms & conditions for various value added services, e-mandate and other declaration and consents executed by me for obtaining loan and other value added services (hereinafter referred as “e-sign Purpose”) from /through FINCFRIENDS & Service Providers. I understand that the security and confidentiality of personal identity data provided for the purpose of Aadhaar-based authentication are ensured by FINCFRIENDS & Service Providers and the data will be stored by them until such time as mentioned in guidelines from UIDAI from time to time.

7. I, the Applicant, hereby, for the purpose of verifying my identity and address in compliance with Know Your Customer (“KYC”) Norms issued by RBI for obtaining loans and services from or through FINCFRIENDS & Service Providers, voluntarily provide my consent to FINCFRIENDS & Service Providers to verify my personal information through Aadhaar information and any other document fetched from my DigiLocker Account, or UIDAI’s Aadhaar-based authentication system, or through the Central KYC Registry, or Aadhaar xml and its share code as provided by me, or through a physical copy of masked Aadhaar or digitally signed e-Aadhaar or such other method as may be prescribed under the applicable laws and regulations.