LENDING TERMS AND CONDITIONS

Last Updated: 14 October 2026

1. INTRODUCTION

1.1 KBFP Private Limited (CIN: U62099TN2025PTC184908) is a private company registered under the Companies Act, 2013, having its registered office at Suite 509, 5th Floor, Executive Zone, Shakti Tower 1/766, Anna Salai, Chennai - 600002, Tamil Nadu and its corporate office at 1539, 18th Cross Rd, Sector 3, HSR Layout, Bengaluru, Karnataka 560102 ("KBFP", the "Company", "we" or "us"). KBFP offers its services through the mobile application named "Khatabook" (the "App") and the website at www.khatabooklending.com (the "Website"). The App and the Website are together referred to as the "Platform".

1.2 As a user of the Platform ("User" or "you"), you understand that KBFP is a financial technology platform that provides access between you and various financial institutions, data partners, other partners and service providers, in order to facilitate transactions between you and its partners.

1.3 Details of the collection, storage, use, retention and disclosure of your information are set out in KBFP's privacy policy available at www.khatabooklending.com/privacy-policy (the "Privacy Policy").

1.4 By accessing or using any version of the Platform on any compatible device, you agree to be bound by these terms and conditions (the "Terms"), the Privacy Policy (together, the "T&Cs & Privacy Policy") and any other applicable law, whether or not you are a registered member of the Platform. The T&Cs & Privacy Policy govern your use of the Platform. If you do not agree to these Terms, YOU MAY NOT ACCESS THE PLATFORM OR USE ANY SERVICES PROVIDED BY KBFP.

1.5 KBFP may amend or vary the T&Cs & Privacy Policy from time to time. Users should check the Platform periodically for changes. Your continued use of or access to the Platform or the services after any change to the T&Cs & Privacy Policy constitutes your agreement to be bound by the amended or varied terms.

1.6 The T&Cs & Privacy Policy form a legal and binding agreement between the User and KBFP. They are made under the Information Technology Act, 2000 and the guidelines issued by applicable regulatory authorities, including the Reserve Bank of India ("RBI") and, in particular, the Reserve Bank of India (Digital Lending) Directions, 2025 as amended from time to time.

2. GENERAL FEATURES AND FACILITIES PROVIDED BY KBFP

2.1 Through the Platform, KBFP provides an online medium that connects Users with financial institutions. KBFP only facilitates transactions between you and its lender partners. KBFP is not registered with the RBI and does not hold any licence to lend money to Users. KBFP is not a financial institution under the Companies Act, 2013, the Banking Regulation Act, 1949 or any other law for the time being in force in India, and is not a deposit-taking company, a chit fund or a company offering any investment scheme under the rules and regulations for the time being in force in India.

2.2 KBFP acts as a facilitator connecting its financial partners (financial institutions) with prospective borrowers.

2.3 KBFP does not lend or borrow through the Platform. All services facilitated through KBFP's lender partners, each of which is an entity regulated by the RBI (a "Regulated Entity"), shall be on the terms mutually agreed between the User and the relevant lender partner or financial institution. KBFP has no

right to accept or reject any loan application submitted through the Platform. Each loan application is accepted or rejected in accordance with the credit underwriting policy and Fair Practices Code of the relevant lending financial institution, and the decision is conveyed to you through the Platform.

2.4 You confirm that you are registering with KBFP to avail its services. You understand and acknowledge that the information requested from you is required to comply with various laws, regulations and guidelines promulgated by the Government of India from time to time, including Know Your Customer ("KYC") norms, Anti-Money Laundering ("AML") standards, Combating of Financing of Terrorism ("CFT") requirements and the obligations of financial institutions, NBFCs and banks under the Prevention of Money Laundering Act, 2002, which apply to KBFP or its associated partners.

2.5 When you visit the Platform or send emails to KBFP, you communicate with KBFP electronically and consent to receive communications from KBFP electronically. KBFP will communicate with you by email, by posting notices on the Platform, by SMS, by WhatsApp or by any other electronic means. You agree that all agreements, notices, disclosures and other communications that KBFP provides to you electronically satisfy any legal requirement that such communications be in writing. Nothing in this Clause shall prevent KBFP or the relevant Regulated Entity from providing any notice, disclosure, statement, KFS, sanction letter, loan agreement or other document in such form or manner as may be mandatorily prescribed under applicable law or regulatory requirements.

2.6 You express your wish to be informed, through telephone calls, SMS to the mobile number provided in your application form and in this undertaking, or any other mode of communication, of the offers and promotional schemes of KBFP and its partners, and you authorise KBFP and its partners' employees, agents and associates to contact you for this purpose. You confirm that the laws relating to unsolicited communications under the National Do Not Call Registry (the "NDNC Registry") established by the Telecom Regulatory Authority of India shall not apply to such communications, calls or SMS from KBFP, its employees, agents and/or associates.

3. ELIGIBILITY

3.1 Each User represents, warrants and declares that, if the User is an individual, the User is a natural or legal person who is at least 18 years of age and is legally permitted to enter into a contract in India. A User who is not competent to contract under applicable laws, rules and regulations shall not access or use the Platform. Users may use the services only in accordance with these Terms. By registering on the Platform, the User undertakes to agree to and abide by these Terms.

3.2 If a User violates any of these Terms, or otherwise violates any agreement entered into through the Platform, KBFP may, at its sole discretion and with or without notice, terminate the User's membership, delete the User's profile and/or prohibit the User from using or accessing the Platform at any time. Suspension or termination of access to the Platform shall not affect any loan agreement or other contractual obligation already entered into between the User and a Regulated Entity, which shall continue to be governed by its terms.

3.3 The User also confirms that the annual household income of the User's family unit (that is, the User, the User's husband or wife, and their unmarried children) exceeds Rs. 3,00,000 (Rupees Three Lakhs only), and that the User's borrowing under the present facility therefore does not qualify as a microfinance loan under the Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022.

4. USE OF THE PLATFORM

4.1 You shall use the Platform only as an end user, and shall at all times comply with all applicable laws in your use of the Platform.

4.2 You shall not circumvent, disable or otherwise interfere with any security-related features of the Platform, or any features that prevent or restrict the use or copying of any content or enforce limitations on the use of the Platform or its content. Except for the services it explicitly provides, KBFP does not provide, control or endorse any third-party information, products or services in any manner, even if they are advertised on the Platform. KBFP shall in no circumstances be responsible for any delay, default or other issue in the services provided by its partners.

4.3 You acknowledge and agree that the Platform integrates with several third-party service providers and APIs to deliver key functions such as identity verification, payment processing, credit bureau access and document validation. By using the Platform, you authorise KBFP and its third-party partners to process your information solely for the purposes disclosed in the "Third-Party Services Disclosure" section of the Privacy Policy.

4.4 KBFP shall not be responsible for any delay or failure resulting from infrastructure issues, such as server uptime, network availability and connectivity.

4.5 The Platform is controlled and offered by KBFP from its facilities in India. Users outside India should note that KBFP is subject only to Indian law and to the jurisdiction of Indian courts. KBFP makes no representation that the Platform is appropriate or available for use in other locations. Users outside India may therefore use the Platform solely of their own volition and at their own risk, and shall be solely responsible for compliance with local law. KBFP complies with all statutory obligations in this regard, and all data and information that KBFP collects is stored on servers located in India.

4.6 The list of all third-party service providers involved in the loan application and processing journey is disclosed in the "Third-Party Services Disclosure" section of the Privacy Policy. That section will be updated periodically at KBFP's sole discretion.

5. SETTLEMENT SERVICES

5.1 The Platform offers an online digital ledger or record book in which Users can record ledger entries with their customers. The Platform also enables Users, after obtaining their appropriate consent, to use various payment facilities, such as QR codes, payment links and UPI AutoCollect through payment aggregators and banks, and other lawful payment methods, to settle dues (such as EMIs and EDIs) with lending partners.

Do Not Disturb

5.2 If you have registered your phone number on the "Do Not Disturb" register with your network provider, you shall take all steps necessary to enable KBFP's representatives to contact you by phone with details of various financial products. You shall ensure that such calls are received by you on the basis that you have provided your information to KBFP, and you shall not register a complaint with the relevant authorities in respect of such calls.

6. USER ACCOUNT ON PLATFORM

6.1 To use KBFP's facilities, a User must maintain an account on the Platform and provide certain information and details, including the User's name, email ID, contact number and such other information as KBFP and/or its partners consider necessary to provide services to the User, which shall be collected in

accordance with these Terms. You acknowledge that if you do not provide the requested information, KBFP or its partners will be unable to provide, or continue to provide, their services to you.

6.2 You confirm that all information you give KBFP (whether in KBFP's online form or otherwise) is true, correct and not misleading. You agree to provide KBFP with any additional documents that it may require from time to time, with your explicit consent as provided in these Terms. You understand that each time you wish to avail a credit or financial facility from KBFP's partners, you will be provided with an online agreement on the Platform specific to the product or facility being availed. On clicking "I Accept", you will be bound by the terms of that agreement with KBFP's partner.

6.3 The User is responsible for maintaining the confidentiality and security of its account and for all activities that occur in or through its account, and agrees to accept responsibility for all such activities. Users should take all necessary steps to keep their password confidential and secure, and should inform KBFP immediately if they have any reason to believe that their password has become known to anyone else, or is being or is likely to be used in an unauthorised manner.

6.4 Please ensure that the details you provide are true, correct, accurate and complete. If KBFP has a reasonable suspicion that any information provided by a User is wrong, inaccurate or incorrect, KBFP shall immediately terminate the User's account or take such steps as its lending partners may require, without notice to the User. If any information shared at the time of registration changes, the User shall promptly notify KBFP of the change.

6.5 You can access and update most of the information you have provided in the "dashboard" area of your account after logging in, or by writing to feedback@khatabook.com. The right to use the Platform is personal to the User and is not transferable to any other person or entity.

7. MONITORING OF THE PLATFORM AND YOUR ACCOUNT

7.1 KBFP has the right at all times to monitor the content of the Platform or any part of it, including information provided in User accounts. Monitoring is important to verify the accuracy of the information you provide and to ensure that every User complies with these Terms. Subject to these Terms, KBFP may also remove any objectionable content that contravenes these Terms or any law in force in India, or share such information with any governmental authority in accordance with the procedures laid down by the law for the time being in force in India.

8. PRICES AND PAYMENT

8.1 The interest rates and other charges for the loan products shown on the Platform may change from time to time. The User acknowledges that the interest rates and charges, or ranges of them, are shown on the Platform on an "as is" basis, as provided to KBFP by its partners. When you avail a loan, the interest rates and charges communicated by the lending partner through the Platform shall apply. KBFP shall not, at any time during any transaction between you and its partners, come into or take possession of any financial product offered by such partners, and shall not at any time acquire title to, or have any rights or claims over, such financial products.

9. INTELLECTUAL PROPERTY RIGHTS

9.1 KBFP grants you a limited, non-transferable and revocable licence to access and use the Platform, or any part of it, for availing the services. The User may access the Platform, use its available features and facilities, and use the Platform content for availing the services. This licence does not permit:

(a) any resale or commercial use of the Platform or its contents;

(b) any downloading or copying of account information for the benefit of anyone other than you; or

(c) any use of data mining, robots or similar data gathering and extraction tools.

9.2 You may not duplicate, distribute, create derivative works of, display or commercially exploit the Platform content, features or facilities, directly or indirectly, without KBFP's prior written permission. You have no right to access the Platform in source-code form. Except as expressly permitted by the T&Cs & Privacy Policy, any unauthorised access to the Platform (or any part of it) or to any networks, servers or computer systems connected to the Platform, and any attempt to modify, adapt, translate or reverse engineer any part of the Platform or to re-format or frame any portion of its pages, is prohibited.

9.3 All content on the Platform, including images, illustrations, graphics, audio clips, video clips, text, reports generated, trademarks and trade names ("Platform Content"), is the intellectual property of KBFP and its licensors. The Platform and the Platform Content are protected by the copyright laws of all applicable jurisdictions.

9.4 KBFP and its licensors, if any, are the sole and absolute owners of the Platform, including its underlying software and source code, and of all trademarks, copyrights and other intellectual property rights of any nature in the Platform.

9.5 You acknowledge that all intellectual property rights in the Platform and the technology anywhere in the world belong to KBFP or its licensors, if any; that the rights in the Platform are licensed (not sold) to you; and that you have no rights in or to the Platform or the technology other than the limited right to avail the facilities provided in accordance with these Terms.

10. USER COMMUNICATION

10.1 When collecting your personal information, in addition to the consent obtained under the T&Cs & Privacy Policy, KBFP shall seek your express consent in a specific consent form setting out the manner, modes and methods by which you may be contacted by KBFP, its agents, representatives or affiliates, or anyone calling on its behalf, at any contact number or physical or electronic address that you provide when registering your account on the Platform.

10.2 KBFP may contact you by SMS (including text messages) and calls. Automated messages may be played when the call is answered, whether by you or by someone else. If an agent or representative calls, he or she may also leave a message on your answering machine or voicemail, or send one by SMS. You agree to be contacted in this manner so that KBFP can assist you or notify you in relation to the services.

10.3 You certify, warrant and represent that the telephone numbers, email addresses and other information you have provided to KBFP are your own and not someone else's, and are true, accurate, current and complete. You represent that you are permitted to receive calls at each telephone number, and emails at each email address, that you have provided to KBFP with your explicit consent. You agree to notify KBFP whenever you stop using any such telephone number or email address.

10.4 The consent sought from you shall be used solely in connection with the facilitation of services through the Platform, and such information shall not be shared with any third party, except with the RBI or any other regulatory body, government agency or registered financial institution that may require it for processing the loan application and for compliance with applicable law.

10.5 You may revoke your consent at any time by notifying KBFP. However, if you do so, you may be unable to avail KBFP's services.

11. GUIDELINES

11.1 You shall not use the Platform for any purpose that is unlawful under any applicable law and/or in violation of the T&Cs & Privacy Policy. You shall not use the Platform in any manner that could damage, disable, overburden or impair KBFP's servers or any network connected to any KBFP server, or interfere with any other party's use and enjoyment of the Platform. You shall not attempt to gain unauthorised access to any function or feature, other user account, computer system or network connected to any KBFP server in any manner, including through hacking, password mining or any other means. You shall not obtain or attempt to obtain any material or information through any means not intentionally made available through the Platform.

11.2 You shall not allow any third party to:

(a) make and/or distribute copies of the Platform or any deliverable generated by the Platform;

(b) attempt to copy, reproduce, alter, modify and/or reverse engineer the Platform; and/or

(c) create derivative works of the Platform.

11.3 All operations originating from your device shall be presumed to have been initiated by you. You shall ask KBFP to block your account immediately if your device is lost or stolen. You are responsible for all activities that occur in your account, and shall notify KBFP immediately of any unauthorized use of your account or any other breach of security. KBFP shall not be liable for any loss to you caused by negligent actions on your part, whether or not you are aware of them.

11.4 You shall be liable for any losses incurred by KBFP or any other party due to a third party's use of your account. You shall not use any other person's account at any time without the account holder's permission, and KBFP shall not be held responsible for any such use.

11.5 KBFP shall make all reasonable efforts to keep your information confidential. However, KBFP shall not be responsible for any disclosure or leakage of confidential information and/or loss of or damage to your device arising from any event or series of related events beyond KBFP's control, including failures of or problems with the internet or any part of it, attempted or actual hacker attacks, denial-of-service attacks and/or viruses or other malicious software attacks or infections.

11.6 Any material downloaded or otherwise obtained through the Platform is obtained at your own discretion and risk, and you are solely responsible for any damage to your device or loss of data resulting from the download of such material. No advice or information, whether oral or written, that you obtain from KBFP through or from the service shall create any warranty not expressly stated in the T&Cs & Privacy Policy.

12. PROHIBITED USES

12.1 In addition to the other prohibitions set out in these Terms, you are prohibited from using the Platform:

(a) for any unlawful purpose;

(b) to solicit others to perform or participate in any unlawful acts;

(c) to violate any international, provincial or local regulations, rules, laws or ordinances;

(d) to infringe or violate KBFP's intellectual property rights or the intellectual property rights of others;

(e) to harass, abuse, insult, harm, defame, slander, disparage, intimidate or discriminate against any person based on gender, sexual orientation, religion, ethnicity, race, age, national origin or disability;

(f) to submit false or misleading information;

(g) to upload or transmit viruses or any other type of malicious code that will or may be used in any way that affects the functionality or operation of the service, any related website, other websites or the internet;

(h) to collect or track the personal information of others;

(i) to spam, phish, pharm, pretext, spider, crawl or scrape;

(j) for any obscene or immoral purpose; or

(k) to interfere with or circumvent the security features of the service, any related website, other websites or the internet.

12.2 KBFP may terminate your use of the service or any related website for violating any of these prohibited uses.

13. KNOW YOUR CUSTOMER POLICY

13.1 KBFP may require Users to upload information and documents necessary to determine their eligibility to use certain features of the services, including their identification documents ("KYC Documents").

13.2 The User authorises KBFP, and any third-party service provider that KBFP engages or interacts with in connection with the Platform, to process KYC Documents and determine the User's eligibility. KBFP shall process KYC Documents in accordance with the T&Cs & Privacy Policy. Processing of KYC Documents by a third-party service provider shall be governed by the privacy policy of that service provider.

13.3 The User may be required to submit additional information, data or documents when requested by KBFP, its third-party service providers or its lending partners ("Top-Up Documents"). The User agrees to provide Top-Up Documents promptly on request, and authorises KBFP to process them.

13.4 The User warrants that all KYC Documents and Top-Up Documents it provides are valid, true, complete and up to date. Any incorrect or misleading information shall constitute a material breach of these Terms, and the User's access to certain features of the services may be limited or denied as a result. The list of KYC Documents and Top-Up Documents may be provided to the User when the User creates its profile or signs up, or at a later stage.

13.5 You agree and understand that KBFP's lending partners may seek your consent to access your KYC records and download them from the Central Registry of Securitisation Asset Reconstruction and Security Interest of India ("CERSAI") in order to carry out your KYC.

Explicit User Consent for KYC Access

13.6 I give my explicit consent to KBFP and its lender partners to access, collect, use, store and verify my KYC details, including my Permanent Account Number (PAN) and other related personal information, from the National Securities Depository Limited (NSDL) or any KYC Registration Agency (KRA), as necessary to

process my loan application, in compliance with applicable laws and regulations. I understand that such information will be used solely to verify and process my loan application and will not be disclosed to unauthorised third parties.

14. CREDIT INFORMATION

14.1 KBFP's lending partners may access your Credit Information (defined below) only as provided through the Platform and on the basis of your explicit consent given in a specific consent form. Credit Information shall be used only for the limited purpose of the services that you propose to avail from KBFP through the Platform. Such access may be facilitated through authorised third-party service providers integrated into the Platform, as set out in the "Third-Party Services Disclosure" section of the Privacy Policy. Your Credit Information may be obtained from Experian at multiple checkpoints so that you can continue to avail better services.

14.2 KBFP shall not aggregate, retain, store, copy, reproduce, republish, upload, post, transmit, sell or rent the Credit Information to any other person, and the Credit Information shall not be copied or reproduced except as agreed in these Terms.

14.3 The parties acknowledge that the Credit Information is the sole property of Experian and the User, as applicable. KBFP shall protect and keep the Credit Information confidential, both online and offline, using best-in-class security measures in line with applicable laws. Credit Information shared by you, or received on your behalf, shall be destroyed, purged, erased or returned to Experian promptly if you expressly request it, if you revoke your consent, or if it is mandated or intimated by the regulators. The relationship between you and the parties shall be governed by the laws of India, and all claims and disputes arising from it shall be subject to the exclusive jurisdiction of the courts of India.

Definitions

14.4 In this Clause, the following terms have the following meanings:

(a) "Credit Information" means, together, the credit information report and credit score generated by Experian;

(b) "CICRA" means the Credit Information Companies (Regulation) Act, 2005, read with the rules and regulations made under it; and

(c) "Experian" means Experian Credit Information Company of India Private Limited.

14.5 The specific consent form referred to in Clause 14.1, under which you appoint KBFP as your authorised representative to receive your Credit Information from Experian and give the related consents for availing loan facilitation services, is set out in Annexure A to these Terms.

15. INDEMNITY

15.1 You agree to indemnify and hold harmless KBFP, its affiliates, contractors, employees, officers, directors and agents, and its third-party associates, licensors and lending partners, against all claims, demands, losses, damages, liabilities, costs and expenses (including legal fees and expenses) arising out of or relating to:

(a) your use or misuse of the services or the Platform;

(b) your violation of the T&Cs & Privacy Policy;

(c) your breach of any representation, warranty or covenant made by you in these Terms;

(d) your infringement of any intellectual property or other right of any person or entity;

(e) any deletion, addition, insertion or alteration to, or any unauthorised use of, the Platform by you or by anyone using your device; or

(f) any threatening, libellous, obscene, harassing or offensive material posted or transmitted by you on the Platform.

15.2 KBFP may, at your expense, assume the exclusive defence and control of any matter for which you are required to indemnify KBFP, including the right to settle, and you agree to cooperate with KBFP in the defence and settlement of such claims. KBFP will use reasonable efforts to notify you of any claim, action or proceeding brought by a third party that is subject to this indemnity on becoming aware of it.

15.3 This Clause shall survive any termination or cancellation of the T&Cs & Privacy Policy or of your use of the Platform.

16. WARRANTIES

16.1 The Platform and its functions and features are provided on an "as is" and "as available" basis. KBFP expressly disclaims all warranties of any kind, whether express or implied, including the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

16.2 KBFP shall make reasonable efforts to keep the Platform and its functions and features available at all times. However, KBFP does not warrant that the Platform will meet your requirements or will be uninterrupted, timely, secure and/or error-free. KBFP also makes no warranty as to the results that may be obtained from the use of the functions and features, or as to the accuracy, reliability and/or quality of any output derived from them.

16.3 KBFP shall not be liable for any loss of or damage to confidential information or data arising from any event or series of related events beyond KBFP's control, including failures of or problems with the internet or any part of it, attempted or actual hacker attacks, denial-of-service attacks and/or viruses or other malicious software attacks or infections.

16.4 Any material downloaded or otherwise obtained through the Platform is obtained at your own discretion and risk, and you are solely responsible for any damage to your device or loss of data resulting from the download of such material. No advice or information, whether oral or written, that you obtain from KBFP through or from the service shall create any warranty not expressly stated in the T&Cs & Privacy Policy.

17. ACKNOWLEDGEMENTS

17.1 You acknowledge that KBFP is an online platform that connects financial institutions with prospective borrowers, and that KBFP is not registered with the Reserve Bank of India and does not hold any licence to lend money to Users. You acknowledge that the financial lending activity is entirely between Users and the respective financial institutions, and that neither KBFP nor any of its employees, officers, directors or agents has any interest in any financial lending activity.

17.2 The service is provided on an "as is" and "as available" basis. You acknowledge that it is your responsibility to verify the information available on the Platform, and that KBFP shall not be liable in any manner if any information provided on the Platform is untrue or incorrect. You acknowledge that KBFP is not responsible in any manner for any claim for money or damages if a financial institution fails to grant a

loan, or if a User fails to repay a loan, misrepresents his or her financial status, or commits fraud, cheating or any other illegal act.

18. LIMITATION OF LIABILITY

18.1 Notwithstanding anything to the contrary in these Terms, neither KBFP nor its affiliated companies, subsidiaries, officers, directors, employees or related parties shall have any liability to you or to any third party for any direct, indirect, punitive, incidental, special or consequential damages, or for any damages whatsoever (including damages for loss of use, data or profits), arising out of or in any way connected with:

(a) the access to, use or performance of the Platform's functions and features, or any interruption or delay;

(b) the cost of procuring substitute facilities on the Platform;

(c) any products, data, information or services purchased or obtained, messages received or transactions entered into, through or from the Platform;

(d) unauthorised access to or alteration of your transmissions or data;

(e) statements or conduct of anyone on the Platform;

(f) any inability to use the Platform; or

(g) the provision of, or failure to provide, the functions and features,

whether based on contract, tort, negligence, strict liability or otherwise, even if KBFP has been advised of the possibility of such damages. To the maximum extent permitted by law, you waive, release, discharge and hold harmless KBFP, its affiliated and subsidiary companies, and each of their directors, officers, employees and agents from all claims, losses, damages, liabilities, expenses and causes of action arising out of your use of the Platform. This Clause shall survive in perpetuity.

18.2 KBFP is only a facilitator and shall not be responsible for any breach, default or error committed by the User or by its partner. KBFP shall, to the best of its abilities and within the bounds of the law, assist the User concerned by providing the information required. However, KBFP shall not be responsible for any default by the User or its partner.

18.3 KBFP is only an information technology platform, and the User should conduct its own due diligence before taking any step to initiate the processes described on the Platform or any part of it. Your use of the service, and of all information, products and other content (including third-party content) included in or accessible from the service, is at your sole risk. The service is provided on an "as is" and "as available" basis.

18.4 KBFP expressly disclaims all warranties of any kind, whether express or implied, as to the service and all information, products and other content (including third-party content) included in or accessible from the service, including the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

19. ADVERTISERS AND THIRD-PARTY LINKS ON THE PLATFORM

19.1 KBFP accepts no responsibility for any advertisement on the Platform or any part of it. KBFP has no control over, and accepts no responsibility for, the content of any website or mobile application linked from the Platform or any part of it.

19.2 Such linked websites and mobile applications are provided "as is" for the User's convenience only, without any warranty, express or implied, as to the information provided in them or its accuracy.

20. USER COMMENTS, FEEDBACK AND OTHER SUBMISSIONS

20.1 If, at KBFP's request or otherwise, you send specific submissions, creative ideas, suggestions, proposals, plans or other materials, whether online, by email, by post or otherwise (together, "comments"), you agree that KBFP may at any time, without restriction, edit, copy, publish, distribute, translate and otherwise use in any medium any comments that you send. KBFP shall be under no obligation: (a) to keep any comments confidential; (b) to pay compensation for any comments; or (c) to respond to any comments.

20.2 You agree that your comments will not violate any right of any third party, including any copyright, trademark, privacy, personality or other personal or proprietary right. You further agree that your comments will not contain libellous or otherwise unlawful, abusive or obscene material, or any computer virus or other malware that could in any way affect the operation of the service or any related website. You may not use a false email address, pretend to be someone other than yourself, or otherwise mislead KBFP or third parties as to the origin of any comments.

20.3 You are solely responsible for any comments you make and for their accuracy. KBFP takes no responsibility and assumes no liability for any comments posted by you or by any third party.

20.4 You license to KBFP and its service providers all information, data, passwords, materials and other content (together, "Content") that you provide through or to the service. KBFP and its service providers may use, modify, display and distribute such Content, and create new material using it, in order to provide the service to you. KBFP may also use, license, reproduce, distribute and disclose aggregated, non-personally identifiable information derived from your use of the service. By submitting Content, you agree, or confirm that the owner of the Content has expressly agreed, that KBFP and its third-party service providers may use the Content for the purposes set out above, without any time limit and without payment of any fee.

21. NOTICES

21.1 Any notice required to be given to KBFP under the T&Cs & Privacy Policy shall be sent by registered post or recognised courier to: 1539, 18th Cross Rd, Sector 3, HSR Layout, Bengaluru, Karnataka 560102.

22. SEVERABILITY

22.1 If any provision of the T&Cs & Privacy Policy is held to be illegal, invalid or unenforceable under any present or future applicable law: (a) that provision shall be replaced with a provision that is not prohibited or unenforceable and that has, as far as possible, the same legal and commercial effect as the provision it replaces; and (b) the remaining provisions shall remain in full force and effect and shall not be affected by the illegal, invalid or unenforceable provision or its severance.

23. GOVERNING LAW AND JURISDICTION

23.1 The T&Cs & Privacy Policy are governed by and shall be construed in accordance with the laws of India. By using the Platform, you irrevocably consent to the exclusive jurisdiction and venue of the courts at Bengaluru, Karnataka, India, for any dispute arising out of or relating to your access to and use of the Platform.

24. TERM AND TERMINATION

24.1 These Terms shall remain in effect until terminated in accordance with their provisions.

24.2 KBFP may terminate a User's access to or use of the services, or any part of them, immediately, at any time and at its sole discretion, if the User violates or breaches any of its obligations, responsibilities or covenants under these Terms.

24.3 On termination, these Terms shall terminate, except for those clauses that expressly survive, or are intended to survive, termination or expiry.

24.4 Notwithstanding anything to the contrary in these Terms, on termination of a User's access to or use of the services, all amounts due from you in relation to your use of or access to the services shall become immediately payable.

25. FORCE MAJEURE

25.1 KBFP shall not be liable for any delay, interruption or failure in performing its obligations to the extent caused by circumstances beyond its reasonable control, including acts of God, natural disasters, epidemic or pandemic, war, terrorism, civil unrest, governmental action, regulatory changes, telecommunications or internet failures, power failures, cyber-attacks, system failures or failure of third-party infrastructure, provided that KBFP shall use reasonable efforts to mitigate the effects of such event.

26. GRIEVANCE REDRESSAL

Grievance Redressal Officer: Yogesh Pawde

Contact number: +91 9606500500

Email: yogesh@khatabook.com

Address: 1539, 18th Cross Rd, Sector 3, HSR Layout, Bengaluru, Karnataka 560102

27. NODAL OFFICER

Principal Nodal Officer: Jayanth Sugavasi

Contact number: 9606500500

Email: Jayanth@khatabook.com

Address: 1539, 18th Cross Rd, Sector 3, HSR Layout, Bengaluru, Karnataka 560102

ANNEXURE A: CONSENT FOR LOAN FACILITATION SERVICES AND ACCESS TO CREDIT INFORMATION

A.1 This Annexure sets out the consents you give to KBFP when you avail its loan facilitation services through the Platform. KBFP is a lending service provider that facilitates loans from its lending partners, each of which is a Regulated Entity (each, a "Lending Partner"). The current list of Lending Partners, with links to their terms and privacy policies, is available at www.khatabooklending.com.

A.2 You give these consents by ticking the consent box and/or clicking "Proceed", "Continue", "Check Eligibility" or a similar button on the Platform, and confirming with the one-time password sent to your registered mobile number. If you do not agree to this Annexure, you should not proceed to avail the loan facilitation services.

Definitions

A.3 In this Annexure:

(a) "Credit Information" has the meaning given in Clause 14.4, and includes the credit score, credit information report, account and repayment details and enquiry details generated by Experian;

(b) "Loan Facilitation Services" means the services provided by KBFP through the Platform that enable you to check your eligibility for, apply for and avail loans from the Lending Partners; and

(c) "Permitted Purpose" means the use of your Credit Information by KBFP, as your authorised representative, to assess your eligibility for and to provide you with the Loan Facilitation Services, including showing you loan offers from the Lending Partners that match your profile.

Consent to access Credit Information

A.4 You appoint KBFP as your authorised representative to request and receive your Credit Information from Experian, and you direct Experian to provide your Credit Information to KBFP, for the Permitted Purpose.

A.5 This consent is valid until the earliest of: (a) the completion of the Permitted Purpose; (b) your withdrawal of this consent; and (c) 6 (six) months from the date on which you give it. You may withdraw this consent at any time by writing to the Grievance Redressal Officer named in Clause 26.

A.6 KBFP shall use your Credit Information only for the Permitted Purpose, shall keep it confidential, and shall not aggregate, retain, store, copy, reproduce, republish, upload, post, transmit, sell or rent it to any other person except as permitted by this Annexure and by CICRA. KBFP shall destroy, purge or erase your Credit Information promptly on completion of the Permitted Purpose, and in any event within 6 (six) months of receiving it, or earlier if you withdraw your consent or a regulator so directs.

A.7 You consent to each Lending Partner obtaining your Credit Information from Experian or any other credit information company and assessing it to evaluate any loan application you make through the Platform.

Consent for KYC and verification

A.8 You consent to KBFP and/or the relevant Lending Partner:

(a) receiving your Aadhaar details, which you submit voluntarily, in a form permitted by law (such as masked Aadhaar, offline Aadhaar XML or Virtual ID), and authenticating them through

OTP-based or other methods permitted by the Unique Identification Authority of India, for the purpose of KYC;

(b) verifying your Permanent Account Number through NSDL or any other mode permitted by law;

(c) downloading your KYC records from the Central KYC Registry, where the Lending Partner requires it;

(d) verifying your bank account through penny drop or any other mode permitted by law; and

(e) registering a NACH or UPI Autopay mandate in favour of the Lending Partner that sanctions your loan.

A.9 You consent to KBFP sharing the following information with the Lending Partners and with the service providers listed in the "Third-Party Services Disclosure" section of the Privacy Policy, solely for verification and for assessing and processing your loan application: your photograph; Permanent Account Number; Aadhaar details or proof of possession of Aadhaar, as permitted by law; address proof and other KYC documents; contact details such as name, email address and mobile number; and bank account details and income and business information.

Declarations

A.10 You declare that:

(a) you are a resident of India, at least 18 years of age, of sound mind and competent to contract under the Indian Contract Act, 1872, and have not been declared insolvent or barred by law from availing the Loan Facilitation Services;

(b) all information and documents you provide are true, correct and complete, and you have not suppressed any material information;

(c) you are availing the Loan Facilitation Services of your own free will, and this consent is not given as a result of solicitation by any person;

(d) you will review the terms of any loan offered by a Lending Partner before accepting it, and will comply with the terms of any loan you avail;

(e) you will not use any loan for any illegal purpose; and

(f) you will inform the Lending Partner that sanctions your loan of any change in the information or documents you have provided.

A.11 You acknowledge that:

(a) the display of a loan product on the Platform is not a recommendation by KBFP, and the decision to approve or reject a loan rests solely with the relevant Lending Partner under its own credit policy;

(b) KBFP does not control the Credit Information provided by Experian or the information obtained from UIDAI, NSDL, the Central KYC Registry or other repositories, which is provided on an "as is" basis; and

(c) your use of the Loan Facilitation Services is also governed by these Terms, the Privacy Policy, the terms and privacy policy of the relevant Lending Partner and those of Experian.