

## Terms and Conditions – Bajaj Finance Limited (“BFL”):

1. I declare that all the particulars and information provided by me which may be used for availing finance/loan from Bajaj Finance Limited (“**Purpose**”) are true, correct, complete and up-to-date in all respects and that I have not withheld any information whatsoever. I understand that any offer/details provided by BFL and BFL’s group companies/business partners/permitted assigns, affiliate/subsidiaries/agents/service provider/representatives/empanelled merchants (collectively referred to as “**Assigns**”) with respect to the Purpose/my eligibility for availing finance (“**Eligibility**”) is based on the information and details provided by me to BFL and BFL shall not be responsible or liable for discrepancy for the aforesaid offer/details pertaining to my Eligibility. Further, I understand and agree that the Eligibility and offers may vary from time to time in BFL’s sole discretion.
2. I authorize BFL to exchange, share all information and details as provided by me in furtherance of the Purpose and in relation to my existing loans and/or repayment history to its Assigns and any third party including but not limited to, banks, financial institutions, credit bureaus, telecommunication companies, statutory bodies, empanelled merchants, Central KYC Registry, Reserve Bank of India, GST Portal, CIBIL/CRISIL/any credit rating agency/credit information company, Information Utility, NSDL e-Governance Infrastructure Limited (NSDL)/ UTI Infrastructure Technology and Services Limited (UTIITSL) for customer verification, personalization of products or services, credit rating, data enrichment, marketing or promotion of BFL services or related products or that of its Assigns or for enforcement of your obligations and I shall not hold BFL/its Assigns liable for the use/sharing of the information as stated above. Further, in furtherance of the Purpose, I authorise BFL/its Assigns to seek/obtain any other information, relating to me, from any third party.
3. I hereby expressly authorize BFL/ its Assigns to send me transaction and/or promotional communications for the Purpose and/or to avail loans, insurance and other products from BFL/its Assigns /or third parties (collectively "**Other Products**") through telephone calls/SMSes/emails /bitly/bots/ in person communication etc. or through any other means of physical and electronic communication.
4. I hereby understand and acknowledge that upon usage of the Widget/lead generation platform, BFL/its affiliates/group companies/business partners may access my cookies/device information and other details accessible through the Widget/lead generation page to provide customized services.
5. I undertake to keep BFL immediately updated of any change in the information provided by me in furtherance of the Purpose.
6. I understand and acknowledge that BFL/Assigns shall have the absolute discretion to determine my eligibility to avail BFL’s finance facility/third party products/services (as applicable). I acknowledge that filling an application for availing loan does not create a right or entitlement and BFL/its Assigns shall have sole discretion to accept/reject my application and accordingly BFL and its Assigns shall not be responsible/liable in any manner whatsoever for not providing any of its products/services to me.
7. I further understand and agree that pursuant to the Purpose, I will be required to submit documents to the satisfaction of BFL/its Assigns and accept the terms and conditions/required formalities for availing the finance facility granted to me by BFL from time to time and the

terms and conditions/ policies for purchase and use of the products/services of the Assigns (if any).

8. I understand that I may withdraw my consent to receive promotional communication or delete information captured through the Widget by writing to <<insert URL>>.
9. I understand that if any of my information/details are shared with BFL through a third party, BFL shall not contact me using the same unless my express consent is taken.
10. I understand that BFL may be required to share/transmit my information/data through physical/electronic means and that there may be risks/loss of information involved which are beyond the control of BFL and I shall not hold BFL/its Assigns liable for the same.
11. I understand and acknowledge that:
  - (a) BFL employees/personnel/Assigns will not contact me directly for disclosure of any sensitive and personal information unless required for the Purpose. Hence, I am solely responsible to exercise proper due diligence to verify the identity of the individual(s) contacting me before disclosing any personal and sensitive personal data / information such as reaching out to BFL's nearest branch or BFL's official customer care number accessible on [www.bajajfinserv.com](http://www.bajajfinserv.com) for verification/before any disclosure.
  - (b) I hereby waive off from making any claims / demands / compensation against BFL and its Assigns and shall be solely liable for disclosure of any personal/sensitive personal information without exercising proper due diligence at my end.
  - (c) I shall undertake to only use the official website/links of BFL/its Assigns for availing products/services by inputting the domain information.
  - (d) about the potential risk of data/privacy breach and I confirm that I shall be solely liable for any unauthorized disclosure/breach of data, etc and any direct/indirect losses suffered by me due to the same. Hence, I shall exercise **utmost caution** to ensure that my personal data/sensitive personal data (including but not limited to any passwords, financial information, account details, etc) are NOT shared/stored/made accessible through:
    - (i) any **physical means** with or without my knowledge (disclosure to any person/third party; etc) and/or
    - (ii) through any **electronic means**, by exercising the following precautions/safety measures:
      - (1) I shall always check if "https" appears in any website's address bar before making any online transaction, to ensure that the webpage is encrypted;
      - (2) I shall avoid using third party extensions, plug-ins or add-ons on my web browser, as it may result in the risk of tracking or stealing of my personal details;
      - (3) I shall always type the information and not use the auto-fill option on web browser to prevent the risk of storage of my personal/sensitive personal information;
      - (4) I shall NOT access darknet, unauthorized/suspicious websites, suspicious online platforms, download applications from unreliable sources.

- (5) I shall ensure to disable cookies before accessing any domain/website, to ensure that my personal information is not tracked by any third party, unless otherwise consciously permitted by me by accepting the same;
- (6) I shall NOT respond to any generic emails from an unknown/unidentified source;
- (7) I shall check the Privacy Policy of the website/application to know the type of information that may be collected from me and the manner in which it may be processed by the website/application before accepting/proceeding/transaction on any website/application;
- (8) I shall always verify and install authentic web/mobile applications from reliable source on my computer/laptop/tab/ipad/smart phone or any other electronic device;
- (9) I shall NOT to access any unidentified weblinks, bitly or any other electronic links shared over electronic platform (such as email, sms, social media, websites).