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THE TERMS AND CONDITIONS WILL ALSO APPLY TO THE USE OF THE WEBSITE, INTERNET APPLICATION, MOBILE APPLICATION AND ANY OTHER ITEMS PROVIDED TO YOU BY FINNOVUS TECHNOLOGIES PRIVATE LIMITED COLLECTIVELY REFERRED AS "SOFTWARE PLATFORM".

Finnovus Technologies Private Limited (Finnovus Technologies) may revise and update these Terms of Use at any time. Please periodically review these Terms of Use posted at its Software Platform.

### **Section 1: Privacy Policy**

Finnovus Technologies' position on the privacy of its customers and visitors to Software Platform can be found in the Finnovus Privacy Policy.

### **Section 2: Use of Content - Copyright**

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You may not use or access the Software Platform in any way which, in Finnovus Technologies' judgment, adversely affects the performance or function of Software Platform or interferes with the ability of authorized parties to access the Systems or the website. Without limitation of the foregoing, you may not use automatic inquiry engines in any form to interact with Software Platform or to obtain Information.

You may not mask or misrepresent your identity when using Finnovus Technologies' Software Platform. You may not gain access, or attempt to gain access, by any means, to any computer system or database, other than Software Platform to which you are expressly permitted access. You shall use or disclose the Information only in connection with the express purpose applicable to you.

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If Finnovus Technologies in its sole judgment believes either (i) that Software Platform or Information are being used for a purpose not approved by Finnovus Technologies or in violation of any law, regulation or ruling, (ii) that Finnovus Technologies' or any third party's rights or interests are jeopardized or potentially exposed to liability or damage, or (iii) that you are in default under this Agreement, Finnovus Technologies may immediately terminate your access to Software Platform.

#### **Section 4: Limitation of Finnovus Technologies' Liability - Disclaimer of Responsibility for Damages**

Finnovus Technologies makes no representations about the results to be obtained from using Software Platform. The use of same is at your own risk.

**FINNOVUS TECHNOLOGIES USES MODERN HTTPS PROTOCOLS TO ENSURE SECURE TRANSMISSION OF DATA FROM YOUR COMPUTER TO SOFTWARE PLATFORMS. HOWEVER, YOU ARE RESPONSIBLE FOR ENSURING SAFE AND SECURE PRACTICES TO KEEP THE LOGIN INFORMATION AND OTHER DATA OUT OF THE REACH OF MALICIOUS HUMAN OR AUTOMATED AGENTS. WHEN USING SOFTWARE PLATFORM, INFORMATION AND CONTENT WILL BE TRANSMITTED OVER A MEDIUM WHICH IS BEYOND THE CONTROL AND JURISDICTION OF FINNOVUS TECHNOLOGIES AND ITS SUPPLIERS. ACCORDINGLY, FINNOVUS TECHNOLOGIES ASSUMES NO LIABILITY FOR OR RELATING TO THE DELAY, FAILURE, INTERRUPTION OR CORRUPTION OF ANY CONTENT OR INFORMATION.**

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## **Section 5: Links**

Finnovus' software platform may contain links to third party websites. These links are provided solely as a convenience to you and not as an endorsement by Finnovus Technologies of the content on such third-party websites. Finnovus Technologies is not responsible for the content or security of the linked third-party websites and does not make any representations regarding the content, accuracy or security of materials on such third-party websites. If you decide to access linked third-party websites, you do so at your own discretion. Your use of third-party websites is subject to any applicable terms and conditions of use for such sites. Linking to any page of any of Finnovus Technologies' websites other than <https://www.creditsiddhi.com> through a plain text link is strictly prohibited in the absence of a separate linking Agreement with Finnovus Technologies. Any website or other device that links to <https://www.creditsiddhi.com> is prohibited from (a) replicating Content, (b) using a browser or border environment around the Content, (c) implying in any fashion that Finnovus Technologies is endorsing it or its products, (d) misrepresenting any state of facts, including its relationship with Finnovus Technologies, (e) presenting false information about Finnovus Technologies' products or services, and (f) using any Finnovus Technologies' logo or mark without permission from Finnovus Technologies.

## **Section 6: Indemnity**

You agree to defend, indemnify and hold Finnovus Technologies, its officers, directors, employees, agents, licensors and suppliers, harmless from and against any claims, actions or demands, liabilities and settlements including without limitation, reasonable legal and

accounting fees, resulting from, or alleged to result from, your use of the Content (including Software) in a manner that violates or is alleged to violate these Terms and Conditions.

#### **Section 7: Compliance With Law**

You agree in utilizing Finnovus Technologies' Software Platform, Information and Content, you will do so exclusively for authorized and legal purposes consistent with these Terms and Conditions, all applicable laws and regulations, and the rights of others.

#### **Section 8: General**

#### **Section 9: Jurisdiction**

**YOU HEREBY EXPRESSLY AND IRREVOCABLY AGREE AND CONSENT THAT ANY SUIT, ACTION OR PROCEEDING ARISING OUT OF OR RELATING TO YOUR USE OF FINNOVUS TECHNOLOGIES' SOFTWARE PLATFORM, INFORMATION, AND CONTENT MAY BE INSTITUTED IN ANY STATE OR FEDERAL COURT SITTING IN THE MUMBAI, MAHARASHTRA, INDIA AND, YOU EXPRESSLY WAIVE ANY OBJECTION THAT YOU MAY HAVE NOW OR HEREAFTER TO THE LAYING OF THE VENUE OR TO THE JURISDICTION OF ANY SUCH SUIT, ACTION OR PROCEEDING, AND IRREVOCABLY SUBMIT GENERALLY AND UNCONDITIONALLY TO THE JURISDICTION OF ANY SUCH COURT IN ANY SUCH SUIT, ACTION OR PROCEEDING. YOU AGREE THAT SERVICE OF PROCESS MAY BE MADE BY PERSONAL SERVICE OF A COPY OF THE SUMMONS AND COMPLAINT OR OTHER LEGAL PROCESS IN ANY SUCH SUIT, ACTION OR PROCEEDING, OR BY ANY METHOD OF SERVICE PROVIDED FOR UNDER THE APPLICABLE LAWS IN EFFECT IN THE STATE OF MAHARASHTRA. IN ANY SUCH ACTION OR PROCEEDING, YOU AGREE TO THE EXTENT PERMITTED BY APPLICABLE LAW, THAT ANY SUCH ACTION OR PROCEEDING SHALL BE TRIED BEFORE A COURT AND NOT BEFORE ANY ARBITRATION PANEL AND WAIVE TO THE EXTENT PERMITTED BY APPLICABLE LAW, ANY OBJECTION THAT YOU MAY HAVE THAT EACH ACTION OR PROCEEDING HAS BEEN BROUGHT IN AN INCONVENIENT FORUM.**

If any provision of these Terms and Conditions is found to be invalid by any court having competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of these Terms and Conditions, which shall remain in full force and effect. No waiver of any of these Terms and Conditions shall be deemed a further or continuing waiver of such term or condition or any other term or condition.

#### **Section 10: Complete Agreement**

**EXCEPT AS EXPRESSLY PROVIDED IN A SEPARATE LICENSE OR OTHER AGREEMENT BETWEEN YOU AND FINNOVUS TECHNOLOGIES, THESE TERMS AND CONDITIONS CONSTITUTE THE ENTIRE AGREEMENT BETWEEN YOU AND FINNOVUS TECHNOLOGIES WITH RESPECT TO THE USE OF THE SOFTWARE PLATFORM, INFORMATION AND CONTENT CONTAINED THEREIN.**

#### **Contacting Finnovus:**

If you have questions about these terms and conditions, the practices of this site, or your experience on any of our websites, you can contact:

**Finnovus Technologies Private Limited**

426 The Summit Bay building,  
Andheri - Kurla Rd, Adjacent to Cinemax,  
Chakala, Andheri East, Mumbai,  
Maharashtra 400069

Email: [customer.services@creditsiddhi.com](mailto:customer.services@creditsiddhi.com)

Comments, suggestions or materials sent or transmitted to Finnovus Technologies shall be deemed to be non-confidential. Finnovus Technologies shall have no obligation of any kind with respect to such comments, suggestions or materials and shall be free to use and distribute them to others without limitation, including, but not limited to developing and marketing products incorporating them.

*Last Revision date:* 18-Feb-2023

## **PRIVACY POLICY**

We understand the importance of privacy to our customers and visitors to our Website. We will not give or sell confidential or personal information about our customer to any third party not affiliated with their transaction, except as required by law or as necessary to provide Finnovus Technologies' services to the customer.

As we collect and use information about visitors to our websites, we may contract with vendors and financial institutional partners to assist us in processing that information and/or acting on that information for the sole purpose for which the information is provided by the customer. These vendors, partners are required to maintain the confidentiality of the information and are restricted from using the information for any purpose other than helping to provide Finnovus Technologies' services to our customers.

By using the Software Platform, you expressly agree to allow Finnovus Technologies to share your financial information (as provided by you as well as collated by Finnovus Technologies through legal, public means) with financial institutions for the purpose of credit assessment and loan disbursement to you. However, you acknowledge that using this Software Platform and providing your financial and related information on the website does not imply any guarantee of loan approval or disbursement.

When the data is shared with a financial institution, the financial institution's respective data privacy policies will apply to the data shared with them.

Some of the information collected by Finnovus Technologies is personal data or data which relates to an identifiable person. Examples of personal data are names, addresses, e-mail addresses and telephone numbers. We never sell to third parties information that could be used to specifically identify an individual customer or group of customers. Finally, we do provide personal and other data to government agencies as required by law or regulation.

In addition to the uses of the information described in the paragraphs above, we collect telephone numbers and e-mail addresses in the event that we have to contact designated parties to resolve a question or provide information.

### **Links to Other Sites**

Finnovus Technologies' website provides links to external sites as a convenience to the user. The inclusion of any link does not imply Finnovus Technologies' endorsement of the external site company, its website, or the products and services it promotes and sells. Finnovus Technologies is not responsible for the privacy practices or the content of such websites.

### **Security and Integrity of Information**

We treat visitor data as data that must be protected against loss and unauthorized access. We employ information security techniques to appropriately protect confidential information from unauthorized access by users inside and outside the company. Access to customer information is limited to those employees who have a legitimate business need for that information.

Finnovus Technologies' Internet sites, and their supporting systems, employ generally accepted information security techniques such as firewalls, access control procedures and cryptography to protect confidential information from unauthorized access.

### **Retention of Customer Information**

We retain information about customers as necessary for business purposes and as required by government regulation.

### **Finnovus Technologies' Website**

The following paragraphs describe our commitment to the protection of personal information as it applies to Finnovus Technologies' website; <https://www.creditsiddhi.com>.

### **What Information We Collect and How We Will Use It**

Users can visit most areas of the Finnovus Technologies' website without revealing who they are or providing any information about themselves. However, some of our interactive services require that users identify themselves in order to enable the interactive function. We may ask users to provide some personal information in these situations.

### **Web Surveys**

From time to time, we include survey forms on our Website asking users for contact and demographic information (such as postal code, age or size of company). We use the responses from the surveys to better understand our customer's needs and to create websites that respond to their interests. Customers may opt-out of participating in follow-up surveys. Finnovus Technologies will not disclose survey response information to companies or individuals outside Finnovus Technologies.

### **Consent to Receive Promotional Material**

Finnovus Technologies allows users to opt out of receiving promotional material from us. The 'opt-out' feature applies to promotional material sent to our customers as a result of their participation in Finnovus Technologies' programs and services. Opting-out can be accomplished by editing the E-Mail Settings in Finnovus Technologies' web-based services and removing the check-mark in the box labelled, "Finnovus Technologies can inform me about new services/opportunities".

### **IP Addresses**

Finnovus Technologies' websites collect IP addresses for system administration, security, and statistical analysis purposes. An IP address is a number that is automatically assigned to a computer whenever it is connected to the Internet. We log these addresses and analyse them to understand where requests originate so that we can provide the most efficient service, enhance security, ensure appropriate usage and produce traffic volume statistics.

**Cookies**

Cookies are small text files that a website can send to a user's browser for storage on the hard drive. Cookies can make use of the web easier by saving status and preferences about a website. Most browsers are initially set to accept cookies but users can change the setting to refuse cookies or to be alerted when cookies are being sent.

We use cookies to keep track of customer status as a logged-on user of Finnovus Technologies' web-based services. Although acceptance of cookies will not interfere with the ability to interact with most of our website, users will need to accept cookies in order to remember their user name for use with Finnovus Technologies' web-based services. The cookies are renewed every time a user logs into.

**Assent**

Your continued use of Finnovus Technologies' website signify your assent to the Finnovus Technologies' Privacy Policy. We reserve the right, at our discretion, to modify, add, or remove portions of this policy at any time. Please check this page periodically for changes.

**Contacting Finnovus Technologies**

If you have questions about this privacy statement, the practices of this site, or your experience on any of Finnovus Technologies' websites, you can contact:

Finnovus Technologies Private Limited.  
426 The Summit Bay building,  
Andheri - Kurla Rd, Adjacent to Cinemax,  
Chakala, Andheri East, Mumbai,  
Maharashtra 400069  
Email: [customer.services@creditsiddhi.com](mailto:customer.services@creditsiddhi.com)



## **Consent Policy**

I/we here by affirm that, I/we have read all the terms & conditions regarding the Consent policy governing our documents and thereby affirm to accept all the terms and conditions mentioned and stated below in Finnovus Technologies Pvt Ltd Consent policy and grant our consent for the same:

- a. I/we grant Finnovus Technologies Pvt Ltd to collect, access and extract the required information from our Aadhaar and PAN allotted by Government of India and to make it available to any third party, as required for availing of our loan facility and any other related product(s) and/or service(s);
- b. I/we agree to grant Finnovus Technologies Pvt Ltd to take all the necessary actions required for the purpose of authenticating, verifying and to take any other required action(s) with the information extracted from our Aadhaar, PAN and any/all other documents which have been procured from us and/or outsiders;
- c. I/we agree that any/all the information and/or documents by provided/procured by Finnovus Technologies Pvt Ltd have our Consent and have been submitted by us/we voluntarily and that no objection/chaos shall be raised by us in near future against Finnovus Technologies Pvt Ltd regarding the same;
- d. I/we agree, understand and accept that the sole and complete responsibility for any issues, legal suits, damages, losses, penalties, fines or liabilities ("Losses") arising out of our sharing of Aadhaar, PAN and any/all Information to Finnovus Technologies Pvt Ltd and to their third party(s) shall not hold Finnovus Technologies Pvt Ltd , its representatives, employees and directors harmless for any losses arising out of such request(s) and/or action(s)
- e. I/we agree explicitly and fully authorize Finnovus Technologies Pvt Ltd to fetch our Credit report, consent to provide one time access of camera, microphone, location and other such features on our mobile phone for the purpose of on-boarding / KYC requirement and any/all other documents to make it available to any third party(s) as may be required for availing loan facility and any other related product(s) and/or service(s).

## **Contacting Finnovus Technologies**

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