

Notice:

Please read the following Terms and Conditions (“This Agreement”) carefully. This shall form a legally binding agreement between You (“User”) and Aditya Birla Housing Finance Limited (“ABHFL” or “Us”) and its affiliates as may be the case. The User hereby agrees that This Agreement shall govern the terms of use by the User while accessing, viewing and/or using this Website, its pages and sub-pages and any of its subdomains (Collectively “ABHFL Website”), and using or accessing any of the Services contained within (Collectively referred to as “Use” of the ABHFL Website).

In the event of any discrepancy or conflict between the terms and conditions contained in This Agreement, and the terms and conditions applicable to any specific Service or Product offered by ABHFL or any of its affiliates, the terms and conditions pertaining to that product and/or Service shall prevail (Collectively referred to as “Services”).

Use of any gendered terms (such as “he” or “she”) in this Agreement shall be deemed to also refer to any other gender, and their use is non-exclusive in nature.

Declaration:

The User hereby declares the following are true to the best of his knowledge.

- The User is a resident of India, and any and all information provided by the User to ABHFL or any of its affiliates are true, accurate and complete. The information provided by the User shall form the basis of any Services provided to them by ABHFL or any of its affiliates (including all Loan Products) and the User shall bear responsibility for any inaccuracies or deficiencies in any of the information provided.
- The User warrants that their use of this Website is not in contravention of any law or regulation.
- The User warrants that they are not party to any Insolvency Proceedings, nor have they ever been judged to be Insolvent by any competent legal authority. The User accepts that if they are or have ever been party to any Insolvency Proceedings, then they may be disqualified from use of this Website and any of the Services contained therein.
- The User agrees and confirms that the information submitted by him may be shared with ABHFL’s affiliates or third-party partners to offer products or services, and the User expressly authorizes ABHFL, its affiliates or third-party partners to send communications in relation to any products or services, and to override DND settings to do so.
- The User authorizes ABHFL and any of its affiliates to carryout all requisite Know Your Customer (“KYC”) checks relating to the Services as may be permitted by Indian Law. This shall include access to any verification of identifying documents, and access to Databases maintained by any Authority authorized to do so by Law.
- To the extent permissible under applicable law, the User agrees that all documents, notices, disclosures and other communications that ABHFL provides to them shall electronically satisfy any legal requirement that such communication be in writing.

Aditya Birla Housing Finance Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat.

Corporate Office: 9th Floor, Tower 1, One World Centre, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.
Tel No: 91-22-6279 9505 | CIN: U65922GJ2009PLC083779. For more information, please visit <https://homefinance.adityabirlacapital.com>

Loans originated, booked and serviced by Aditya Birla Housing Finance Limited. Subject to credit appraisal in sole discretion of Aditya Birla Housing Finance Limited and terms and conditions as agreed under individual loan agreement.

We may use the services of our authorised agencies in servicing your requirements.

Consent to Sharing of Information:

The User hereby consents to the use, collection, sharing and processing of his personal information in accordance with the ABHFL [Privacy Policy](#). The User hereby agrees, acknowledges and confirms that to the extent permitted under the applicable law, any and all information pertaining to him may be shared by Us with our affiliates and/or third-party partners to offer the User products or services, including loan products, insurance products, investment products and payment related products. The User expressly authorises us in this regard.

The User expressly authorises ABHFL and its affiliates, and third-party partners to send the User communications via text messages, electronic mails, WhatsApp messages, push notifications and/or any other means in connection with the Services and/or as part of any promotional or marketing strategy by ABHFL, our affiliates and/or third-party partners, in relation to any products or services, including loan products, insurance products, investment products and payment related products. The User authorises ABHFL, our group companies and other entities that provide Third Party Services to override any DND settings to reach The User over calls, SMS, emails, WhatsApp messages and any other mode of communication in relation to any products or services, including loan products, insurance products, investment products and payment related products.

Use of Material:

ABHFL disclaims that all Content contained on this Website (including but not limited to all information, text, graphics, links, and any other material contained on the website) is general and non-specific in nature and do not represent any business advice investment advice, specific instructions, etc, unless explicitly mentioned otherwise. Nothing contained within this website shall be considered to be an offer, invitation to offer. Any Charges, fees, interest rates, and prices mentioned on the Website are indicative in nature, and are subject to revision by ABHFL from time to time (as permissible by Indian Law), and may not reflect the exact prices, rates, terms etc. available to the User when they seek to avail such Services. The charges, fees, rates etc, applicable to the User by ABHFL are based on the determination of ABHFL based on the Information provided by the User to ABHFL at the time that they submit the pertinent information while looking to avail ABHFL services. The User shall take all reasonable precautions and prudence while browsing the Website and before making the decision to avail any ABHFL Service. Use of any Product or Service offered by ABHFL (through this website or otherwise) shall be governed by the specific Contractual terms agreed to by the User for the Use of that Specific Product or Service.

All Services that are mentioned on this Website may not be available in all Geographic Locations.

The User acknowledges that use of this Website shall require an Active connection to the Internet (through Wi-Fi, or otherwise) and ABHFL and its subsidiaries shall bear no responsibility if the User is unable to access the Website, or any of its services, due to issues arising out of The User having no connection to the Internet or unstable connection to the Internet. ABHFL shall not be a party to any

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Dispute between the User and their Internet Services Provider. The User shall be responsible for obtaining and maintaining all hardware and software required for them to access and use this Website.

The Content on this Website is Provided on an “as is” basis. The Content of this website is subject to ABHFL Copyright, and no one may distribute, publish, reproduce or copy the material contained herein, except with the express, specific, and prior written consent of ABHFL.

The User shall not use this Website for any unauthorized or illegal purposes, and the User is prohibited from usage of the website which would lead to any damage, impairment or other forms of disabling of function of the Website and its servers, or any committing any acts which would impair the ability of any other Person(s) from using and enjoying the Website.

Linked Websites

This Website may contain links to other websites and subdomains, which may belong to ABHFL or its affiliates. This Website may also contain links to any Website owned and controlled by a third-party unaffiliated with ABHFL or its subsidiaries. ABHFL disclaims any liability for the content contained on any such linked website, and ABHFL may not be able to verify or monitor the contents of such websites. ABHFL does not bear any liability to the user for anything contained on such Linked Websites, or for any products or Services available on such websites. The User shall take all reasonable precaution and prudence while using such Linked Websites, and the User acknowledges that ABHFL makes no warranty as to the User’s use of such websites.

Intellectual Property Rights

Unless the User breaches the terms of use contained in this Agreement, ABHFL shall provide the User with a non-transferrable, non-exclusive and revocable licence to use this Website.

Nothing contained in this Agreement shall give the User any rights or interest in any of the Intellectual Property contained on this Website, including all text, images, graphics, logos code, etc.) All rights relating to the website, its functionality and material contained therein belong to ABHFL, or its affiliates as may be the case.

No Representation or Warranty

No Information available to any User through use of this Website shall be deemed to contain any Representation or Warranty by ABHFL, its affiliates, subsidiaries, or any Company belonging to the Aditya Birla Group relating to credit-worthiness, financial prospects or viability or performance or solvency of any company or legal entity, or any business or services conducted or on offer by any such entity.

Reliance by the User upon any statement or information available on this Website shall be at the User’s own risk. The Statements and Information published on this Website must be independently verified by the User to determine completeness, accuracy, reliability, etc. if the User wishes to make any Decision based upon the information contained on this Website. All information and statements

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available on this Website are not to be deemed as any kind of advice, be that legal, investing, tax, financial or any other type of professional advice, and the User will not rely on any of the information available on this Website as any type of advice. Nothing contained on this Website is to be deemed to be a recommendation to the User to use any Product, Service, etc., and ABHFL disclaims no warranty or representation that the Use of any Product or Service does not infringe on any third party's Intellectual Property Rights, unless specifically stated within the Contractual Agreement specifically relating to that Product or Service.

ABHFL retains the right to alter, edit, amend, and delete, any of the information and/or content on this Website in whole or in part, and ABHFL does not undertake any responsibility in informing the Users of any such edits, alterations, deletions, etc. The onus is upon the User to keep informed on such changes, and ABHFL shall not be held liable for any actions which may result in loss or damages or other liability which the User may believe has arisen from any change made to the information and material available on this Website.

ABHFL and its subsidiaries shall make all reasonable efforts to provide for the accuracy and completeness of information available on this Website, but make no legal Guarantee of the same. If the User uses the Website to send any electronic messages, ABHFL makes no warranty as to the Confidentiality and Security of transmission of messages through this Website unless specifically stated otherwise. ABHFL shall not be responsible for maintaining the confidentiality or privacy of any passwords or other codes which are required for the User to access any account(s) they may have on this Website.

Limitation of Liability:

ABHFL, its Affiliates, its Subsidiaries, and their respective Officers, Directors, Personnel, Representatives, Consultants, Nominees, and Designees shall bear no liability for any loss or damage suffered by any User from their use of this website or any of its linked sites, whether direct or indirect. This shall include (but is not limited to) no liability for any special, incidental, consequential, punitive, or exemplary loss and damages. This shall apply even if the User is advised of the possibility of such damages.

For the purposes of this section loss and damage which may arise from use of this website shall be deemed to include, but is not limited to any defects, errors, omissions, fault, interruption, mistake or inaccuracy contained on the website, or committed by the User.

Governing Law:

This Website and this Agreement shall be governed by the laws and courts of India, unless expressly stated otherwise by ABHFL. All Disputes arising out of this Agreement or the use of this Website shall be governed submitted to the exclusive jurisdiction of New Delhi.

Right to Suspension of Use

ABHFL and its affiliates retain the right to suspend any User's usage of this website without need to

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provide any reason or notice, and without any compensation to the User. In the event of such Suspension, ABHFL and its affiliates shall not be legally liable to the User for any loss or damages arising from the same.

Accuracy of Information Provided to ABHFL by the User

The user warrants that any and all information provided to ABHFL by them, and any details which they may enter into the Website are correct and accurate, and in the case of any changes to the information (for example, change of Legal Name), the User shall be responsible for communicating the same to ABHFL.

The User shall indemnify and hold harmless ABHFL, its Affiliates, its Subsidiaries, and their respective Officers, Directors, Personnel, Representatives, Consultants, Nominees, and Designees from any loss or damages that may arise as a result of any incorrectness or inaccuracy in the information supplied to ABHFL or its affiliates by the User.

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