

Terms & Conditions

These terms and conditions (“Terms & Conditions”) govern your use of the website www.werize.com, (“Website”) and mobile application “werize” (“App”) (Website and App shall collectively be referred to as “Platform”) owned and operated by **Wortgage Technologies Private Limited** and its subsidiary, **Wortgage Finance Private Limited**, with its registered office at WeRize, 5th & 6th Floor, Shilpitha Tech Park, SY NO: 55, 3 & 55/4, Devarabisanahalli, Bellandur, Bengaluru, Karnataka 560103 IN (hereinafter referred to as “Us” / “We” / the “Company”).

As a user (“**User**” or “**You**”) of the Platform, You understand that the Company is a financial – technology platform providing access between You and various financial institutions, data partners and other partners, service providers etc. with a view to facilitate lending, borrowing and such other services as may be introduced by the Company from time to time.

Please read these Terms & Conditions carefully before accessing or using our Platform or any part thereof. By accessing or using any part of the Platform, You agree to be bound by these Terms & Conditions. If You do not agree to all the terms and conditions, then YOU MAY NOT ACCESS THE PLATFORM OR USE ANY SERVICES PROVIDED BY US.

We reserve the right, at our sole discretion, to update, change or replace any part of these Terms & Conditions by posting updates and changes to our Platform. It is Your responsibility to check the Platform periodically for changes. Your continued use of or access to the Platform or the service following the posting of any changes to these Terms & Conditions constitutes Your acceptance of such changes.

Without prejudice to any other specific requirement which may be laid out in these Terms & Conditions, Your use of the Platform and specifically, Your acceptance of these Terms as aforesaid shall be deemed to be a representation from You that You are above 18 (Eighteen) years of age, and are fully able and competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth in these Terms & Conditions, and to abide by and comply with these Terms & Conditions.

Additionally, please review our ‘Privacy Policy’ as well to fully understand our privacy practices, which You can find at www.werize.com/privacy-policy. It also governs Your visit to and use of the Platform, in addition to these Terms & Conditions.

These Terms & Conditions form a legal and binding agreement between the User and Us and is made pursuant to the terms of the Information Technology Act, 2000.

GENERAL

The Platform facilitates loans and other facilities to You from approved lending institutions and various other partners (“**Partners**”).

On the Platform, You may browse and search for Partners including third party lenders. The Platform shall merely facilitate a transaction between the Partner and You. We neither lend nor borrow through this Platform, any/all services facilitated through our Partner shall be on such terms as may be mutually agreed between You and the Partner. Wortgage Technologies Private Limited is not an organization registered with the Reserve Bank of India or any other regulatory authority and does not hold any license to directly provide the services referred to herein relation to the same. Wortgage Technologies Private Limited is not a ‘Financial Institution’ under the Companies Act, 2013 or the Banking Regulation Act, 1949 or any other laws for the time being in force in India. Wortgage Finance Private Limited is a NBFC registered with Reserve Bank of India. The Company is also not a deposit taking company or a chit fund or a company offering any investment schemes as per the rules and regulations for the time being in force in India.

In the event You wish to avail any of the products displayed on the Platform, You will be required to provide certain information.

You agree to allow Company, on behalf of the Partner, to send You payment reminders or such other reminders, messages as may be required from time-to-time pursuant to facilitation services provided by the Company. You also agree that if You fail to pay an amount owed to the Partner, pursuant to any agreement, Company may engage in collection efforts to recover such amounts from You on behalf of the Partner.

The following agencies may reach out to you for the same:

- MSBC
- Otofin
- Ratnaram
- Signin
- Adarsh

The Company in order to provide facilitation services, will be using and sharing the information of the User with multiple Partners and other parties, as may be required for the purpose mentioned above. ***Do Not Disturb***

In the event You have registered Your phone number on the 'Do Not Disturb' registers with Your network provider, You shall ensure to take all steps to enable the Company's representative's to contact You via phone to provide details about different financial products and You shall ensure that such calls received by You are pursuant to You providing Us with information and You shall not register a complaint with the relevant authorities for the same.

SERVICES

You hereby confirm to register with us to avail the services provided by us.

You hereby understand and acknowledge that the information requested is for the purposes of complying with various laws, regulations and guidelines (including Know Your Customer (KYC) norms / Anti-Money Laundering (AML) standards / Combating of Financing of Terrorism (CFT) / obligation of banks under the Prevention of Money Laundering Act, 2002) promulgated by the Government of India from time to time by the Company or its associated Partners. You further acknowledge that if You do not provide the requested information to the Company, the Company or its Partners will be unable to provide or continue its / their services to You.

You confirm that all information given to the Company (whether in the Company's online form or otherwise) is true, correct and not misleading. You agree to provide any additional documents to the Company as may be required from time to time. You hereby provide Your consent to our lending partners, to collect your credit information from credit bureaus, solely for provisioning of credit facilities/services to you.

You hereby understand that every time You wish to use credit facility from the Partner, You will be provided with an online loan agreement on the Platform (specific to the facility availed). Upon clicking 'I Accept' You will be bound by the terms of the loan agreement in relation to the credit facility for credit worthiness, verifying identity to prevent and detect crime and money laundering. You understand and agree that the Company may charge You an administrative fee for facilitating the loan / credit to be availed by You and You agree to pay the same.

You hereby understand that when You apply for any of the facilities including credit/loan facility, the Company may check Your records amongst other things with its own records, any information as available to the Company through any of its sources on behalf of the Partner.

The Company also has the right, and obligation, to report and share Your details with the Partners.

When You visit Platform or send e-mails to us, You are communicating with us electronically. By communicating with us, You consent to receive communication from us electronically. We will communicate with You by e-mail or by posting notices on Platform, via SMS, WhatsApp or any other mode of electronic communication. You agree that all agreements, notices, disclosures, and other communications that we provide to You electronically satisfy any legal requirement that such communication be in writing.

You hereby express Your intent to know through telephonic calls, or SMS on Your mobile number mentioned in the application form, as well as in this undertaking, or through any other communication mode, various Company/Partner's offer schemes or promotional schemes, or any other promotional schemes and hereby authorize Company and its Partners employee, agent, associate to do so. You confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" (the "NDNC Registry") as laid down by Telecom Regulatory Authority of India will not be applicable for such communication/calls/SMS received from Company, its employees, agents and/or associates.

ELIGIBILITY

The User of this Website unequivocally declares and agrees that in case of an individual, the User is a natural / legal person who has attained the age of at least eighteen (18) years and is legally allowed to enter into a contract in India. The User is allowed to utilize the services in accordance with these Terms & Conditions. If the User violates any of these Terms & Conditions, or otherwise violates an agreement entered into through the medium of the Website / App, the Company may terminate the User's membership, delete his/her profile and any content or information posted online by the User on the Platform or prohibit the User from using or accessing the Platform at any time in its sole discretion, with or without notice, including without limitation if the Company believes that User is under the age of eighteen (18) years.

USE OF THE PLATFORM

You shall not use the Platform otherwise than as an end user. You shall always comply with all applicable laws in Your use of the Platform.

You agree not to circumvent, disable or otherwise interfere with security-related features of the Platform or features that prevent or restrict use or copying of any content or enforce limitations on use of the Platform or the content therein.

Except for the services explicitly provided, the Company does not provide, control or endorse any third-party information, products or services in any manner whatsoever, even if such third-party information, products or services are advertised on the Platform. The Company shall under no circumstance be responsible for any delay/default or any other issue in the services provided by its Partners.

The Company shall not be responsible for any delay or failure resulting from infrastructure issues, like server uptime, network availability and connectivity.

The Platform is controlled and offered by the Company from its facilities in India. If You are a user outside India, please take note the Company is subject only to Indian law and only to the jurisdiction of Indian courts. The Company makes no representations that the Platform is appropriate or available for use in other locations. Therefore, if You are a user outside India, You may use the Platform solely on Your own volition and at Your own risk. You shall be solely responsible for compliance with local law.

PRICES AND PAYMENT

All prices for the financial products on this Platform are subject to change without notice by the Partners. The price is provided on the Platform on 'as is' basis as provided by the Partner to the Company. However, while purchasing a financial product/service, the price prevailing at commencement of placing the order will apply.

Company will not, at any point of time during any transaction between You and the Partner come into or take possession of any of the such financial products offered by such Partner, nor does it, at any point, gain title to or have any rights or claims over the financial products offered by such Partners.

Even if the Platform is provided on a '*no charge*' basis for a period of time, the Company shall have the right to charge such subscription fees as it determines in its sole discretion from time to time. All payments shall be made by credit card, debit card, or such other method as the Company may specify from time to time.

ACCEPTANCE OF TERMS AND CONDITIONS

As a User of this Platform, You have agreed to the Terms & Conditions provided hereunder or anywhere else on this Platform including but not limited to disclaimers on this Platform.

The Company reserves the right, at its sole discretion, to change, modify, add or remove portions of these Terms & Conditions, at any time without any prior written notice to the User. It is the User's responsibility to review these Terms & Conditions periodically for any updates/ changes. User's continued use of the App or Website following the modification of these Terms and Conditions will imply the acceptance by the User of the revisions.

YOUR ACCOUNT

If You wish to use the Platform, You are required to maintain an account on the Website or App, as the case may be, and You will be required to furnish certain information and details, including Your name, email id, contact number and any other information deemed necessary by the Company or Partners for the purpose of accepting Your eligibility for the products/services offered on our Platform through various Partners.

You are responsible for maintaining the confidentiality and security of Your account, password, activities that occur in or through Your account and for restricting access to Your computer or mobile, as the case may be, to prevent unauthorized access to Your account. You agree to accept responsibility for all activities that occur under Your account or password. You should take all necessary steps to ensure that the password is kept confidential and secure and should inform us immediately if You have any reason to believe that Your password has become known to anyone else, or if the password is being, or is likely to be, used in an unauthorized manner.

Please ensure that the details You provide Us are true, correct, accurate and complete. Upon the

Company gaining knowledge of having any reasonable suspicion that the information provided by You is wrong, inaccurate or incorrect, the Company shall immediately terminate Your account without any notice to You in this regard. In the event of any changes to the information shared by You after registering Yourself on the Platform, You shall be responsible for forthwith notifying the said changes to Us. You can access and update most of the information You provided us on the 'dashboard' area of Your account after You log-in or by writing to Us at info@werize.com. The right to use this Platform is personal to the User and is not transferable to any other person or entity.

PRIVACY

The Company collects certain information from You in order to provide its services. The Company's use of Your personal information is governed in accordance with the Privacy Policy located at <https://www.werize.com/privacy-policy>.

LICENSE AND ACCESS

The Company and its licensors, if any, shall be the sole and absolute owners of the Platform, including but not limited to the idea behind the Platform, the copyright in all content on the Platform and all trademarks, designs, logos and other insignia of trade used on the App and Website and elsewhere during the performance of the services, all of which are subject to protection under patent, copyright, trade mark and trade secret and other intellectual property laws of India and other countries.

The Company grants You a limited, non-transferable and revocable license to access and use the Platform or any part thereof for availing the services, but not to download any material from it (other than page caching) or modify it, or any portion of it, except with express consent of the Company and / or its affiliates, as may be applicable. Any unauthorized access to the Platform (or any part thereof) or any networks, servers or computer systems connected to Platform and any attempt to modify, adapt, translate or reverse engineer any part of the Platform or re-format or frame any portion of the pages of the Platform, save to the extent expressly permitted by these Terms & Conditions, is not permitted.

This license is non-transferable and does not permit any resale or commercial use of this Platform or its contents; any downloading or copying of account information for the benefit of anyone other than Your use; or any use of data mining, robots, or similar data gathering and extraction tools. The Platform or any portion of the Platform (including but not limited to any copyrighted material, trademarks, or other proprietary information) may not be reproduced, duplicated, copied, sold, resold, visited, distributed or otherwise exploited for any commercial purpose without express written consent of the Company and / or its affiliates, as may be applicable. Any unauthorized use of the Platform shall terminate the permission or revoke the license granted by the Company and the Company shall have the right to seek legal recourse available to it under applicable laws.

MONITORING OF THE PLATFORM AND YOUR ACCOUNT

The Company always has the right and liberty to monitor the content of the Platform or any part thereof which shall include information provided in Your account. The monitoring of the Platform is important to determine the veracity of the information provided by You and that every User remains in consonance with the Terms & Conditions provided herein. Subject to the Terms & Conditions mentioned herein, the Company shall also have the liberty to remove any objectionable content which is in contravention of the Terms & Conditions or any applicable laws in force in India or share such information with any governmental authority as per procedures laid down by the law for the time being in force in India.

SERVICE SUSPENSION

The Company may wish to stop providing the services and may terminate use of it at any time without giving notice of termination to You. Unless the Company informs the User otherwise, upon any termination, (a) the rights and licenses granted to You in these Terms & Conditions will end; and (b) User must stop using the Platform or any part thereof forthwith. The Company reserves the right to suspend or cease providing any service and shall have no liability or responsibility to the User in any manner whatsoever.

PROHIBITED USES

In addition to other prohibitions as set forth in the Terms & Conditions, 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, federal, provincial, local regulations, rules, laws, or local ordinances; (d) to infringe upon or violate our intellectual property rights or the intellectual property rights of others; (e) to harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate 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 will affect the functionality or operation of the service or of 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 or any related website, other websites, or the Internet. We reserve the right to terminate Your use of the service or any related website for violating any of the prohibited uses.

REPRESENTATIONS, WARRANTIES, AND UNDERTAKINGS

You agree to use the services only for purposes that are permitted by:

these Terms & Conditions and, any applicable law.

You understand that Company does not provide any warranties for its services and shall not be made liable for any claims made by You or any third party, and in this regard, You undertake to accept and be solely liable for the services availed by You from Company. The Company services are (except as expressly stated by us) provided 'as is' and 'as available' for Your use, without any representation, warranties or conditions of any kind, either express or implied, including all implied warranties or conditions of merchantability, merchantable quality, fitness for a particular purpose, durability, title, and non-infringement.

INDEMNITY

You agree to indemnify, save, and hold the Company, its affiliates, contractors, employees, officers, directors, agents and its third party associates, licensors, and partners harmless from any and all claims, demands, losses, damages, and liabilities, costs and expenses, including without limitation legal fees and expenses, arising out of or related to Your use or misuse of the services or of the Website or App or Platform, any violation by You of these Terms & Conditions, or any breach of the representations, warranties, and covenants made by You herein or Your infringement of any intellectual property or other right of any person or entity, or as a result of any threatening, libelous, obscene, harassing or offensive material posted/ transmitted by You on the Website / App. The Company reserves the right, at Your expense, to assume the exclusive defense and control of any matter for which You are required to indemnify the Company, including rights to settle, and You agree to cooperate with the Company's defense and settlement of these claims. The Company will use reasonable efforts to notify You of any claim, action, or proceeding brought by a third party that

is subject to the foregoing indemnification upon becoming aware of it. This paragraph shall survive termination of this Terms & Conditions.

LIMITATION OF LIABILITY AND DISCLAIMER OF WARRANTIES

Notwithstanding anything to the contrary contained herein, neither the Company nor its affiliated companies, subsidiaries, officers, directors, employees or any related party shall have any liability to You or to any third party for any indirect, incidental, special or consequential damages or any loss of revenue or profits arising under or relating to these Terms & Conditions. To the maximum extent permitted by law, You waive, release, discharge and hold harmless the Company, its affiliated and subsidiary companies, and each of their directors, officers, employees, and agents, from any and all claims, losses, damages, liabilities, expenses and causes of action arising out of Your use of the Platform / Website / App.

The Company in any event is not responsible for any default on the part of any User or the Partner. The Company is mere facilitator and shall not be responsible for any breach, default, error committed by either the User or the Partner. The Company shall to the best of its abilities and within the realm of law aid the concerned User in terms of provision of information required. However, the Company shall not be responsible for any default on behalf of the User/Partner.

The Company is merely an information technology platform and the User is entitled to conduct its own diligence before taking any steps to initiate the processes outlined on the Platform or any part thereof.

YOUR USE OF THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE IS AT YOUR SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

THE COMPANY EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND AS TO THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. THE COMPANY FURTHER MAKES NO WARRANTY THAT: (i) THE SERVICE WILL MEET YOUR REQUIREMENTS, (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS, OR (v) ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM THE COMPANY THROUGH OR FROM THE SERVICE WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.

ADVERTISERS/ THIRD PARTY LINKS ON THE PLATFORM

The Company accepts no responsibility for advertisements contained within the Platform or any part thereof. The Company has no control over and accepts no responsibility for the content of any website or mobile application to which a link from the Platform or any part thereof exists. Such linked websites and mobile applications are provided "as is" for User's convenience only with no warranty, express or implied, for the information provided within them or the veracity thereof.

USER COMMENTS, FEEDBACK AND OTHER SUBMISSIONS

If, at the Company's request, You send certain specific submissions or without a request from Us, You send creative ideas, suggestions, proposals, plans, or other materials, whether online, by email, by postal mail, or otherwise (collectively, 'comments'), You agree that we may, at any time, without restriction, edit, copy, publish, distribute, translate and otherwise use in any medium any comments that You forward to Us. We are and shall be under no obligation (a) to maintain any comments in confidence; (b) to pay compensation for any comments; or (c) to respond to any comments.

You agree that Your comments will not violate any right of any third-party, including copyright, trademark, privacy, personality or other personal or proprietary right. You further agree that Your comments will not contain libelous or otherwise unlawful, abusive or obscene material, or contain 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 e-mail address, pretend to be someone other than Yourself, or otherwise mislead Us or third-parties as to the origin of any comments. You are solely responsible for any comments You make and their accuracy. We take no responsibility and assume no liability for any comments posted by You or any third-party.

You are licensing to the Company and its service providers, any information, data, passwords, materials or other content (collectively, "**Content**") You provide through or to the service. Company and service provider of Company may use, modify, display, distribute and create new material using such Content to provide the service to You. We may also use, sell, license, reproduce, distribute and disclose aggregate, non-personally identifiable information that is derived through Your use of the service. By submitting Content, You automatically agree, or promise that the owner of such Content has expressly agreed that, without any particular time limit, and without the payment of any fees, the Company and its third party service provider may use the Content for the purposes set out above.

CUSTOMER COMMUNICATIONS

Accepting these Terms & Conditions implies Your express consent to be contacted by us, representatives, affiliates, or anyone calling on our behalf at any contact number, or physical or electronic address provided by You while registering Your account with the Platform.

In our endeavour to effectively deliver the services, we take Your explicit consent to access Your emails/SMSs (registered with us) for the specific purpose of reading emails/texts relevant to the services, including bank statements, to access Your records in connection with Your application, as may be required, pursuant to specific services facilitated through the Platform. It is further clarified that 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, save and except an RBI ("**Reserve Bank of India**") or any other regulatory body, government agency or any registered financial institution which may require the aforementioned information for processing the loan application as well as the compliance under applicable law.

ACKNOWLEDGEMENT

You acknowledge that is an online platform which connects its Partners with You and that the Company is not an organization registered with the Reserve Bank of India and does not hold any license to lend money to the Users. You acknowledge that the use of the financial lending activity is entirely between the Users and respective Partner. You acknowledge that it is Your responsibility to verify the information about the person/Partner on the Platform and the Company is in no manner liable if the information provided on this Platform is untrue or incorrect. You acknowledge that the Company is in no manner responsible for any claim of money or damages in the event Partner fails to either grant loan/product/service or a user fails to repay the loan/fee or misrepresents his financial status or commits a fraud or cheating or any other such illegal act.

APPLICABLE LAWS

Your use of this Platform and any Term & Conditions stated in this agreement is subject to laws of India. In case of any disputes arising out of the use of the Platform or any part thereof, courts of Bangalore, India will have exclusive jurisdiction.

MISCELLANEOUS

Takedown Policy: If You believe that there is any content available on the Platform which is contrary to Company's policies or applicable law, then please notify to the Grievance Officer at the email ID provided in the Privacy Policy/Website. When You send such notice, please ensure that Your notification contains the following details:

- i. Your name, email ID, phone number and postal address;
- ii. The exact nature of the objectionable content and the exact location (including the relevant web page) where it appears;
- iii. Why You consider the content to be objectionable.
- iv. We will evaluate the contents of the notice and may take such action as we deem appropriate in keeping with our policies and applicable law which may include, asking further details from You or taking down the content that was the subject matter of Your notice.

Notices: Any notice required to be given to Company under these Terms & Conditions shall be sent by registered mail or recognized courier to the following address: WeRize, 5th & 6th Floor, Shilpitha Tech Park, SY NO: 55, 3 & 55/4, Devarabisanahalli, Bellandur, Bengaluru, Karnataka 560103 IN

NACH Mandate Cancellation Request: As per the NPCI Circular No.013 dated 11-Sep-2020, if you wish to cancel your NACH mandate registration with us please write to us at customersupport@werize.com along with your name, e-mail id, and phone number. We will assist you accordingly. Acceptance of the request will be at the discretion of WeRize.

Assignment: You will not assign or otherwise transfer Your rights or obligations under these Terms & Conditions. The Company may assign its rights and duties under these Terms & Conditions without any notice to You.

Force Majeure: If the whole or any part of the performance of the respective obligations hereunder is prevented or delayed by reasons of natural calamities, war, arson, civil disturbance, and such other reasons beyond our reasonable control (each a "**Force Majeure Event**"), then to that extent we shall be prevented or delayed from performing all or any part of our obligations under these Terms & Conditions despite due diligence and reasonable efforts to do so. In such an event we shall be excused from performance hereunder for so long as reasons of Force Majeure Event continue. A Force Majeure Event shall not affect the payment obligations of the user unless there is legal bar / embargo to the making of the payments.

Severability: Notwithstanding that the whole or any part of any provision of these Terms & Conditions may prove to be illegal or unenforceable, the other provisions of these Terms & Conditions and the remainder of the provision in question shall continue in full force and effect. **No**

Waiver: No failure or delay in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof or the exercise of any other right, power or privilege. Every right or remedy herein conferred upon or reserved to either party shall be cumulative and shall be in addition to every right and remedy existing at law or equity or by statute and the pursuit of any one right or remedy shall not be construed as an election.

Refund and Cancellation: At the request of the Borrower, the Lender may close the Prepaid Card account:

- a. If the borrower does not have any outstanding dues, the lender will refund the Security Amount back to the borrower's source account.
- b. In case of outstanding dues, the lender would recover any outstanding dues of the borrower and refund the remaining security amount

GRIEVANCE

In accordance with the relevant provisions of the Information Technology Act, 2000 and Rules made thereunder, the Company has designated the Grievance Officer. Users can contact the Grievance Redressal Officer with respect to any complaints or concerns regarding the handling, storage, disclosure of User Information.

All issues can be addressed at the following:

Grievance Officer Name: Mr Nikhil Behera

Email address: nodalofficer@wortgagefinance.com

The Grievance Officer can be contacted between 10:00AM and 6:00PM from Monday to Friday except on public holidays.

Nodal Officer Name: Mr Nikhil Behera

Email address: nodalofficer@wortgagefinance.com