

Terms & Conditions
Finagle Financial Services Private Limited

I/We hereby authorize, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion, and also authorize **Finagle Financial Services Private Limited (“Finagle”)** its employee, agents, Third party agencies to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary for loan processing.

I authorize **Finagle** and/or its representatives, agents to communicate/ call/ SMS to me/ us with respect to this Application or any other promotional activities.

I/we would like to know as well avail the benefits of various loan offer schemes or loan promotional activities or any other promotional schemes and hereby give our consent to Finagle, its employees, agents, representatives, and associates to call, message, e mail, notify on mobile application about its products, offer, schemes etc.

I confirm that laws in relation to the unsolicited communication referred in “national Do Not Call Registry” as laid down by Telecom Regulatory Authority of India (TRAI) will not be applicable for such communications/ calls/ SMSs received from **Finagle**, its representatives, agents.

FINAGLE reserves the right to retain the photograph, selfie and documents submitted with the Application and shall not return back.

FINAGLE shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant/Co-Applicant /Acceptor(s).

I/we authorize **FINAGLE** to submit the application/other relevant documents submitted by me to Central Registry.

I/We hereby provide my consent to receive information from Central KYC Registry through SMS/mail on the above-registered number/email address.

I/We declare that all the particulars and information given in this application form are true, correct, and complete and that they shall form the basis of any loan you may decide to grant to me/us.

I/We hereby declare and agree to the following on behalf of the Applicant(s).

I/We declare that all the particulars and information given in the Application Form are true, correct, complete, and up to date in all respects and I/We have not withheld any information whatsoever.

I/We understand and confirm that the Application Form and all other documents submitted by me/us to **FINAGLE** shall not be returned to me/us and **FINAGLE** shall have the right to retain the same. That submission of loan application to **FINAGLE** does not imply automatic approval and that **FINAGLE** will decide the quantum of the loan at its sole and absolute discretion, **FINAGLE** in its sole and absolute discretion may either sanction or reject the application for granting the loan in case of rejection, **FINAGLE** shall not be required to give any reason. In the case of loan cancellation, the applicable pro-rata interest charges on any outstanding loan amount will have to be borne by me/ us.

I/We agree that **FINAGLE** may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time.

I/We confirm that I/we shall not use the credit facility (or any part thereof) for any improper, illegal or unlawful purpose/activities/speculative or antisocial purpose.

I/We have read the application form and other material available on mobile application and website in English /Hindi Language and understood the content.

I/We undertake to inform the Company regarding any changes in my/our occupation/employment. I/We further agree that my/our loan shall be governed by the rules of the Company. I/We have no objection in giving the documents required as per KYC guidelines issued by RBI.

I/We understand that all personal information collected through the application process shall be stored, processed, and shared strictly in accordance with applicable data protection laws, including the Information Technology Act, 2000 and relevant rules.

I/We authorize Finagle to share such data with third-party service providers solely for the purposes of loan processing, servicing, recovery, and regulatory compliance, with appropriate safeguards in place.

I/We understand that I/We have the right to withdraw my/our consent for the use of personal data or for receiving promotional communications at any time. I/We acknowledge that such withdrawal may impact the processing of my/our loan application.