



**Terms & Conditions**

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## **Kinara Capital -Terms & Conditions**

### **Introduction:**

This policy is applicable to the customer and User ("User"/ "You") who avail or intend to avail services from **Kinara Capital**, a registered trademark of Kinara Capital Private Limited (formerly known as Visage Holdings and Finance Private Limited), a Non-Banking Financial Company incorporated under the Companies Act, 1956, and registered with the Reserve Bank of India; Regn No: B-02.00255, having its Registered Office at #50, 2<sup>nd</sup> Floor, 100 Feet Road, HAL 2<sup>nd</sup> Stage, Indiranagar, Bangalore-560038.

### **Terms & Conditions:**

Kinara Capital respects the privacy of Users in accordance with applicable law/regulation that governs users' privacy and always strives to uphold the standards in protecting the same.

All Information collected shall only be used to provide the User with the services incidental and/or ancillary to the business of Kinara Capital.

Users hereby acknowledge and agree to have given consent to Kinara Capital to use such information for business purposes whatsoever including but not limited to sharing such Information with any entity forming a part of Kinara Capital and/or any other third-party agent/Agency rendering service to us. Users agree that Kinara Capital shall have every right to use the Information to initiate the dialogue with the user with respect to the various products, services and other allied and necessary requirements as may be deemed necessary by Kinara Capital.

The Information shall not be shared with any external organisation unless the same is necessary to enable Kinara Capital to provide you services, meet legal and/or regulatory compliance requirement and/or to enable the compilation of a transaction, credit reporting, or the same is necessary or required pursuant to applicable norms or pursuant to the terms and conditions applicable to such Information as agreed with Kinara Capital.

Kinara Capital will use the Information to improve the User experience on the site and make subsequent offers to the User on products which may be of interest to him/her. Kinara Capital's website uses cookies. Cookies are small data files that a website stores on your computer. Kinara Capital use persistent cookies which are permanently placed on your computer to store non-personal (Browser, ISP, OS, Clickstream information etc.) and profiling information (age, gender, income, etc.). While cookies have unique identification nos., personal information (name, a/c no, contact nos. etc.) shall not be stored on the cookies. Kinara Capital will use the information stored in the cookies to improve user/customer experience by throwing up relevant content where possible.

- Kinara Capital will also use the cookies to store User preferences to ease User navigation on the site. Kinara Capital may in the future implement encryption of the cookies.
  - This website contains material owned or licensed by Kinara Capital. Reproduction of such material is strictly prohibited elsewhere. Any unauthorized use of the website is prohibited by users in compliance with Rule 3 of Information Technology (Intermediaries guidelines) Rules, 2011
  - Use of this website and any dispute arising out of such use of the website is subject to the laws of India
  - If users access the website from outside India, users do so at their own risk and are responsible for compliances with the laws of such jurisdiction.
  - The digital App's or platforms are not intended for users under the age of 18 years. We do not knowingly collect any personal information from persons under the age of 18 years or market to or solicit information from anyone under the age of 18 years.
  - Users are requested to exercise due care and caution and make well informed independent decisions (including if necessary, obtaining of advice of tax/legal/accounting/financial/other professionals) prior to applying for the Loan and signing the Loan Documents.
  - Submission of the Loan Application to the Lender in electronic form by pressing the 'APPLY' button on the digital application forms constitutes an expression of willingness to contract to the lenders Terms and Conditions of loan processing. However, the absolute discretion to accept or reject the Loan Application submitted by the Applicant shall be with the Lender.
  - Neither the submission of the Loan Application by the Applicant to the Lender nor the receipt of the Loan Application by the Lender constitutes any commitment from any Lender to lend (on either an express or implied basis) and does not impose any obligations on the Lender.
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