

A. PRIVACY POLICY

In the course of serving you, LoanTap Financial Technologies Private Limited, is a company registered under Companies Act- 1956 having its registered office at – 306, Sangeeta Ramchand (Kartik) CHSL New Link Road 5 Kartik Complex, Opp Laxmi Ind Estate Andheri (W) Mumbai 400053 and Corporate Office at- Office No-103, 1st Floor, Hermes Wave Kalyani Nagar Pune 411006 (hereinafter shall be referred to as “LoanTap”, “Company”, “We”, “Us” “Our (The words Website and Platform are hereinafter used interchangeably).

We believe fairness and transparency are important and power the decisions we make. This includes how we gather and respect your personal identifiable information, but we also recognize that you expect us to treat this information appropriately. We’ve written this online Privacy Policy to empower and inform you about your privacy while on our website or while using our mobile application.

This Privacy Policy (“Policy”) explains how we collect personally identifying information and other information about you, how it is used, the circumstances under which such Information might be disclosed to third parties, and the steps we take to safeguard your Personal Information.

For the purpose of this Privacy Policy, the users of the Services may be customer/consumers, or any other persons using Services or accessing our Platform (“user” or “you” or “your”).

This Policy applies to all the pages on the Platform, which is owned and operated by LOANTAP and is subject to our Terms of Use.

CONSENT

1. By visiting the Platform <https://loantap.in/> (“**Website**”) you agree to be bound by the terms and conditions of **Loantap Financial Technologies Private Limited (“LOANTAP”)**’s Privacy Policy.
2. **If you do not agree please do not use or access the Platform.**
3. By mere use of the Platform, you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is incorporated into and subject to the terms of use provided at <https://loantap.in/terms-of-use/> (“**Terms of Use**”).
4. By sharing your details, you expressly consent to the download of your KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of your identity and address from the database of CKYCR Registry. You understand that your KYC Record includes personal information such as your name, address, date of birth, PAN number, etc.

NO WARRANTIES

1. The Platform including the information and materials, and any software made available, are provided “as is” and “as available” without any representation or warranty, express or implied, of any kind, including, but not limited to, warranties of merchantability, non-infringement, or fitness for any particular purpose or warranty of any kind, express or implied, regarding third party content.
2. LoanTap shall take commercially reasonable endeavours to keep the Website free from any kind of unauthorised access, computer viruses, however, LoanTap cannot warrant that the Platform shall be free of any computer viruses or any unauthorised access. We cannot guarantee the security of our database, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the internet.

LIMITATION OF DAMAGES

1. In no event shall LoanTap or any of its subsidiaries, affiliates, their directors, officers, employees, representatives and service providers be liable to any entity for any direct, indirect, special, consequential or other damages (including, without limitation, any lost profits, business interruption, loss of information or programs or other data on your information handling system) that are related to the use of, or the inability to use, the content, materials, and functions of our platform or any linked web site, even if LoanTap is expressly advised of the possibility of such damages. LoanTap accepts no liability for any errors or omissions, whether on behalf of itself or third parties.
2. In the event LoanTap is found liable, despite the limitation above, for any proven and actual loss or damage which arises out of or in any way connected with any of the occurrences described above, then you agree that the liability of LoanTap shall be restricted to, in the aggregate, any service/transactional fees paid by you to the LoanTap in connection with such transaction(s) on this Platform, if applicable.

SECURITY PRECAUTIONS

1. The LoanTap intends to protect your shared information on the Platform and to maintain its accuracy as confirmed by you. We implement reasonable physical, administrative, and technical safeguards to help us protect your information from unauthorized access, use, and disclosure. We also require that our registered third-party service providers protect such information from unauthorized access, use, and disclosure.
2. Our Platform has stringent security measures in place to protect the loss, misuse, and alteration of the information under control. We endeavour to safeguard and ensure the security of the information provided by you. We use Secure Sockets Layers (SSL) based encryption, for the transmission of the information, which is currently the required level of encryption in India as per the law.
3. We blend security at multiple steps within our products with adequate technology to ensure our systems maintain strong security measures and the overall data and privacy security design allow us to defend our systems ranging from low hanging issue up to sophisticated attacks.
4. We aim to protect from unauthorized access, alteration, disclosure or destruction of information we hold, including:
 - We offer security feature like an OTP verification to help you protect your account;
 - We review our information collection, storage, and processing practices, including physical security measures, to prevent unauthorized access to our systems;
 - We restrict access to personal information to our employees, contractors, and agents who need that information in order to process it. Anyone with this access is subject to strict contractual confidentiality obligations and may be disciplined or terminated if they fail to meet these obligations;
 - Compliance & Cooperation with Regulations and applicable laws.
 - We regularly review this Privacy Policy and make sure that we process your information in ways that comply with it.
 - We ensure that Aadhaar number is not disclosed in any manner.
5. We or our affiliates maintain your information on servers located in India. Data protection laws vary among countries, with some providing more protection than others. We also comply with certain legal frameworks relating to the transfer of data as mentioned and required under the Information Technology Act, 2000 and rules made thereunder. When we receive formal written complaints, we respond by contacting the person

who made the complaint. We work with the appropriate regulatory authorities, including local data protection authorities, to resolve any complaints regarding the transfer of your data that we cannot resolve with you directly.

6. Despite our best efforts, you will appreciate that no data security measures can guarantee 100% security. You should therefore take steps to protect against unauthorised access to your password, phone and computer. We are not responsible for any lost, stolen or compromised passwords, or for any activity on your account via unauthorised password activity.
7. Any data stored, if stored by the platform, being Customer Private data including Name, Mobile No., Address, Email id, Photograph, KYC documents shall be stored only with the explicit consent of the Customer. In no case, no such data will be stored wherein explicit consent has not been taken.
8. The Company does not, in any circumstances, store any biometric data of the customer.

UNLAWFUL USE

1. We reserve the right to investigate complaints or reported violations of this Privacy Policy and to take any action as deemed appropriate including but not limited to reporting any suspected unlawful activity to law enforcement officials, regulators, or other third parties and disclosing any information necessary or appropriate to such persons, or entities relating to users profiles, e-mails, addresses, usage history, posted materials, IP addresses, and any other information if required by the appropriate authorities.

SHARING OF PERSONAL INFORMATION

1. You consent to the use of your personal information by LOANTAP and/or its third-party providers and distributors in accordance with the terms of and for the purposes set forth in the Privacy Policy for providing you services and products including but not limited to any type of credit facility or loans. LOANTAP reserves the right to use the information to provide you with a more personalized online experience.
2. We use the information we collect to:
 - Provide you with the services that you have requested.
 - Tell you about exciting offers which we think you will value.
 - Customize the content and advertising that you see on the Website.
 - Improve your experience on the platform and with LOANTAP.
 - As otherwise described to you at the point of collection or with your consent.
 - As permitted by applicable law, to assist us in advertising our products and services in various mediums including, without limitation, sending promotional emails, advertising our services on third-party sites and social media platforms, direct mail, and by telemarketing.
 - To protect our customers, employees, or property — for instance, to investigate fraud, harassment, or other types of unlawful activities involving LoanTap or its affiliates and third parties that we do business with, and to enforce this Privacy Policy, as well as our Terms of Use.
3. LoanTap shall share personal information about you with partners or affiliated companies to provide products or services you've requested or to suggest products and services suitable for you.
4. LoanTap provides the information to trusted partners who work on behalf of or with LoanTap. These companies may use your personal information to help LoanTap communicate with you about offers from LoanTap and our marketing partners. However, these companies do not have any independent right to share this information.

5. LoanTap may share your information with its business partners who provide services, who are NBFC, who sponsor an event, or who jointly offer a service or feature with LoanTap.in.
6. LoanTap shall transfer information collected from you if LoanTap is acquired by or merged with another company.
7. We may disclose the information we collect from you in order to comply with applicable law, judicial proceedings, a court order, or other legal processes. We may disclose the information collected from you if we believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, and situations involving potential threats to the physical safety of any person, as evidence in litigation in which we are involved, or as otherwise required by law.
8. From time to time, we may seek your consent to use your information for a purpose not described in this Privacy Policy. We may also share your personal information with third parties under other circumstances where we have your consent for specific purposes.
9. You may choose to give us personal information, such as your name, contact number, address, or e-mail id that may be needed, for example, to correspond with you, to participate on the platform, or to apply for a Loan.
10. We sometimes collect anonymous information from visits to our Website to help us provide better customer service. For example, we keep track of the domains from which people visit and we also measure visitor activity on our Website, but we do so in ways that keep the information anonymous. LoanTap or its affiliates or vendors may use this data to analyse trends and statistics and to help us provide better customer service. This anonymous information is used and analysed only at an aggregate level to help us understand trends and patterns. None of this information is reviewed at an individual level.
11. We maintain standard IP logs that record data about users who access our platform. We store this information for providing services and as an analysis tool. These IP logs are stored securely and may only be accessed by employees or designees on a need-to-know basis for a specific purpose.
12. We identify and use your IP address to help diagnose problems with our server, and to administer our Website. Your IP address is also used to help identify you and to gather broad demographic information.
13. We will make a sincere effort to respond in a timely manner to your requests to correct inaccuracies in your personal information. To correct inaccuracies in your personal information please return the message containing the inaccuracies to the sender email id with details of the correction requested.
14. LoanTap may, if you so choose, send direct mailers to you at the address given by you. You have the option to 'unsubscribe' from this direct mailer by way of links provided at the bottom of each mailer. We respect your privacy and, in the event, that you choose not to receive such mailers, we will take all steps to remove you from the list.
15. LoanTap provides links to websites and access to content, products, and services from third parties, including users, advertisers, affiliates, service providers, and sponsors of the Platform. You agree that LoanTap is not in control of and is not responsible for the availability of, content provided on, accuracy, and completeness of information on, third-party websites. The User is requested to peruse the policies posted by such third-party websites regarding their privacy policy and terms of use, before using/accessing such websites.
16. LoanTap is not responsible for third-party content accessible through the Website, including opinions, advice, statements, and advertisements, and you shall bear all risks associated with the use of such content. LOANTAP is not responsible for any loss or damage of any sort that a user may incur from dealing with any third party.
17. In the event, you intend to delete the information submitted by you to LoanTap from LoanTap's database, you shall inform us about the same at info@loantap.in. It is clarified, that after such a request, you will not be able to access all the services and content available on the platform.
18. Wherever possible, we indicate the mandatory and optional fields. You always have the **option to not provide** your personal information by choosing not to use a particular service or feature on the Platform.

COLLECTION OF DEVICE LOCATION AND INFORMATION

1. We collect your location information from your device to reduce the risk associated with your account and provide serviceability of your loan application, minimize the risks to your loan application, and provide pre-approved customised loan offers. This also helps us to verify the address, make a better credit risk decision and expedite know your customer (KYC) process as per regulatory guidelines.
2. The information the Platform collects, and how that information is used, depends on **how you manage your privacy controls** on your device. We collect information from the device when you use the platform and **explicitly seek permissions from YOU to get the required information from the device**.
3. The information we collect from your device may include – hardware model, build model, RAM, storage; unique device identifiers like IMEI, serial number, SSAID; SIM information that includes network operator, roaming state, MNC and MCC codes, WIFI information that includes MAC address and mobile network information to uniquely identify the devices and ensure that no unauthorized device acts on your behalf to prevent frauds.
4. We collect information about your device to provide automatic updates and additional security so that your account is not used on other people's devices. In addition, the information provides us valuable feedback on your identity as a device holder as well as your device behaviour, thereby allowing us to improve our services and provide an enhanced customized user experience to you.
5. We will keep the personal data we collect about you on our systems for as long as required for the purposes set out above or even beyond the expiry of transactional or account-based relationship with you: (a) as required to comply with any legal and regulatory obligations to which we are subject or (b) for the establishment, exercise or defence of legal claims.

LINK TO THIRD-PARTY SDK

1. Our Platform has a link to a registered third-party SDK which collects data on our behalf and data is stored to a secured server to perform a credit risk assessment. We ensure that our third-party service provider takes extensive security measures in order to protect your personal information against loss, misuse or alteration of the data.
2. Our third-party service provider employs separation of environments and segregation of duties and has strict role-based access control on a documented, authorized, need-to-use basis. The stored data is protected and stored by application-level encryption. They enforce key management services to limit access to data.
3. Furthermore, our registered third-party service provider provides hosting security – they use industry-leading anti-virus, anti-malware, intrusion prevention systems, intrusion detection systems, file integrity monitoring, and application control solutions.

PROHIBITED ACTIONS

1. While using this Platform, the customer agrees not to, by any means (including hacking, cracking or defacing any portion of the Platform) indulge in illegal or unauthorized activities including the following:
2. Restrict or inhibit any authorized user from using this Platform;
3. Use the Platform for unlawful purposes;
4. Harvest or collect information about Platform users without their express consent;
5. "Frame" or "mirror" any part of the Platform without our prior authorization;
6. Engage in spamming or flooding;
7. Transmit any software or other materials that contain any virus, time bomb, or other harmful or disruptive components;
8. Remove any copyright, trademark, or other proprietary rights, or notices contained in the Platform;

9. Use any device, application, or process to retrieve, index, “data mine” or in any way reproduce or circumvent the navigational structure or presentation of the Platform; or
10. Permit or help anyone without access to the Platform to use the Platform through your username and password or otherwise.

COOKIES

1. A “cookie” is a small piece of information stored by a web server on a web browser so it can be later read back from that browser. Cookies are useful for enabling the browser to remember information specific to a given user. We place both permanent and temporary cookies on your computer’s hard drive. The cookies do not contain any of your personally identifiable information.
2. We use data collection devices such as “cookies” on certain pages of the Website to help analyze our web page flow, measure promotional effectiveness, and promote trust and safety.
3. We also use cookies to allow you to enter your password less frequently during a session. Cookies can also help us provide information that is targeted to your interests. Most cookies are “session cookies,” meaning that they are automatically deleted from your hard drive at the end of a session. You are always free to decline our cookies if your browser permits, although in that case, you may not be able to use certain features on the Website and you may be required to re-enter your password more frequently during a session.
4. Additionally, you may encounter “cookies” or other similar devices on certain pages of the Website that are placed by third parties. We do not control the use of cookies by third parties and you shall be solely responsible for accepting such third-party cookies.

USER-GENERATED CONTENT

1. We may invite you to post content on the Website, including your comments, pictures, and any other information that you would like to be available on the Website. If you post content on the Website, the information that you post will be available to other visitors of the Website.
2. If you post your own content on the Website, your posting may become public and we cannot prevent such information from being used in a manner that may violate this Privacy Policy, the law, or your personal privacy. You shall be solely responsible for any such information, picture, review, content, remarks, etc. posted by you.
3. Further, User testimonials, reviews, recommendations, or statements may be used by us on our social media platforms for advertising or promotional services.

CHANGES IN PRIVACY POLICY

1. This Privacy Policy is subject to change at any time without notice. Due to changes in legislation or enhancements to functionality and content on the Platform, LoanTap may make changes to the Privacy Policy (without being obliged to do so) and would reflect those changes in this Privacy Policy.
2. If our Privacy Policy changes in the future, it will be posted here, and a new effective date will be shown. Hence, to make sure you are aware of any changes, kindly review this Privacy Policy periodically.

GOVERNING LAW AND JURISDICTION

1. The Platform is for informational purposes only and should not be construed as technical advice of any manner you are solely responsible for any act or transaction is undertaken by you. By viewing/accessing the Website you agree to the exclusive jurisdiction of the courts at **Mumbai**, India in respect of any action arising therefrom or related thereto.

NODAL GRIEVANCE REDRESSAL OFFICER

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below for your reference, with regard to issues to the platform:

Name : Asifa Hussain
Address : Hermes Waves, Office No: 103, Central Avenue Road, Kalyaninagar, Pune:411006
Phone : 020 – 4852 1017
E-mail : cs.fintech@loantap.in
Time : 9:30am-6:30pm (Monday-Friday)

You may contact the Grievance Officer in relation to any grievances that you may have in relation to this Privacy Policy.

MODE OF LODGING COMPLAINT

The company commits and assures to provide the best possible recourse to resolve all grievances.

You can lodge a complaint in the following ways:

1. If the complaint is related to the working of this platform or any other technical queries with regard to the platform, they can seek redressal through the Nodal grievance officer, on the details mentioned above.
2. If the complainant needs assistance with anything related to our services/ requests/ inquiries to the services provided by us, they can reach us through <https://loantap.in/contact-us/>
3. If the complaint of the customer is regarding any of the loan products that we provide, the same can be redressed by approaching the Grievance Redressal Officer of the Digital Lending Partner.

B. TERMS AND CONDITIONS

Thank you for using www.loantap.in (the “Website”). By using this Website, you are agreeing to be bound by the Terms of Use as described below, so please read them very carefully. IF YOU DO NOT WISH TO BE BOUND BY THESE TERMS OF USE, YOU MAY NOT ACCESS OR USE THE WEBSITE. These Terms of Use are provided on behalf of Loantap Financial Technologies Private Limited (LFTPL).

The term “you” as used herein refers to all individuals and/or entities accessing the Website through individuals (whether authorized in this behalf or not) for any reason. These T&Cs shall govern the usage of the Website by you. It is your responsibility to review the T&Cs thoroughly. LFTPL reserves the right to modify the T&Cs from time to time without notice and in its sole discretion at any time by updating the Website and your continued use of the Website after any modifications by LFTPL shall constitute your acceptance of such modifications.

The permission given by LFTPL to access the Website will not convey any proprietary or ownership rights in the above software/hardware. You shall not attempt to modify, translate, disassemble, reproduce, decompile, or reverse engineer the software/hardware underlying the Website or create any derivative product based on the software/hardware and not all the products and services offered on this Website are available in all geographic areas and you may not be eligible for all the products or services offered by LFTPL on the Website. LFTPL reserves the right to determine the availability and eligibility for any product or service.

The content contained on this website of LFTPL, is provided for general information only and should not be used as a basis for making business/commercial decisions. Further, the content on this website should not be regarded as an offer, solicitation, invitation, advice or recommendation to enter into any transaction with Loantap Financial Technologies Private Limited. You are solely responsible for any act or transaction undertaken by you.

Privacy

Your privacy is very important to us. Our privacy policy explains how we treat your personal information and protect your privacy when you use our Website. LFTPL is concerned about the safety and privacy of all its users and shall protect personal information as per reasonable standards and procedures. We will not share or sell any of your information with any third party, except as specifically described in our privacy policy, which is hereby incorporated by reference into these Terms of Use.

Information Sharing and Social Features

You may choose to share content or information, including, but not limited to, your name, email address, or other information that you provide via the Website, with other users of the Website. By sharing information or content on the Website, you expressly agree to all of the following:

- You grant Loantap Financial Technologies Private Limited, a non-exclusive, transferable, sub-licensable, royalty-free, worldwide authorization to use any information or content that you post on or in connection with your use of the Website, subject to the privacy provisions described in our privacy policy.
- You understand that deleted content or information may continue to exist on our servers or in backup copies that we maintain for our own use.
- You will not post content or take any action on the Website that may constitute libel or slander, infringes or violates someone else's rights, that is protected by any copyright or trademark, or otherwise violates the law.
- Content and information that you share will be available to other users of our Website. You understand that such third parties may access, use, store and transfer such content and information and associate it with you.
- You agree that you will not use the Website for commercial purposes.
- We may remove any content or information that you share on the Website for any reason.

You agree that you will not use any device, software, or routine to interfere or attempt to interfere with the proper working of the Website or any transaction being conducted on our Website.

Loan Pre-Registrations and Applications

You may be presented with the opportunity to pre-register and/or apply for a loan through the Website. When pre-registering or applying for a loan on the Website, you agree to provide current, complete, and accurate information about yourself. If any information you provide is untrue, inaccurate, not current, or incomplete, LFTPL has the right to terminate your loan pre-registration and/or application and to decline to provide any and all future use of the Website. We reserve the right to decline your application for a loan.

Your Account

You may be required to create an Account to use certain parts of the Website. When you create an account, you will be required to login using Social Platforms like Facebook and LinkedIn. We will also be generating some links which are confidential and exclusively meant for you. You may not disclose these links to any third party. If you learn of any unauthorized use of your links or account, please contact us immediately.

Links to other websites

This Website may contain links to websites maintained by non-affiliated third parties. Such websites may have Terms of Use, Privacy Policies, or security practices that are different from those of LFTPL. Note that such external sites are not owned, controlled, or operated by us. LFTPL does not endorse or recommend, and hereby expressly disclaims any liability, or warranty (express or implied) for, any information or products offered at such websites. Accordingly, LFTPL encourages you to be aware when you leave the Website, to read the terms of use and privacy policy of other websites that you visit.

Limitation of Liability

You agree that all access and use of the Website and its contents is at your own risk. In no event shall LFTPL be held liable for any damages, including without limitation, direct or indirect, special, incidental, or consequential damages, losses, or expenses arising in connection with the Website or any linked site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if LFTPL, or representatives thereof, are advised of the possibility of such damages, losses or expenses.

Ownership of Intellectual Property Rights and Confidential Information:

LFTPL including its group companies, subsidiaries, agents, licensors and partners, or their third-party data or content providers, have exclusive proprietary rights to the Content provided on this Website. The Content and the trademarks, service marks, trade names, icons, and logos contained therein ("Marks"), including without limitation, the terms "LFTPL," and the LFTPL logos, are owned by LFTPL in various jurisdictions or usage allowed to LFTPL and owned by its group companies, subsidiaries, agents, licensors and partners, or their third-party data or content providers, and are subject to copyright and other intellectual property rights under Indian and foreign laws and international conventions. LFTPL including its group companies, subsidiaries, agents, licensors and partners, or their third-party data or content providers retain all respective proprietary rights in the Content and Marks. Content and Marks may not be used, copied, reproduced, distributed, transmitted, broadcast, displayed, sold, licensed, or otherwise exploited for any other purposes whatsoever without the prior written consent of the respective owners. LFTPL reserves all rights not expressly granted in and to the Website and the Content. LFTPL retains all rights (including copyrights, trademarks, patents as well as any other intellectual property right) in relation to all information provided on or by the Website (including all texts, graphics and logos).

You acknowledge and agree that the Website, Content, information, tools and technology used in the building, development, creation and hosting of the Website and any other necessary software used in connection with the Website contain proprietary and confidential information that is protected by applicable intellectual property and other laws. LFTPL owns the copyright to all information, works of authorship on the Website and in the products of LFTPL. All trademarks, service marks, and logos used on the Website are the trademarks, service marks or logos of LFTPL or permitted by the said proprietors for the display on the Website. You shall not use any such names, logos, trademarks, software and works of authorship without LFTPL's prior written consent. You agree that other than the right to access the Website and view the information contained on the Website under the terms and conditions set forth herein, you acquire no ownership, title, right or interest of any kind in or of the Website or any portion of any Content or information on the Website. You further, agree that all title, right and interest therein and thereto remains with LFTPL. You shall not copy any of the information or Content provided on the Website and must not copy this information or Content to any other Website or similar forums as your content or otherwise.

Governing Law and Jurisdiction

You agree to abide by all applicable local, state, national, and international laws and regulations in your use of the Website. Our Website is available only to individuals who are permitted to use it under applicable law. If you do not qualify, please do not use our Website. You agree to be solely responsible for your actions and the contents of your transmissions through the Website. You agree not to impersonate any person or entity or falsely state or otherwise misrepresent your identity or affiliation with a person or entity. You represent and warrant that you possess the legal right and ability to accept these Terms of Use and to use the Website in accordance with these Terms of Use. Unauthorized use of this Website, including but not limited to unauthorized entry into LFTPL's systems, misuse of passwords, or misuse of any information posted on a site, is strictly prohibited.

These Terms of Use shall be governed in all respects by the laws of India. We consider ourselves and intend to be subject to the jurisdiction only of the courts of Mumbai, Maharashtra in India. The failure of LFTPL to exercise or enforce any right or provision of the Terms of Use shall not constitute a waiver of such right or provision. If any provision of the Terms of Use is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of the Terms of Use remain in full force and effect. You agree that regardless of any statute, regulation, or law to the contrary, any claim or cause of action arising out of or related to use of the site or the Terms must be filed within one (1) year after such claim or cause of action arose or be forever barred.

The LFTPL website is offered to you conditioned on your acceptance without modification of the terms, conditions, and notices contained herein. Your use of LFTPL constitutes your agreement to all such terms, conditions, and notices.

Entire Agreement/Severability:

These Terms of Use, together with the Privacy Policy, Legal Disclaimers and any other legal notices or such disclosures published by LFTPL on the Website and/or any related third-party Website that links to this policy, including any content, functionality and services offered on or through the site(s) is the entire Contract between you and LFTPL.

If any provision of these Terms of Use, is deemed invalid by a court of competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of these Terms of Use, Privacy Policy, Legal Disclaimers, and any other legal notices or such disclosures published by LFTPL, which shall remain in full force and effect.

No Waiver:

No waiver of any provision of these Terms of Use shall be deemed a further or continuing waiver of such provision or any other provision, and LFTPL's failure to assert any right under these Terms of Use shall not constitute a waiver of such right.

C. WEBSITE DISCLAIMER

The information accessible on or from and the use of Loantap Financial Technologies Private Limited's website (www.loantap.in) will be governed by the following terms and conditions. We request you to read the same before accessing anything on this site and in case you disagree with any of the terms of use, then we request you not to use this site.

The content and information available on this site are based on the laws applicable in India and on accessing them you agree and accept to be bound by the terms and conditions and the disclaimers stated herein. All information, data, rights, title and interests (including but not limited to all copyrights, trademarks and other intellectual property rights) displayed and contained in this website belongs to and is the property of Loantap, of which Loantap has the absolute ownership and you acknowledge that you don't own and shall not acquire any of such rights, titles, interests thereof.

The information and data contained in this site are compiled from various sources which are general in nature. We do not guarantee the accuracy, validity, timeliness or completeness of such information. Neither the information nor any opinion expressed should be construed as an offer to sell or the solicitation of an offer to buy any product or service or security.

Product prices, rate of interest, Incomes, yields, and returns indicated may fluctuate depending on the market conditions as also changes in tax laws; such information may also vary from state to state. Also, past performance of any product or scheme or service is not a guide to its future performance nor are the performances of products or services displayed here guaranteed by us nor are we responsible for any warranty or proper performances by the vendors of services displayed here.

Loantap Financial Technologies Private Limited does not offer any financial products/services outside the geographical limits of India.

I CONFIRM TO THE ABOVE THROUGH ONLINE/DIGITAL MEANS.

I HEREBY CONFIRM THAT ACCEPTANCE OF THE ABOVE PRIVACY POLICY, TERMS AND CONDITIONS, WEBSITE DISCLAIMER, WAS COMPLETED ONLINE FOR MY CONVENIENCE.