

TERMS AND CONDITIONS

By clicking the “Confirm/I Accept/Submit/Make Payment button stated above (“**Confirmation Tab**”) these clickable Terms and Conditions (“**Terms**”) and entering the one-time password sent by BFL (“**OTP**”), I am expressing my interest in availing loan from Bajaj Finance Limited (“**BFL**”) for purchase of product from the website of the e-commerce partner (“**E-Tailer**”), I hereby agree and acknowledge that I (i) am at least 18 years of age, (ii) can understand, read and write in the English language, (iii) have read, understood and agree to be bound by these Terms.

I hereby represent, understand, confirm, acknowledge and agree:

- That my action of entering the OTP sent by BFL and clicking on the Confirmation Tab, constitutes a valid acceptance by me of the Terms contained herein and creates a binding and enforceable agreement between me and BFL
- That all the particulars and information provided by me for availing this loan from BFL (“**Loan**”) are true, correct, complete and up-to-date in all respects and that I have not withheld any information whatsoever from BFL as may be required for availing loan from BFL.
- That I have an Existing Member Identification card (“**EMI Card**”) issued by BFL, which enables purchase of products or availing services including but not limited to apparel, holiday/travel packages, footwear, groceries, kitchen appliances and accessories from E-Tailer, on Loan from BFL.
- That I have read and understood the Master Terms and Conditions applicable to loans for Consumer Durable, Digital, Life Style Products & EMI Cards available at: **<https://www.bajajfinserv.in/terms-and-conditions-ecomm.pdf>** (“**Master Terms**”), as are in force now or from time to time and agree to comply with and be bound by the said Master Terms.
- That all the documents required to be submitted for availing the Loan, shall be submitted by me to BFL in the form and manner as may be prescribed by BFL and the same shall be true, correct, complete and up-to-date in all respects.
- That in case the information given by me is found incorrect or false, then the same shall affect this Loan and all my future loan applications to BFL.
- That the Loan shall be assigned to me as per BFL’s sole discretion and internal policies and the same is subject to further revision at BFL’s sole discretion. BFL shall not be liable in any manner whatsoever for such revision or cancellation of Loan limit.
- To keep my credentials including the login id and password/PIN issued by BFL and/or reset by me (“**Credentials**”), as confidential and shall not share the same with any third party. Any use or misuse of the Credentials including the transactions carried out using the Credentials

shall be my sole responsibility and BFL shall not be held responsible for any loss/damage incurred on account of such use, misuse and/or transactions.

- That transmission of information through internet is not a secure means of sending information and the same may be subject to tampering and unauthorized access, fraudulently or mistakenly written, altered or sent, and not be received in whole or in part by the intended recipient and which may affect the availability and performance of this online facility provided by BFL. I shall not hold BFL liable for any loss/damage, whether direct or indirect, arising out of or resulting from such tampering and unauthorized access, frauds, mistakes, etc.
- To authorize BFL to exchange or share information and details relating to Loan to its group companies and other third-party agents/representatives as may be required or as it may deem fit for the purpose of facilitating this Loan application and/or related offerings or other products/ services that I may apply for from time to time. I shall not hold BFL (or any of its group companies or its/their agents/representatives) liable for use/sharing of such information.
- That by clicking the Confirmation Tab, I hereby provide consent for receiving communications from BFL, its group companies, agents/ representatives in relation to this Loan including promotional communications through any mode (including without limitation through telephone calls / SMSs / emails). I confirm that that I shall not challenge receipt of such communications as unsolicited communication, defined under TRAI Regulations on Unsolicited Commercial Communications.
- That BFL is not an issuer/provider of the products purchased/services availed by the Customer from E-Tailer. Accordingly, BFL shall not be responsible for the quality or any assurances and/or representations made in relation to such products/services provided by the E-Tailer. Further BFL shall not be liable for any delay in delivery or no-delivery of product and/or with respect to the quantity, quality, conditions, fitness, suitability or otherwise whatsoever of such product/services.
- That for concluding the Loan transaction for purchase of product/service from E-Tailer, Convenience fees as mentioned on this <https://bit.ly/2TGFsgn> and as communicated to the Customer on his/her registered mobile number, with BFL, would be charged for each transaction and same would be added to my first equated monthly instalment for such Loan transaction.
- That products that are bought using EMI card from the E-Tailer are subject to the specific product cancellation policy of the E-Tailer.
- That partial cancellation of any purchase made using Bajaj Finserv EMI within the cancellation period will result in the reduction of the tenure of the loan availed though the EMI amount will remain the same.