TERMS AND CONDITIONS

1. By checking the "Accept" button at the end of these Clickable Terms and Conditions ("**Terms**"), 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.

2. I declare that all the particulars and information provided in this application ("**Application**") are true, correct, complete and up-to-date in all respects and that I have not withheld any information whatsoever from Bajaj Finance Limited ("**BFL**") for the loan that BFL may decide to grant me.

3. I have read and understood the Master Terms and Conditions applicable to loans for Consumer Durable, Digital, Life Style Products & EMI Cards available at www.bajajfinserv.in/finance ("**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.

4. I declare that all the documents required to be submitted with the Application 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.

5. I understand that in case the information given by me in the Application is found incorrect or false, then the same shall affect all my future applications to BFL.

6. I understand and acknowledge that the loan amount shall be sanctioned, as per the sole discretion of BFL, on the basis of various factors such as my credit appraisal including BFL's internal credit policy and that BFL, shall not be responsible/liable in any manner whatsoever for sanction of loan less than the amount mentioned in the Application.

7. I understand and undertake 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.

8. I understand and acknowledge 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.

9. I authorize BFL to exchange or share information and details relating to my Application 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.

10. I understand that by submitting the Application, I hereby provide consent for receiving communications from BFL, its group companies, agents/ representatives in relation to this Application and 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 by me as unsolicited communication, defined under TRAI Regulations on Unsolicited Commercial Communications. I understand that I can at any time opt not to receive any telecommunication by registering under the Do Not Call Registry.

11. I understand that products that are bought using Bajaj Finserv EMI card cannot be cancelled/returned beyond the cancellation period permitted by e-tailer

12. I understand 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

13. I agree and understand that, if the balance loan amount is higher than the loan EMI amount after partial cancellation of the purchase, the remaining balance loan amount will be charged as per existing EMI amount on the due date

14. I understand that the reinstatement of the partially cancelled amount to the EMI card will happen within a minimum of 7 working days from the date of my cancellation request