

Terms and Conditions

1. By registering with Unofinance and by using Unofinance's services (referred to collectively as "Services"), you understand and agree that Unofinance will treat your use of the Services as acceptance of these terms and conditions ("Terms") from that point onwards.
 2. You understand and acknowledge that "Unofinance" and domain name <https://unofinance.in/> have been assigned Unofin Technology LLP through an assignment agreement. Unofin Technology LLP owns and operates a platform for persons to register for obtaining medical loans. Registered Address: Unofin Technology LLP, E-2/25, Second Floor, Sector 7, Rohini, Delhi - 110085.
3. You acknowledge and agree that Unofinance owns all legal rights, titles and interests in and to the Services, including any intellectual property rights which subsist in the Services (whether those rights are registered or not, and wherever in the world those rights exist).
4. You understand that you do not have the right to use any of Unofinance's trade names, trademarks, service marks, logos, domain names, and other distinctive brand features. You do not have the right to remove, obscure, or alter any proprietary rights notices (including trademark and copyright notices), which may be affixed to or contained within the Services. You will not copy or transmit any of the Services.
5. You further acknowledge that the Services may contain information which is designated confidential by Unofinance and that you shall not disclose such information without Unofinance's prior written consent. You will not copy, create a derivative work from, modify, reverse engineer, reverse assemble or otherwise attempt to discover any source code, sell, assign, sublicense, grant a security interest in or otherwise transfer any right in the Services.
6. You agree not to use the website for any purpose that is unlawful, illegal or forbidden by these Terms, or any local laws that might apply to me. Unofinance may, at its sole discretion, at any time and without advance notice or liability, suspend, terminate or restrict my access to all or any component of the website or the availability of the website itself.
7. Unofinance may modify these Terms, at any time without any prior notice.

ELIGIBILITY

1. You hereby declare that you are over 21 years of age, of sound mind and a person resident in India as defined under Foreign Exchange Management Act, 1999.
2. You hereby declare that you are a human being and not a "bot".

SERVICES

1. You hereby confirm to register with us to avail a loan / credit using the services provided by Unofinance.
2. You hereby understand and acknowledge that the information requested is for the purposes of complying with various laws, regulations and guidelines (including Know Your Customer (KYC) norms / Anti-Money Laundering (AML) standards / Combating of Financing of Terrorism (CFT) / Obligation of banks under the Prevention of Money Laundering Act, 2002) promulgated by the Government of India from time to time by Unofinance or its associated partners. You further acknowledge that if you do not provide the requested information to Unofinance, Unofinance or its partners will be unable to provide or continue its / their services to you.
3. You confirm that all information given to Unofinance (whether in Unofinance's online form or otherwise) is true, correct and not misleading. You agree to provide any additional documents to Unofinance as may be required from time to time.
4. Upon clicking 'I Accept' or by entering / sharing One Time Password (OTP), you will be bound by the terms of the loan agreement in relation to the credit facility for credit worthiness, verifying identity to prevent and detect crime and money laundering. You understand and agree that Unofinance may charge you a processing fee for facilitating the loan / credit to be availed by you and you agree to pay the same.
5. You hereby understand that when you apply for a loan, Unofinance may check your records amongst other things with its own records, any information as available to Unofinance through any of its sources, those at credit reference agencies (CRAs); those at fraud prevention agencies (FPAs) for assessing your credit worthiness, verifying identity to prevent and detect crime and money laundering.
6. Unofinance or its partners/affiliates also have the right, and obligation, to report your details to CRAs in the event that you have delayed in repaying your loan instalment.

CUSTOMER COMMUNICATIONS

1. Accepting these T&C, implies your express consent to be contacted by us, representatives, affiliates, or anyone calling on our behalf at any contact number, or physical or electronic address provided by you while registering your account with Unofinance. You further agree to us contacting you in any manner, including without limitation, emails, SMS messages, WhatsApp, calls using pre recorded messages or artificial voice, and notifications sent via our mobile application.
2. In our endeavour to effectively deliver the Services, we take your explicit consent to access your emails (registered with us) for the specific purpose of reading emails relevant to the Services, including bank statements, to access your records in connection with your loan application. To the extent required for provision of the Services, any password-protected document will be accessed via automated means, by utilizing information provided by you to automatically generate passwords in order to safely access such documents. It is further clarified that the consent sought from you shall be used solely in connection with the loan application facilitated through us and such information shall not be shared with any third party, save and except an RBI ("Reserve Bank of India") registered financial institution which may require the aforementioned information for processing the loan application as well as the compliance of applicable law as recorded in paragraph 2 of 'Services'.

PRIVACY

1. You hereby acknowledge, understand and consent to the terms contained in Unofinance's "Privacy Policy" which you have duly read and fully understood. You acknowledge, agree and give consent to Unofinance that Unofinance and its officers, employees, service providers and agents may use, store, process, disclose, transfer (whether within or outside India) and / or exchange your information (including personal data) in accordance with Unofinance's "Privacy Policy".
2. You hereby authorise and permit Unofinance to disclose, from time to time, any information on or relating to me to any of its subsidiaries or affiliates or to any governmental authority, statutory authority, judicial authority or credit bureaus, associated partners, lenders, whether in India or any other jurisdiction, or Reserve Bank of India or third party or Unofinance's consultants, advisors or service providers as provided in Unofinance's "Privacy Policy", without requirement for any further consent from you.
3. You are responsible for maintaining the secrecy of your passwords, login and account information. You will be responsible for all use of the website by me and anyone using my password and login information (with or without my permission). You will only use the website to search for and to apply for loans and will not use the website to make any fraudulent applications.

4. By registering with Unofinance, you consent to the use of your information as outlined in Unofinance's privacy policy as available on its website.

LIMITATION OF LIABILITY

1. All content and services provided on the website are provided on an "as is" and "as available" basis. Unofinance expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, title, non-infringement, and security and accuracy, as well as all warranties arising by usage of trade, course of dealing, or course of performance. Unofinance makes no warranty, and expressly disclaims any obligation, that: (a) the content will be up-to-date, complete, comprehensive, accurate or applicable to my circumstances; (b) the website will meet my requirements or will be available on an uninterrupted, timely, secure, or error-free basis; (c) the results that may be obtained from the use of the website or any services offered through the site will be accurate or reliable; or (d) the quality of any products, services, information, or other material obtained by me through the site will meet my expectations.
2. Unofinance (including its officers, directors, employees, representatives, affiliates, and providers) will not be responsible or liable for (a) any injury, death, loss, claim, act of god, accident, delay, or any direct, special, exemplary, punitive, indirect, incidental or consequential damages of any kind (including without limitation lost profits or lost savings), whether based in contract, tort, strict liability or otherwise, that arise out of or is in any way connected with (i) any failure or delay (including without limitation the use of or inability to use any component of the website), or (ii) any use of the website or content, or (iii) the performance or non-performance by Unofinance or any provider or (b) any damages to or viruses that may infect my computer equipment or other property as the result of my access to the website or my downloading of any content from the website.

ASSIGNMENT

You will not assign or otherwise transfer your rights or obligations under these Terms. Unofinance may assign its rights and duties under these Terms without any such assignment being considered a change to the Terms and without any notice to me.

ARBITRATION AND GOVERNING LAW

The laws of India, without regard to its conflict of laws rules, will govern these Terms. In case of any legal action courts located in Delhi, India will have jurisdiction over such matters. In any such action or any action we may initiate, the prevailing party will be entitled to recover all legal expenses incurred in connection with the legal action, including but not limited to costs, both taxable and non-taxable, and reasonable attorney fees.