



Borrower Consent Terms & Conditions ('Borrower Consent')

A. Data and Information Collection in Relation to Your Loan Application

Oktober6 Insight Private Limited and/or its affiliates including but not limited to Oktober6 Limited (collectively referred to as "**CreditEnable**") provide a platform whereby borrowers can apply to avail of a loan facility from a lending institution ("**Lender**") by providing information/documents of the borrower. CreditEnable will be collecting certain information from you in relation to your loan application. This information is likely to include information which is classified as Personal Information ("**PI**") and/or Sensitive Personal Data or Information ("**SPDI**") under the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 (the "**Sensitive Information Rules**").

In order to comply with the requirements of the Sensitive Information Rules, this Borrower Consent along with CreditEnable's Privacy Policy and Terms and Conditions, both of which are displayed on CreditEnable's website located at <https://www.CreditEnable.com>, <https://apply.CreditEnable.com>, <https://www.CreditEnable.com/in> or any other related pages ("**Website**"):

- (a) provides you with details of the SPDI and/or PI that may be collected from you (including the purpose of the collection, the intended recipients of it and associated contact details); and
- (b) seeks your consent in relation to the collection, use, storage, transfer, processing, analyzing, retention of SPDI and/or PI for the purposes set out in this Borrower Consent.

If you have any questions about this document, or if you would like to discuss anything, please contact CreditEnable (grievances@creditenable.com). Otherwise, if you agree to the collection and use of SPDI and/or PI as set out in this Borrower Consent please confirm that you have read and understood these terms by opting in through the tick box.

By agreeing to this Borrower Consent by clicking 'Accept' you hereby provide us with your explicit free consent for the collection, use, storage, transfer, processing, analyzing, retention of the information. If you do not agree to provide your consent, CreditEnable may not be in a position to process your loan application.

1. Information that will need to be collected from you

In relation to undertaking a loan assessment for you and processing your loan application, we will need to collect certain information from you which will include the following:

- KYC documents (firm and individuals such as directors, partners, designated partners, proprietor);
- Income tax returns;
- Goods and services tax (GST) returns;
- Bank statements;
- Financial accounts;
- Bureau score (if available); and
- Any other documentation that may be required for your loan application as is specified while you are applying for the loan on CreditEnable's Website.



2. The purpose of collecting this information from you

It is necessary for CreditEnable to collect the information referred to in section 1 so that it can assist you in assessment suitability for a loan application and for any other services you may opt for. In particular, this information is required in order to:

- conduct a credit assessment on you;
- comply with CreditEnable's Know-Your-Client ("KYC") procedures;
- comply with any potential lender's KYC procedures; and
- comply with any potential lender's documentation requirements in relation to loan approval.

3. The intended recipients of the information collected from you

In addition to CreditEnable and any members of CreditEnable's group company, where this is required to complete CreditEnable's credit assessment analysis and processes or is otherwise necessary, the intended recipients of the information collected from you are CreditEnable's affiliates, partners, third party service providers and any potential lenders who will consider your loan application. The collected information will be used, analysed, processed to undertake a credit assessment analysis and data analysis, using CreditEnable's processes, and if successful as decided solely by CreditEnable such information shall be provided to potential lenders who will consider your loan application by analyzing and processing the information to undertake a credit assessment analysis.

You authorize CreditEnable, to use, analyse, process, collect, transfer, retain or share any information provided by you with its partners, third party service providers and any potential lenders who will consider your loan application, or in any other manner that CreditEnable deems fit, and you shall not hold CreditEnable (including any of its affiliates, group companies, agents or representatives) liable for using or sharing of such information. This information may include without limitation all of the information listed above in Section 1, and any other information that may be required for your loan application.

4. Contact details

Your information is collected by CreditEnable, whose contact details are:

175, Metro Estate, Kagawala House, C-Cast, CST Road, Kalina, Bandra Kurla Complex, Santacruz East, Mumbai City, Maharashtra, 400098

Your information will be stored by CreditEnable and/or its affiliated partners via a secure database. CreditEnable has appointed a Grievance Officer whose details are given in its Privacy Policy. If you have any grievances pertaining to the PI and/or SDPI provided by you please contact, the Grievance Officer. Additionally, as set forth in the Privacy Policy, you have certain rights with respect to the SPDI and/or PI such as right to withdraw consent, right to complain, right to erasure, etc.. In the event you need any more information regarding these rights, please contact us at grievances@creditenable.com.

B. Terms & Conditions

1. The Borrower Consent is to be read in conjunction with CreditEnable's Privacy Policy and Terms and Conditions which are available on CreditEnable's Website.



2. From time to time, CreditEnable and/or its affiliates and partners may use your information to contact you by email, phone, SMS, WhatsApp, fax or mail. You consent to receive communication from CreditEnable and/or its affiliates and partners for the purposes of facilitating a loan with a Lender and for the purposes of CreditEnable and its affiliates and/or partners providing you the best offers, promotional and marketing communication, services and analysis. You agree that such communication may be transmitted through any communication channel, and that this consent overrides your registration on the DND register.
3. You declare that the information you have shared with CreditEnable is shared entirely of your own accord. You also agree that the information is true, accurate, complete and not misleading, and that you will promptly notify CreditEnable if there is any change in the information shared by you.
4. You acknowledge that your loan and all terms agreed therein are in accordance with contractual obligations agreed between you and the Lender only, and does not include CreditEnable. CreditEnable shall not be liable in any way if the Lender defaults in complying with the terms of any agreement or arrangement it has with you. CreditEnable is not underwriting any of the loan facility and the Lender is extending the loan facility to you solely on its own assessment without any recourse to CreditEnable. You agree and acknowledge that CreditEnable shall not undertake any liability, direct or indirect, that may arise in relation to the business arrangement entered into between you and the Lender including but not limited to repayment of the loan facility and/or interest. You also agree to indemnify CreditEnable at all times against all claims that arise in relation to the loan facility agreement that is entered into between you and the Lender, including those raised as a result of any default, non-compliance, error or omission made by you or any third party.
5. You agree that CreditEnable does not provide any representation or guarantee on behalf of the Lender. You will engage in any business arrangement with the Lender solely at your own risk.
6. You acknowledge that CreditEnable does not represent, warrant or guarantee that the quotes, fees, terms, rates, coverage or services offered by Lenders are the best available.
7. You acknowledge that the Lender may request to access your credit bureau record and any other publicly available credit check records to assess your credit worthiness, and that any such arrangement is exclusively between you and Lender.
8. You agree to indemnify CreditEnable at all times against all claims, actions, proceedings and demands including any suits, claims, disputes, liabilities, notice, litigation, prosecution, mediation, arbitration, enquiry or such differences or assessment taken by any governmental authority or any other person, whether direct or indirect, whether known or unknown that may arise due to or relate to the use of information shared by you.

By clicking 'accept' you agree that you have read and understood CreditEnable's Borrower Consent. By clicking 'accept' you have also indicated your consent to your information (including any SPDI and PI) being collected for the purposes set out in this consent form and for its handling & storage in the manner as set out in this consent form.

** This document is an electronic record in terms of the Information Technology Act, 2000 and Rules made there under, and the amended provisions pertaining to electronic records.