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## Terms & Conditions

User access to and use of the Online Sites & Services is subject to all applicable regulations.

1. I/We declare that all the particulars and information and details given are true, correct, and up to date in all respects and that I/We have not withheld any information whatsoever.
2. I/We confirm that I/we shall cooperate with Aditya Birla Housing Finance Ltd (ABHFL) and furnish additional documents and/or shall execute such other documents, if necessary to enable ABHFL to abide by/comply with all other existing /further directives of the statutory /regulatory authorities/any other authority acting under any Law.
3. I/We hereby authorize ABHFL to disclose any information /documents relating to me/us to any regulator, statutory authorities, credit information companies, or any Authority (Regulatory/Statutory/Judicial/Quasi-judicial) and also to obtain information from these agencies/authorities/etc with respect to me/us, so as to enable ABHFL to review the information provided by me/us.

### **4. Limitation of Liability for Use of the Online Sites & Services and Linked Sites**

The information, software, products and descriptions of services provided or displayed as part of the online sites & services or a linked site may include inaccuracies or typographical errors, and ABHFL specifically disclaims any liability for such inaccuracies or errors. ABHFL does not warrant or represent that the content provided or displayed as part of the online sites & service is complete or up-to-date. ABHFL is under no obligation to update any content provided or displayed as part of the online sites & services. ABHFL may change the content provided or displayed as part of the online sites & services at any time without notice. ABHFL may make improvements or changes to the online sites & services at any time.

You agree that ABHFL, its affiliates and any of their respective officers, directors, employees, or agents will not be liable, whether in contract, tort, strict liability or otherwise, for any indirect, punitive, special, consequential, incidental or indirect damages (including without limitation lost profits, cost of procuring substitute service or lost opportunity) arising out of or in connection with the use of the online sites & services or a linked site, or with the delay or inability to use the online sites & services or a linked site, even if ABHFL is made aware of the possibility of such damages. This limitation on liability includes, but is not limited to, the transmission of any viruses which may infect a user's equipment, failure of mechanical or electronic equipment or communication lines, telephone or other interconnect problems (e.g., you cannot access your internet service provider), unauthorized access, theft, operator errors, strikes or other labour problems or any force majeure. ABHFL cannot and does not guarantee continuous, uninterrupted or secure access to the online sites & services.

### **5. Limitation of Liability for Services Arranged Through the Online Sites & Services**

You agree that ABHFL is a mere agent for the providers of services available through the online sites and services, any and all claims regarding any failure or breach with respect to any services offered are limited to claims against any and all service providers. ABHFL hereby disclaims any liability, whether based on contract, tort, strict liability or otherwise, including without limitation liability for any direct, punitive, special, consequential, incidental our indirect damages, in connection with the goods or services provided by any carrier or other supplier through the online sites and services , including without limitation liability for any act, error, omission, injury, loss, accident, delay or irregularity which may be incurred through the fault, negligent or otherwise, of such carrier or supplier and you hereby exonerate ABHFL from any liability with respect to the same.

## 6. Confidentiality of User Communications

Except as required by law and in accordance with the ABHFL Internet Privacy Statement., ABHFL will maintain the confidentiality of all user communications which contain personal user information and which are transmitted directly to ABHFL. Postings by a user on any message board or in any chat room will not be protected as confidential and ABHFL may use and provide information contained in any such postings (including any ideas, concepts, know-how or other intellectual property) to any of its parent company, subsidiaries and affiliates for any purpose whatsoever and as deemed appropriate by ABHFL.

## 7. Linked Internet Sites

ABHFL prohibits caching, unauthorized hypertext links to the pages or sites which Online Sites & Services and the framing of any content available through the Online Sites & Services. ABHFL reserves the right to disable any unauthorized links or frames and specifically disclaims any responsibility for the Content available on any other Internet sites linked to the pages or sites which form part of the Online Sites & Services. Access to any other Internet sites linked to the Site is at the user's own risk. User should be aware that Linked Sites may contain rules and regulations, privacy provisions, confidentiality provisions, transmission of personal data provisions, and other provisions that differ from the provisions provided on the Site. ABHFL is not responsible for such provisions, and expressly disclaims any and all liability related to such provisions

## 8. No Investment Advice or Offers

Nothing in the Online Sites & Services constitutes investment advice. ABHFL provides investor relations materials for convenience and information only. In addition, investor relations materials and other content or information which form part of the Online Sites & Services are not offers to sell or solicitation of an offer to buy any security.

9. I/We confirm having received, read & understood the term and conditions applicable to this Online Site & Services & accept hereby without notice the terms & conditions unconditionally & agree that these terms & conditions may be changed by ABHFL at any time and I/We will be bound by the amended terms & conditions.
10. ABHFL reserves the rights to retain the photographs and documents submitted with this application and will not return the same to the applicant.
11. I/We certify that the information furnished above is true and accurate. I / We agree and acknowledge that only direct telephone numbers (not board / general telephone numbers of offices / corporates / employers) will be accepted for registration of "Do Not Call". I / We am / are aware that post registration, I / We may receive a call from ABHFL to verify the correctness of the request for registration.

## 12. Changes to Terms and Conditions

ABHFL reserves the right to revise these terms and conditions at any time and users are deemed to be apprised of and bound by any changes to these terms and conditions.

## 13. Violation of Terms and Conditions

ABHFL reserves the right to seek all remedies available at law and in equity for violations of these terms and conditions, including the right to block access from a particular Internet address to the Online Sites & Services.

## 14. Access to Password Protected / Secure Areas

Access to and use of password protected and/or secure areas of the Online Sites & Services is restricted to authorized users only. Unauthorized individuals attempting to access these areas of the Online Sites & Services may be subject to prosecution.

## 15. Jurisdiction/Governing Law

Users of ABHFL Online Sites & Services submit to the jurisdiction of the courts of Mumbai and the Online Sites & Services are governed by the applicable laws of India.