

# TERMS OF USE

Please read these terms and conditions carefully. This is a legally binding agreement between the user (“User”) and SATYA MicroCapital Limited (“SMCL”) and all its subsidiaries, establishing the terms and conditions for the use and access of the Site. By accessing this site, or any pages thereof, and/or using the information or services provided on or via this site, you agree to be bound by these terms and conditions. In the event of any conflict between the terms and conditions of specific products and services and these terms and conditions, the conditions specific to such products and services shall prevail.

## Ownership of Site; Agreement to Terms of Use

These Terms and Conditions of Use (the "Terms of Use") apply to SATYA MicroCapital website located at [www.satyamicrocapital.com](http://www.satyamicrocapital.com) (hereinafter referred as “Site”), The Site is the property of SATYA MicroCapital (hereinafter, referred as “SATYA”). BY USING THE SITE, YOU AGREE TO THESE TERMS OF USE; IF YOU DO NOT AGREE, DO NOT USE THE SITE.

SATYA retains the right, at its sole discretion, to change, modify, add or remove portions of these Terms of Use, at any time. It is your responsibility to check these Terms of Use periodically for changes. Your continuous use of the Site following the posting of changes will mean that you accept and agree to the changes.

## Use of Content

All text, graphics, user interfaces, visual interfaces, photographs, trademarks, logos, (collectively, hereinafter referred to as "Content").

Except as expressly provided in these Terms of Use, no part of the Site and no Content may be copied, reproduced, republished, or uploaded, to any other computer, server, website or other medium for publication or distribution or for any commercial enterprise, without SATYA’s express prior written consent.

## GENERAL TERMS AND CONDITIONS

- You may use information on SATYA products and services purposely made available by SATYA for the Site, provided that you, (1) shall not remove any proprietary notice language in all copies of such documents, (2) make no modifications to any such information;
- SATYA makes no commitment to update the materials on the Site with respect to products.
- SATYA makes no representations or warranties as to the completeness or accuracy of the information.
- Information is supplied upon the condition that the persons receiving the same will make their own determination as to its suitability for their purposes prior to use or in connection with the making of any decision.
- Nothing contained herein is to be construed as a recommendation to use any product, or services as mentioned on the Site.

## Accounts, Passwords and Security

Payment of EMI on the or through the Site may require you to share your personal details on the Site. (Including Your Name, Address, Mobile Number, Bank Details and etc.). You are entirely responsible for maintaining the confidentiality of the information you hold for your account, including your password, and for any and all activity that occurs under your account as a result of your failing to keep this information secure and confidential. You agree to notify SATYA immediately of any unauthorized use of your account or password, or any other breach of security.

## Privacy

SATYA's Privacy Policy applies to use of this Site, and its terms are made a part of these Terms of Use by this reference. To view SATYA Privacy Policy, click here [SATYA Privacy Policy](#). Additionally, by using the Site, you acknowledge and agree that Internet transmissions are never completely private or secure.

## Liability

You agree not to hold SATYA responsible and/or liable for any issue or claim arising out of any dispute whatsoever between you and/or the recipient and/or any financial institution. You agree to hold harmless SATYA for any transaction done by you with incorrect details etc. which gets credited in any wrong account. You agree to fully indemnify and hold harmless SATYA, its affiliates and employees against any claim or action by any person or regulatory authorities.

## Third Party Links to and Sites

This Site may contain links to other independent third-party Web sites ("Linked Sites"). These Linked Sites are provided solely as a convenience to our visitors. Such Linked Sites are not under SATYA's control, and SATYA is not responsible for and does not endorse the content of such Linked Sites. You will need to make your own independent judgment regarding your interaction with these Linked Sites.

## Disclaimers

SATYA does not promise that the site or any content, service or feature of the site will be error-free or uninterrupted, or that any defects will be corrected, or that your use of the site will provide specific results. the site and its content are delivered on an "as-is" and "as-available" basis. all information provided on the site is subject to change without notice. SATYA cannot ensure that any files or other data you download from the site will be free of viruses or contamination or destructive features. SATYA disclaims all warranties, express or implied, including any warranties of accuracy, non-infringement, merchantability and fitness for a particular purpose. SATYA disclaims any and all liability for the acts, omissions and conduct of any third parties in connection with or related to your use of the site. you assume total responsibility for your use of the site and any linked sites. your sole remedy against SATYA for

dissatisfaction with the site or any content is to stop using the site or any such content. this limitation of relief is a part of the bargain between the parties.

## **Governing Law and Dispute Resolution**

These terms and conditions are governed by and to be interpreted in accordance with laws of India, without regard to the choice or conflicts of law provisions of any jurisdiction. You agree, in the event of any dispute arising in relation to these terms and conditions or any dispute arising in relation to the Site whether in contract or tort or otherwise, to submit to the jurisdiction of the courts located at Delhi, India for the resolution of all such disputes.

## **Grievance Redressal Mechanism**

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below:

Ms. Gaurangini Jain

DPT-519, DLF Prime Towers, Block-F, Okhla Phase-I,

New Delhi-110020

Email Id: [grievance@satyamicrocapital.com](mailto:grievance@satyamicrocapital.com)

Contact No: 9958260030

## Miscellaneous

- Personal details provided to SATYA through this Site will only be used in accordance with our privacy policy. Please read the privacy policy carefully before going on. By providing your personal details to us you are consenting to its use in accordance with our privacy policy.
- SATYA reserves the right to do any of the following, at any time, without notice:
  1. to modify, suspend or terminate operation of or access to the Site, or any portion of the Site, for any reason;
  2. to modify or change the Site, or any portion of the Site, and any applicable policies or terms; and
  3. to interrupt the operation of the Site, or any portion of the Site, as necessary to perform routine or non-routine maintenance, error correction, or other changes.
- SATYA may change the terms and conditions and disclaimer set out above from time to time. By browsing this Site, you are accepting that you are bound by the current terms and conditions and disclaimer and so you should check these each time you revisit the Site.

## Feedback and Information

We aim to keep our information about you as accurate as possible. If you would like to review or change the details you have supplied us with, please contact us, as set out below. If you wish to change or delete any of the personal information you have entered whilst visiting our Site or if you have any questions about our privacy statement, e-mail at [info@satyamicrocapital.com](mailto:info@satyamicrocapital.com) or contact at 011-49724000.