Gold Loan Campaign – Terms & Conditions

L&T Finance Limited (formerly known as L&T Finance Holdings Limited), a non-banking financial company registered with the Reserve Bank of India and having its registered and corporate office at Brindavan, Plot No. 177, C.S.T. Road, Kalina, Santacruz (East), Mumbai – 400098 ("L&T Finance", "Lender" or "LTF"), is into the business of providing various products/services pertaining to gold loan against gold jewellery/ornaments to the individuals availing the loan (hereinafter referred to as the "Borrower"). In this regard, LTF is offering a promotional campaign in relation to its Gold Loan product/services ("Campaign"). These Terms and Conditions ("Campaign T&Cs") govern applicability of the Campaign.

1. Applicability of Campaign

1.1 These T&Cs are applicable only to eligible customers during the Campaign period, as communicated through authorised marketing channels of L&T Finance.

1.2 The Campaign is valid for a limited period and may be modified, extended, withdrawn, or discontinued by L&T Finance at its sole discretion without prior notice, subject to applicable law.

2. Eligibility

2.1 The Campaign is open to individuals who:

- Are residents of India; and
- Are eligible to avail a gold loan as per the credit, KYC, and underwriting policies and such other terms and conditions of L&T Finance;

3. Loan Amount and Gold Purity

3.1 Loan amounts under the Campaign may range from ₹5,000 (Rupees Five Thousand only) up to ₹1,00,00,000 (Rupees One Crore only)*, subject to:

- Valuation of the pledged gold jewellery/ornaments;
- Applicable loan-to-value ("LTV") norms prescribed by the Reserve Bank of India;
- Internal credit and risk policies of L&T Finance.

3.2 Gold jewellery/ornaments with purity ranging between 18 to 22 carats may be accepted, subject to appraisal and verification by an appraiser appointed by L&T Finance.

4. Valuation and Maximum Value Disclaimer

4.1 The valuation of pledged gold is conducted by an appraiser appointed by L&T Finance and shall be final and binding for the purpose of determining the eligible loan amount.

4.2 Any promotional references to "maximum value", "most cash for your gold", or similar expressions are indicative in nature and shall mean competitive valuation based on prevailing market prices, purity, weight, applicable LTV norms, and internal policies. Such references shall not be construed as a guarantee of the highest market value.

5. Digitized Process

5.1 The loan journey under the Campaign, including application, KYC, documentation, sanction, disbursal and services is conducted through digitized and paperless systems, subject to applicable law, regulatory requirements and LTF's internal process.

5.2 L&T Finance reserves the right to obtain physical documents or vet signatures wherever required by law, regulation, or operational necessity.

6. Disbursal

6.1 Upon successful completion of gold valuation, documentation, KYC and satisfaction of all conditions precedent, the loan amount shall be disbursed on a best-effort basis with rapid turnaround.

6.2 Disbursal timelines are subject to system availability, verification outcomes, regulatory checks, and internal processes.

7. Repayment Option

7.1 Borrowers may choose from repayment options offered by L&T Finance, including bullet repayment or such other schemes as specified in the sanction letter.

7.2 Interest rates, tenure, repayment structure, and applicable charges shall be as set out in the sanction letter, key facts statement, and loan agreement.

8. Safe Custody and Security of Gold

8.1 The pledged gold jewellery/ornaments shall be stored in high-security vaults of branches maintained by L&T Finance.

8.2 L&T Finance employs a multi-layer security framework, which includes physical, procedural, and technology-enabled safeguards such as access-controlled vaults, surveillance systems, dual-control mechanisms, tamper-proof sealing, audits, secure transportation, and disaster safety measures.

8.3 Insurance coverage for the pledged gold, if any, shall be in accordance with the internal policies of L&T Finance and applicable law.

9. Technology-Enabled Safety

L&T Finance uses technology-enabled systems and controls to safeguard borrower data and pledged gold, in compliance with applicable data protection and information security requirements.

For more details on data privacy, please refer to the Data Privacy Policy of the Lender from here: https://www.ltfinance.com/privacy-policy

10. Other Terms

The Campaign shall be subject to the standard Gold Loan Terms and Conditions, loan agreement, sanction letter, key facts statement, and other documents executed between the borrower and L&T Finance. In case of any inconsistency, such documents shall prevail. L&T Finance reserves the right to reject any application or withdraw Campaign benefits in case of suspected misuse, fraud, misrepresentation, or non-compliance with applicable law. Furthermore, logos/trademarks/Intellectual Property Rights are used and owned by L&T Finance.

To get information on the Interest rate model and gradation of risk, click https://bit.ly/LTF_InterestRateModel

For any service-related requirement, you may reach out to our dedicated customer service help desk at 1800-268-0000 or customercare@ltfs.com.

11. Mode of Communication

The Borrower acknowledges and agrees that L&T Finance may communicate information relating to its Gold Loan product/services through WhatsApp, or other permitted electronic modes to customers, for the purpose of product awareness and re-engagement, subject to applicable laws.

12. Governing Law and Jurisdiction

These Campaign T&Cs shall be governed by and construed in accordance with the laws of India. Courts at Mumbai shall have exclusive jurisdiction.

Disclaimer:

- The Campaign is available for a limited time only, and loan applications may not be accepted once the campaign ends. The specific start and end dates will be communicated via LTF's official website: https://www.ltfinance.com/

- Applicants' personal and financial information will be processed and stored securely, in compliance with applicable data protection laws. However, LTF is not liable for any breaches or issues resulting from third-party security vulnerabilities.

- Applicant upon becoming borrower shall expressly consent and authorize LTF to collect, store, process, share, or transfer their personal information including but not limited to KYC documents, biometric data (if any), contact details, and financial information, in accordance with the applicable data privacy laws and LTF's internal policies, including for the purposes of credit appraisal, risk analysis, and compliance with legal/regulatory obligations.

- By applying for a loan through this Campaign, applicants consent to receiving communications, including loan approval updates, reminders, and marketing materials, via email, SMS, or other digital channels.

- Any person taking the advantage of this Campaign shall be deemed to have read, understood and accepted the above terms and conditions.