

## Terms and Conditions for Digital Campaign - Personal Loans at L&T Finance

By participating in the Digital Campaign for Personal Loans ("Campaign") offered by L&T Finance ("Company/LTF"), the Customer ("you") agrees to comply with the following Terms and Conditions ("T&Cs"). Please read these T&Cs carefully before applying for the loan.

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### 1. Campaign Overview

- The Campaign offers a fully digital journey for personal loan applications, approvals, and disbursements without the need for physical paperwork.
  - To qualify for a loan under this digital campaign, applicants must meet specific eligibility criteria, including but not limited to minimum income requirements, credit score thresholds, and residency status.
  - Loan Disbursement: Loan disbursement under this digital campaign is subject to successful approval and completion of all necessary verifications. Disbursement timelines may vary and are dependent on the applicant's bank and processing requirements.
  - Personal loan applications are processed digitally with minimal documentation, including identity and address proof. Eligible customers may receive loan approval quickly, subject to LTF's discretion and eligibility criteria.
  - Loans are offered with repayment tenures of up to 72 months, providing flexibility based on the loan amount, product type, and individual eligibility. Higher loan amounts may be considered based on the applicant's creditworthiness and LTF's assessment.
  - Interest rates are determined based on various factors such as loan amount, tenure, credit score, and the customer's overall risk profile. Final approval and terms are at the discretion of LTF, subject to the applicant's eligibility.
  - The loan amounts available under this digital campaign are subject to LTF's lending criteria and may vary depending on the applicant's profile, market conditions, and campaign-specific limitations.
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### 2. Terms and Conditions

- The Campaign is not transferable, non-negotiable and cannot be redeemed for cash or exchanged for any other benefits.
- LTF reserves the right at any time, without notice, to add/alter/change/ or vary any or all of these terms and conditions.
- The participation in the Campaign is entirely voluntary and it is understood, that the participation by the Customers shall be deemed to have been made on a voluntary basis.
- The Campaign will be conducted in compliance with applicable laws and regulations. LTF may refuse to process applications or disburse loans if it believes any applicant is in violation of these laws.
- LTF reserves the right to modify / alter the Campaign or all or any of the terms applicable to the Campaign without assigning any reasons or without any prior intimation whatsoever. LTF also reserves the right to discontinue the Campaign without assigning any reasons or without any prior intimation whatsoever.
- In case of all matters relating to the Campaign including any dispute or discrepancy relating to the Campaign or eligibility of any Customer, LTF's decision shall be final and binding on Customers in all respects.
- LTF provides digital customer support to assist applicants throughout the application process. However, LTF is not responsible for any inconvenience, delays, or issues arising from external factors outside of LTF's control, such as internet connectivity or third-party platform outages.
- Images provided in promotions are only for pictorial representation and LTF does not undertake any liability or responsibility for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any products/ services.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Campaign shall be borne solely by the Customer and LTF will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.

- LTF shall not be obliged to make any public announcements to intimate the successful Customers about the Loan under the Campaign.
- LTF and its representatives shall not be liable for any loss or damage or pay compensation due to:
  - (i) Act of God including fire, earthquake, tempest, flood, lightning or any other act of God
  - (ii) Governmental action including change of policy or law by the Government, acts of violence by any army or mob or enemies of the country or by any terrorist group or by any other irresistible forces, and
  - (iii) Other Force Majeure circumstances including outbreak of a pandemic/ epidemic situation, any kind of lockdown/ restrictions announced by the Government.
- Logos/trademarks/Intellectual Property Rights are used and owned by LTF.
- Disputes, if any, arising out of or in connection with or as a result of the above Offer or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Mumbai.
- These Terms constitute the entire agreement between Customers and LTF with respect to the Campaign and supersede all prior or other arrangements, understandings, negotiations, and discussions, whether oral or written.

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**Disclaimer:**

- 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.
- Any person taking the advantage of this Campaign shall be deemed to have read, understood and accepted the above terms and conditions.
- Please read these Terms carefully. If you do not agree to these Terms, please do not participate in the Campaign. Participation in the Campaign signifies your agreement to these Terms. You will be prompted to accept the Terms on the Website. For any queries or concerns, please reach out to \_\_\_\_\_.