

### Terms and Conditions

a) The request for the Loan by the Applicant(s) and disbursement of the same by L&T Finance Limited (LTF) shall be subject to and governed by the terms and conditions herein and Loan documents to be executed by the Applicant(s).

b) LTF shall have the absolute discretion to reject this Application. In such an event, LTF shall not be responsible / liable in any manner whatsoever to the Applicant(s) for any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection.

c) The rate of interest and duration need not be standardized. It may vary for different customers depending on any one or a combination of the above factors. The rate of interest also varies depending upon relative credit strengths of borrowers. Final applicable interest rate is based on various other parameters and communicated in the sanction letter/ loan agreement. The Applicant(s) have perused, understood, and agreed to LTF's Approach of determining rates, processing and other charges for the Loan which shall be in accordance with applicable laws/regulations.

d) I/We state, confirm and agree that i/we am/are aware that submission of a copy of my/our Proof of Possession of Aadhaar Number (OVD) containing Aadhaar number, as an Officially Valid Document (OVD) is not mandatory, however, I/we voluntarily consent for providing a copy of my/our Proof of Possession of Aadhaar number (OVD), one of the officially valid documents to L&T Finance Limited for authentication/verification in accordance with and for the purpose of the extant rules and Regulations.

e) This Application Form has been duly and validly executed by the Applicant(s). The Applicant (s) confirm that the Applicant(s) have voluntarily disclosed Aadhaar details to LTF. Further the Applicant(s) confirm that the applicants have disclosed his/their KYC information in digital/physical form and furnished KYC documents as required by LTF and hereby consents to the use of the KYC details/documents for the purpose of the application.

f) I hereby consent in favour of L&T Finance Ltd. to process my personal data (incl. Aadhaar details, location, audio/video data collected during appraisal process) including fetching and using my KYC, bureau and digilocker information and sharing it with third parties for my loan application and hereby agree to the [privacy-policy](#)

g) The Applicant (s) authorize LTF to receive credit history report from credit bureau for processing of Loan request. LTF, its group companies, agents / representatives may interact with me/us for providing information on various products, offers and services provided by LTF/ its group companies through any mode.

h) The Applicant(s) authorizes LTF and/or its agents/ representatives may provide information on various products, offers and services provided by LTF / its group companies for purpose of cross-sell through any mode (including without limitation through telephone calls/ SMSs/ emails/ whatsapp/ any valid mode of communication).

i) The Applicant(s) authorizes LTF and/or any person acting on its behalf to access and collect information/ data from credit bureau agencies for purpose of evaluating and processing my Loan Application.

j) The Applicant (s) expressly consents and authorises LTF and its agents/service providers to access customer (s) information/data (including KYC related) through CKYC/ Digilocker/ Account Aggregator an/or as may be permitted under the applicable laws. i) The Applicant hereby consents to and grants LTF the right to disclose and share any information pertaining to the Applicant(s) including, but not limited to, credit facility/ies, constitution of the Applicant, KYC etc with (i) any other bank(s)/ financial institution(s) in the form and manner prescribed by RBI; (ii) any agent, representative, third party service provider of LTF as may be permitted under applicable laws; (iii) with any person or entity to (or through) whom the Lender(s) assigns or transfers or novate (or may potentially assign or transfer or novate or assigns or transfers or novates) all or any of its rights or obligations under the loan documents and/or (iv) any such information as may be required for any usage/purpose as may be permitted under applicable laws. LTF shall access, use, process, store the information and data disclosed for granting the current loan or any other loan in the future and/ or such other manner as maybe permissible under applicable laws from time to time.

k) The Applicant(s) agrees and confirms that money/ amounts received pursuant to grant of the loan shall not be utilized for any unlawful purpose including but not limited to investment in capital markets and speculative purposes.

l) I/ We declare that I/we am/are not a Politically Exposed Person (PEP) nor I/we am/are related to any Politically Exposed Person (PEP) (Applicable for individual).

m) L&T Finance may engage the services of authorized third-party agents and service providers to facilitate the sales, marketing, and servicing of our products, who may assist you with product inquiries, documentation and loan repayment coordination etc., Please note that engaging such agents is intended solely for operational efficiency and does not affect your rights as a customer against L&T Finance. L&T Finance remains fully responsible for the actions of these agents and ensures your right to seek redressal under applicable laws.