

## **Terms & Conditions and Declaration**

### **Introduction:**

These terms & conditions are applicable to the customer and User ("User"/ "You") who avail or intend to avail services from Nipun Projects and Finance Private Limited ('Optimo Capital'), brand name of Nipun Projects and Finance Private Limited a Non-Banking Financial Company incorporated under the Companies Act, 1956, and registered with the Reserve Bank of India; Regn No: B- 14.01-787, having its registered office at t #155 G/F, Vigyan Vihar,, New Delhi, East Delhi, PIN: 110092.

### **Terms & Conditions:**

Optimo Capital respects the privacy of Users in accordance with applicable law/regulation that governs users' privacy and always strives to uphold the standards in protecting the same.

All Information collected shall only be used to provide the User with the services incidental and/or ancillary to the business of Optimo Capital.

Users hereby acknowledge and agree to have given consent to Optimo Capital to use such information for business purposes whatsoever including but not limited to sharing such Information with any entity forming a part of Optimo Capital and/or any other third-party agent/agency rendering service to us. Users agree that Optimo Capital shall have every right to use the Information to initiate the dialogue with the user with respect to the various products, services and other allied and necessary requirements as may be deemed necessary by Optimo Capital.

The Information shall not be shared with any external organisation unless the same is necessary to enable Optimo Capital to provide services, meet legal and/or regulatory compliance requirement and/or to enable the compilation of a transaction, credit reporting, repository reporting or the same is necessary or required pursuant to applicable norms or pursuant to the terms and conditions applicable to such Information as agreed with Optimo loan.

Optimo Capital will use the Information to improve the User experience on the site and make subsequent offers to the User on products which may be of interest to him/her. Optimo Capital's website uses cookies. Cookies are small data files that a website stores on your computer. Optimo Capital uses persistent cookies which are permanently placed on your computer to store non-personal (Browser, ISP, OS, Clickstream information etc.) and profiling information (age, gender, income, etc.). While cookies have unique identification nos., personal information (name, a/c no, contact nos. etc.) shall not be stored on the cookies. Optimo Capital will use the information stored in the cookies to improve user/customer experience by throwing up relevant content where possible.

Optimo Capital will also use the cookies to store User preferences to ease User navigation on the site. Optimo Capital may in the future implement encryption of the cookies.

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2. Use of this website and any dispute arising out of such use of the website is subject to the laws of India
3. If users access the website from outside India, users do so at their own risk and are responsible for compliances with the laws of such jurisdiction.
4. The digital App's or platforms if any are not intended for users under the age of 18 years. We do not knowingly collect any personal information from persons under the age of 18 years or market to or solicit information from anyone under the age of 18 years.
5. Users are requested to exercise due care and caution and make well informed independent decisions (including if necessary, obtaining of advice of tax/legal/accounting/financial/ other professionals) prior to applying for the Loan and signing the Loan Documents.
6. Neither the submission of the Loan Application by the Applicant to the Lender nor the receipt of the Loan Application by the Lender constitutes any commitment from any Lender to lend (on either an express or implied basis) and does not impose any obligations on the Lender.