

LEGALDISCLAIMER

Notice

Please read the terms and conditions carefully. This is a legally binding agreement between you, the user, and TFS Land and all its subsidiaries, establishing the terms and conditions under which this website may be used / accessed. By accessing this website, or any page thereof, and / or using the information or services provided on or via this website, 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.

Declaring that a person that is an Indian resident and that all the particulars and information provided by me in the application form are true, accurate and complete and that they shall form the basis of any loan given to that IMFL or any of its Subsidiaries / affiliates may decide to grant me.

I / We expressly authorise IMFL or any of its Subsidiaries / affiliates to carry out the Know Your Customer (KYC) and other requisite checks by such processes as may be permissible under law including authentication / verification of documents or details submitted for KYC purpose, accessing and procuring data from databases maintained by statutory or other authorities constituted by law.

Use of Information and Materials

The Content (material, information, data, money market movements, news items, texts, graphics, link sets, etc.) contained on this website is provided for general information only and should not be used as a basis for making business / commercial decisions. You are advised to exercise due caution and / or seek independent advice before availing any facility or entering into any investment or financial obligation based on the Content contained on this website. The Content contained on this website or other terms are provided on an "as is", "as available" basis and are protected by copyright. You may not distribute the Content to others without the express written consent of IMFL. You may not copy, download, publish, distribute or reproduce any of the Content contained on this website in any form without prior permission of IMFL. The Content on this website should not be regarded as an offer, solicitation, invitation, advice or recommendation to buy or sell investments, securities or any other instrument or financial products / schemes of IMFL, or any of its Subsidiaries / affiliates. Use of the products or services described on this website may not be permitted in some countries and if in doubt, you should check with your local regulator or authority before requesting further information on such products / services. Products and Services are available only at the discretion of IMFL and its Subsidiaries, subject to the individual contractual terms and conditions of products and services on which they are offered and such products and services may be withdrawn or amended at any time without notice. The full range of products or services may not be available in all locations. The user acknowledges that certain functions of this website would require an active internet connection which can be Wi-Fi or the Local Area Network (LAN) connection. IMFL and its Subsidiaries do not assume any responsibility / liability if the website is not fully functional due to absence / insufficiency of the required internet connection. IMFL and its Subsidiaries will not be concerned with any dispute between the user and the Internet Service Provider and / or any third party providing the internet connection or any other services responsible for the website. All rates, charges and fees quoted / stated for various financial products and schemes and interest rates cited as examples of rates which may be in effect from time to time are indicative rates only and are subject to change at any time at the sole discretion of IMFL and its Subsidiaries as the case may be, and applicable Indian laws. These charges, fees and rates may change depending upon the assessment made by IMFL in individual cases upon receiving necessary information and documents.

No Representation or Warranty

No information sent to any client through this website or available on this website shall constitute any representation or warranty by IMFL or its Subsidiaries / affiliates regarding the creditworthiness, financial performance or prospects, solvency, viability of any company or other legal entity or the business carried on by such entity. This website may contain advice / opinions and statements of various professionals / experts / analysts, etc. Reliance on these statements shall be at the risk of the user of this website. It is the responsibility of the user of this website to independently verify and evaluate the accuracy, completeness, reliability and usefulness of any opinions, services or other information provided on this website. The user shall be responsible for obtaining and maintaining all computer hardware and other equipment needed for accessing and using this website and other related links. All information in this website is being provided under the condition and understanding that the same is not being interpreted or relied on as legal, accounting, tax, financial, investment or other professional advice, or as advice on specific facts or matters. IMFL may at any time (without being obliged to do so) update, edit, alter and / or remove any information in whole or in part that may be available on this website and shall not be held responsible for all or any action that may subsequently result in any loss, damage and / or liability. Nothing contained herein is to be construed as a recommendation to use any product or process, and IMFL and its Subsidiaries make no representation or warranty, express or implied, that the use thereof will not infringe any patent, or otherwise. The user / client is expected to keep abreast of any changes made in this website and the information available on it on a regular basis and IMFL and its Subsidiaries undertake no responsibility about advising the user / clients about any such changes. IMFL and its Subsidiaries make no warranties as to the confidentiality or security of the information or messages whether personal or otherwise transmitted through this website unless otherwise specified expressly.

The IMFL and its Subsidiaries will endeavour to ensure that information contained on this website is obtained from sources which, it feels, are reliable, IMFL and its Subsidiaries do not warrant such information as to its accuracy, completeness, reliability and usefulness of any opinions, services or other information provided on this website. The user shall be responsible for obtaining and maintaining all computer hardware and other equipment needed for accessing and using this website and other related links. All information in this website is being provided under the condition and understanding that the same is not being interpreted or relied on as legal, accounting, tax, financial, investment or other professional advice, or as advice on specific facts or matters. IMFL may at any time (without being obliged to do so) update, edit, alter and / or remove any information in whole or in part that may be available on this website and shall not be held responsible for all or any action that may subsequently result in any loss, damage and / or liability. Nothing contained herein is to be construed as a recommendation to use any product or process, and IMFL and its Subsidiaries make no representation or warranty, express or implied, that the use thereof will not infringe any patent, or otherwise. The user / client is expected to keep abreast of any changes made in this website and the information available on it on a regular basis and IMFL and its Subsidiaries undertake no responsibility about advising the user / clients about any such changes. IMFL and its Subsidiaries make no warranties as to the confidentiality or security of the information or messages whether personal or otherwise transmitted through this website unless otherwise specified expressly.

Intellectual Property Rights

As long as you respect these terms and conditions for browsing / using this website, IMFL and its Subsidiaries grants you a non-exclusive, non-transferable and revocable license to use this website. All rights relating to this website as well as its functionalities are the exclusive property of IMFL Private Limited and / or its Subsidiaries and / or IMFL Private Limited (particular) including but not limited to copyrights, trademarks, source code, patents as well as any other intellectual property right. All the information provided on or via this website (including all texts, graphics, design or logos) shall be the intellectual property of IMFL and its Subsidiaries / affiliates. You agree not to copy, forward, download or share content without obtaining the necessary rights or permission to do so. You also agree not to use these of this website.

Linked Websites

This website may contain links to other websites of affiliate companies or subsidiaries of IMFL. This website also contains links to external websites, having further linked websites, controlled or offered by third parties (Non-Affiliates of IMFL), in order to help you find relevant websites, services and / or products which may be of interest to you, quickly and easily. The contents displayed or products / services offered on such linked websites are of any quality of the products / services are not endorsed, verified or monitored by IMFL or its Subsidiaries. IMFL and its Subsidiaries are also not responsible for the owners or operators of such external links or websites or for any products or services they supply for the contents of their websites and do not give or enter into any conditions, warranties, express or implied; or other terms or representations in relation to any of these or accept any liability in relation to any of these (including any liability arising out of any claim that the content of any external website to which this website includes a link infringes the intellectual property rights of any third party).

Access to information

By using this website, the user agrees to placement of cookies on their device.

This website is meant for Indian citizens and residents and no access shall be provided to any citizens, residents, persons or entities accessing or accessing from the European Union. If you are any of the foregoing, kindly do not access the website.

Governing Law

This website and the terms and conditions shall be governed by and construed in accordance with all applicable laws of India, unless stated otherwise. All disputes arising out of or in connection with these terms and conditions or use of this website shall be submitted to the exclusive jurisdiction of the courts of Mumbai. The Governing Law shall be Indian Law.

Legal Proceedings

You confirm that you have / had no insolvency proceedings against you nor have you ever been adjudicated insolvent by any court or other authority.

Amendments

IMFL reserves the right to change the information provided on or via this website, including these terms and conditions or to charge for its services, at any time and without notice. It is recommended that you review the information provided on or via this website, including these terms and conditions, periodically for changes. IMFL or any of its Subsidiaries / affiliates shall not be held responsible for all or any action that may subsequently result in any loss, damage and / or liability on account of such change in the information on this website.

Suspension and cancellation

IMFL or its Subsidiaries can at any time, without the need to give a reason, notice or compensation, suspend your ability to use this website.

This suspension or cancellation of the license to use this website will mean that you will no longer have any access to your data, without you having any recourse against IMFL or any of its Subsidiaries or its affiliates.

Accuracy and correctness of Information

You confirm that any information provided by you or any details entered into the website are correct and you undertake to pass on any modification to IMFL or its Subsidiaries. You shall indemnify and hold IMFL and its Subsidiaries / affiliates harmless against any loss, damage or cost suffered / incurred by IMFL and its Subsidiaries / affiliates as a result of erroneous information supplied by you or your authorized users. Specifically, you are responsible for the confidentiality of any codes and passwords allowing you to use this website, and access to your information as well as the use and the access by any third party, whether or not they are authorised by you.

Communication

You agree that IMFL or its Subsidiaries / affiliates or their employees or agents may share all information and details as provided by you in your application in relation to your existing loans and / or repayment history to any third party including but not limited to its group companies, service providers, banks, financial institutions, credit bureaus, telecommunication companies, statutory bodies etc. for customer verification, personalisation of products and services, credit rating, data enrichment, marketing or promotion of the products or services of IMFL Private Limited or its Subsidiaries / affiliates or for any other service provided. You agree that you consent to receiving any other information through telephone / e-mail / SMS / WhatsApp for marketing purposes from any IMFL / its Subsidiaries or other service provider even though your name appears in the National Customer Preference Registry (Do Not Disturb Registry). You expressly agree that any such calls / SMS / e-mails / WhatsApp messages will not cause any inconvenience to you or your family members. You expressly and irrevocably consent that for any claim against the service providers, IMFL or its Subsidiaries / affiliates shall not be liable and your claim on this account shall be against the service providers and / or tele-callers. You agree to the use of WhatsApp or other applications for communication or sharing of information or documents or for sending notices, agree to abide by the terms and conditions of such applications and agree to the risks associated with such applications or sharing of information or issuance of notices through them.

RBIDisclaimer

- a) "Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any statements or representations made or opinion expressed by the company and for discharge of liability by the company"
- b) "Neither is there any provision in law to keep, nor does the company keep any part of the deposits with the Reserve Bank and by issuing the Certificate of Registration to the Company, the Reserve Bank neither accepts any responsibility nor guarantees for the payment of the deposit amount to any depositor"