

Terms and Conditions

By submitting this application, I hereby expressly agree to be bound by the Terms of Use and Privacy Policy of the Platform, along with the following terms and conditions:

1. Acknowledgment of Services

I acknowledge that HYPERFIN, through its proprietary Website/Mobile Applications, serves as a digital platform engaged by its Sources, Channels, Sub Channels (i.e., Banks, Non-Banking Financial Companies (NBFCs), Housing Finance Companies (HFC), and other financial institutions governed by RBI/NHB regulations) to provide customer acquisition, preliminary credit support, fulfilment, and post-acquisition services, as applicable and governed by agreements with these Sources, Channels, Sub Channels

2. Data Collection and Privacy

I understand that I will be required to share and submit personally identifiable information and sensitive personal information (collectively, “Personal Information”) on the Platform in connection with my loan/credit card application. The collection, use, and processing of my Personal Information will be governed by the Platform's Privacy Policy in compliance with the Data Protection and Digital Privacy (DPDP) Act of 2023.

3. Accuracy of Information

I affirm that all information provided by me is accurate, complete, and up-to-date, and that no information required to process my loan/credit card application has been withheld. I agree to keep HYPERFIN informed of any changes to the information I have provided.

4. Consent for Information Sharing and Communication

I authorize HYPERFIN to share my Personal Information with its Sources, Channels, Sub Channels in connection with my loan/credit card application, as well as with other business associates offering value-added services, including but not limited to insurance Sources, Channels, Sub Channels. I consent to be contacted by HYPERFIN, its Sources, Channels, Sub Channels, and business associates via email, SMS, phone call, WhatsApp, or any other available mode of communication regarding my loan/credit card application and related value-added services.

Data Sharing and Compliance Accuracy of Information

I affirm that

1. Consent for Information Sharing and Communication

- i) I authorize HYPERFIN to share my Personal Information with its Sources, Channels, Sub Channels in connection with my loan/credit card application, as well as with other business associates offering value-added services, including but not limited to insurance Sources, Channels, Sub Channels. I consent to be contacted by HYPERFIN, its Sources, Channels, Sub Channels, and business associates via email, SMS, phone call, WhatsApp, or any other available mode of communication regarding my loan/credit card application.
- ii) I authorize HYPERFIN and its Sources, Channels, Sub Channels to share all information provided by me or obtained through my loan/credit card application on the Platform, including but not limited to KYC documents, existing loans, repayment history, and declared income details, for verification purposes. I understand that this information may be shared with third parties, including service providers, banks, financial institutions, credit bureaus, statutory bodies, or other parties deemed necessary by HYPERFIN. I acknowledge that HYPERFIN will handle my data in a secure and compliant manner in accordance with the DPDP Act 2023, and that I have the right to access, modify, or request deletion of my data, as well as manage my consent preferences.

2. Child Labor Compliance

I acknowledge that HYPERFIN strictly prohibits the use of child labor in all associated services and activities. All Sources, Channels, Sub Channels, vendors, and service providers associated with HYPERFIN are required to comply fully with applicable child labor laws, ensuring ethical practices across services provided through the Platform.

3. Understanding of Product Terms and Conditions

I confirm that I have read the information on various loan/credit card products, applicable fees, and charges as available on the Platform. I understand that while I may be required to accept the terms of a loan/credit card through a legally binding agreement on the Platform, loan/credit card applications are subject to credit approval by HYPERFIN's Sources, Channels, Sub Channels. I acknowledge that approval, rejection, or sanctioning of loans remains at the sole discretion of HYPERFIN's Sources, Channels, Sub Channels, even after my acceptance of terms. HYPERFIN makes no warranty or representation on the approval, rejection, or issuance of any loan/credit card product.

4. Interest Rates and Individual Profiles

I understand that rates displayed on the Platform are minimum available rates and may vary. Final rates depend on individual credit profiles and other applicable factors.

5. Grievance Redressal Mechanism

I acknowledge that HYPERFIN provides a grievance redressal mechanism to address any issues related to the processing or sharing of my data or the use of Platform services. Contact details, response timelines, and escalation options for unresolved issues are available within the Privacy Policy for my reference.

6. Legal Review and Updates

I acknowledge that these Terms and Conditions are subject to periodic legal review by Hyperfin's compliance team and may be updated to ensure full alignment with regional laws and industry best practices. I agree to review updated terms as made available on the Platform, as continued use of the Platform signifies acceptance of any modifications.