



TERMS & CONDITIONS FOR PERSONAL LOAN

1. I hereby confirm that the information / particulars provided / to be provided by me to IDFC FIRST Bank are information pertaining to me only and not of any third party.
2. All the particulars filled in this application form are true, correct, complete and up to date in all respects and I have not withheld any information which is material.
3. I confirm that I am 18 years of age or older, and that I have the right, authority and capacity to apply and avail the Loan to be offered by IDFC FIRST Bank and agree to abide by these terms and conditions.
4. I declare that details shared by me as part of the KYC and application process are true and correct to the best of your knowledge. In the event there is any change in such details, I will promptly inform IDFC FIRST Bank and update the information in your account details.
5. I hereby authorise the Bank, without any notice to me to conduct credit checks, references, make enquiries, in its sole discretion and also authorise the Bank and its agents to share and obtain information, records from any agencies, statutory bodies, credit bureau, bank, financial institutions, or any third party in respect of the application, as it may consider necessary. The Bank shall not be liable for use/ sharing of the information.
6. I would like to avail the benefits of various the Bank loan offer schemes or loan promotional activities or any other promotional schemes and hereby authorize the Bank, its employees, agents, representatives and associates to do so.
7. I confirm that laws in relation to the unsolicited communication referred in "national Do Not Call Registry" as laid down by Telecom Regulatory of India will not be applicable for such communications/ calls/ SMSs received from IDFC FIRST Bank Limited, its representatives, agents.
8. I hereby provide consent to send SMS confirmation to reference contacts provided by me as part of the loan application process.
9. I hereby consent to receive information about my loans and offers on WhatsApp on my registered number.
10. The Bank reserves the right to retain the photograph and documents submitted with the Application and shall not returned back.
11. IDFC FIRST Bank Limited shall be entitled at its sole and absolute discretion to approve/reject this Application Form submitted by Applicant/Co-Applicant /Guarantor.
12. I agree that information relating to my account may be shared with governmental authorities as required under applicable laws.
13. I agree and consent that by providing my information, it can utilized for collection, usage, storage, transfer, sharing or otherwise processing information (including sensitive personal information) related to me in accordance with these terms and conditions.

14. I expressly agree that use of the Website is at my sole risk. The Website and any data, information, third party software, reference sites, services, or software made available in conjunction with or through the Website are provided on an "as is" and "as available", "with all faults" basis and without warranties or representations of any kind either express or implied. IDFC FIRST Bank and any third-party, licensors, and partners do not warrant that the data, software, functions, or any other information offered on or through the Website will be uninterrupted or free of errors, viruses or other harmful components and do not warrant that any of the foregoing will be corrected.

15. I agree that, IDFC FIRST Bank and any third party, licensors and partners do not warrant or make any representations regarding the use or the results of the use of the Website in terms of correctness, accuracy, reliability, or otherwise. I hereby agree to abide by and be bound by all applicable rules / regulations / instruction / guidelines including but not limited to those issued by the Reserve Bank of India, including the FEMA Regulations 2000 Governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time.

16. I confirm having declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

17. I confirm that except to the extent disclosed to the Bank, no director or a relative (as specified by RBI) of a director of a banking company (as specified by RBI) or a relative of a senior officer of the Bank (as specified by RBI) is - the applicant(s), or a partner, managing agent, manager, employee, director of our concern, or of our subsidiary or our holding company, or a guarantor on my / our behalf, or holds substantial interest in our concern or my / our subsidiary or holding company.

18. I acknowledge and declare that I am not a politically exposed person.

19. I/we authorise the Bank to submit application/other relevant documents submitted by me to CERSAI. I/we hereby provide my consent to receive information from Central KYC Registry through SMS/mail on the above registered number/email address.