

Radian Finserv Terms & Conditions

1. Please read these terms of use (these "Terms of Use" & "Disclaimer") carefully. By accessing or using the <https://radianfinserv.com> domain and any subdomain of this website (the "Website"), and other services hosted by or on behalf of Radian Finserv or its affiliated companies (including without limitation the Website, collectively, the "Services"), you agree that you have read, understand and agree to comply with and be bound by these Terms and Conditions, whether or not you are a registered member of the Website or other Services. Please also read our Privacy Policy, and Disclaimer carefully to understand what we do with the personal information that we collect as part of your interaction with the Services. These Terms and Conditions, including without limitation the Terms of Use, Privacy Policy, and Disclaimer, govern your use of the Services and constitute a legal contract between you and Radian Finserv ("Company" or, "we" or "us").
2. This document is an electronic record in terms of The Information Technology Act, 2000 and rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.
3. The domain name <https://radianfinserv.com> ("Website"), is owned and operated by Radian Finserv Private Limited ("Private Limited Company") having its registered office at # No13. CPN Arcade 1st Floor 7th Cross Subbainapalya Banaswadi Bangalore 560033
4. By accessing and/or using the website, you signify your agreement to accept these Terms of Use. If you do not agree with any or all of the following terms, please do not access and/or use the website and/or mobile application.
5. We reserve the right, at our sole discretion, to change or modify these Terms of Use at any time without prior notice. Such changes and/or modifications shall become effective immediately upon being posted/published on the website and/or mobile application herein.
6. Please review the Terms of Use from time-to-time. Your continued use of the website following the posting of changes and/or modifications will constitute your acceptance of any revised Terms of Use. The company retains the right at

any time to deny or suspend access to all or part of the website to anyone who the company believes has violated any condition of this Terms of Use.

7. The terms and conditions of the lender applies independently and supersedes any information present here.

Definitions

1. APPLICATION/APP: "*Application/App*" shall refer to the Radian platform, i.e. the mobile application or the algorithm created, developed, designed and made available by Radian Finserv.
2. APPLICATION SERVICES: "*Application Services*" shall include the mobile application offered by Radian Finserv, services offered through the mobile application and emails sent by Radian Finserv .
3. BANK ACCOUNT: "*Bank Account(s)*" shall mean a bank account maintained by the borrower with a bank.
4. ELECTRONIC DEVICE: "*Electronic Device*" shall refer to any computing or electronically operated machine capable of accessing the platform, including but not limited to tablets, mobile phones, computers and their respective variants.
5. RADIAN FINSERV: "Radian Finserv shall mean Radian Finserv Private Limited, a private limited company incorporated under the Companies Act, 2013, an Business Partner that provides a platform to connect borrowers with lenders for various loan products/facilities against gold owned by the borrower and facilitates application/processing/disbursal and closure of loans.
6. LOAN: "*Loan*" shall mean the loan of money a borrower may apply through the Application for the consideration of lenders or the grant of a Loan by lenders subject to the acceptance of the application terms and conditions of the Loan Agreement by the Borrower.
7. LOAN AGREEMENT: "*Loan Agreement*" shall mean the loan agreement to be executed between Lender and the borrower for pertaining to or granting the Loan whether in physical or electronic form as may be applicable from time-to-time.
8. LENDER: "*Lender*" shall mean the provider of loan as gold loans.
9. MOBILE PHONE: "*Mobile Phone*" shall mean the handset and the SIM card along with all relevant accessories and necessary software for its operation which is owned by the borrower.
10. MOBILE PHONE NUMBER: "*Mobile Phone Number*" shall refer to the telephonic communication reference specified by the Borrower during registration with **Radian Finserv**.

11. OUTSTANDING AMOUNTS: "*Outstanding Amount(s)*" shall mean any amount including the Loan, charges and other amounts due and payable by the borrower to lenders, on respective due date(s).
12. PERSONAL INFORMATION: "*Personal information*" shall mean any information about the borrower provided by the borrower and obtained by Radian Finserv in relation to the application.
13. SERVICES: "*Services*" shall mean any service offered or rendered by Radian Finserv or its affiliates but limited to facilitation of the collection of payments for the transaction/(s) between the borrowers.
14. Loan ACCOUNT: "*Borrower Account*" shall mean the registered Application account of the Borrower/ Lender/Partner with **Radian Finserv** for services offered by Radian Finserv .
15. Borrower DATA: "*Borrower Data*" shall include any data, information, pattern, behavior, documents, materials, transactions and location of the Borrower.

DECLARATION

1. Radian Finserv is a gold loan company. Radian does not work as a broker or agent for any other gold loan company.
2. Radian works as a business correspondent of banks/ NBFCs; in such cases, the loan booked at the bank/ NBFC directly & all documents come from Respective bank/ NBFC directly. In case of loans granted by our partner banks, payment needs to be made to these institutions and cash disbursement is not entertained. Please do not pay in cash to employees.
3. Customers should take receipt & pledge card at the time of loan from lending Banks/NBFCs. You are requested not to hand over the gold ornaments without proper receipt.
4. Radian does not entertain any cash transactions. Customers are advised not to make any cash payments towards payment of Loan interest and Loan amount.
5. In case of any transaction in CASH/GOLD without proper receipt and pledge card, the Company and management will not be responsible for the gold ornaments.
6. It is advised customers not to transfer/accept any amount through UPI/Bank transfer to/from personal accounts of any RADIAN employees.

7. The company can be reached by a national connect number 18008894899. In case of any query please call us for details. We can also be contacted on email...info@radianfinserv.com
8. You will receive a call and letter from the company welcoming you as a customer. If you do not receive within 07 working days, please call back immediately.

Online Refunds & Cancellation

Payment received online are non-refundable for any reason. If customer paid twice for one transaction, the one amount will be adjusted in next subsequent billing amount.