

Most Important Terms and Conditions

The Most Important Terms and Conditions (“MITC”) sets out the summary of the key terms in respect of the loan product made available by Quadrillion Finance Private Limited (“QFPL”) either through itself or in collaboration with a third-party lender (*including but not limited to co-lenders, details of the said co-lending partners is provided below*) (hereinafter referred to as "**Financial Partners**") to the customer. Through this portal, the customer can request for availing loan product(s) from QFPL and/or the Financial Partners (collectively referred to as “**Lenders**”). The loan product(s) may be sanctioned at the sole discretion of Lenders individually, basis the risk assessment conducted by the Lenders, and the sanctioned loan amount will be disbursed directly into the bank account of the customers.

I. LOAN FACILITY PROVIDED BY LENDERS:

The specific terms for each of the loan products disbursed by the Lenders will be set out in the key fact statement, sanction letter and the loan agreement.

Details of the Co-lending Partners of QFPL:

- Poonawalla Fincorp Limited (Formerly, Magma Fincorp Limited)

II. FEES AND CHARGES

a. Annual Percentage Rate (APR):

APR means the effective annualized interest rate charged in relation to the loan availed by the customer. The specific details in respect of the APR are provided in the key fact statement, sanction letter and loan agreement, for each loan availed by the customer.

b. Flat Fee

A flat fee may be charged by Lenders, as processing fee for the loan product. The details of the flat fee will be made available to the customer prior to disbursement in the Key Fact Statement. Maximum flat fee that can be charged will be capped at INR. 7,500

c. Penal Charges

In case of any delays by the customer in making payment of any outstanding dues, Lender will levy penal charges.

The penal charges levied by Lenders commensurate to the total principal outstanding under all the loan(s) availed by the customer from the Lenders which are overdue.

The penal charges will be calculated in the manner as set out in the Key Fact Statement

d. Prepayment Charges:

At the request of the customer, the Lenders may accept the request for full or partial prepayment of the outstanding dues of the customer, subject to payment of applicable charges (if any). .

III. RATE OF INTEREST

The interest on the loan will be payable as per the interest rate communicated under the KFS, sanction letter and the loan agreement. QFPL and its Financial Partners, subject to applicable directives of the Reserve Bank of India are entitled to revise the rate of interest on prospective basis and the customer hereby agrees to be bound by such revised or modified rate of interest upon intimation made by QFPL or the Financial Partners of any such revision or modification.

IV. REPAYMENTS

All payments due under a loan will be either debited from the registered bank account of the customer or paid by the customer in such other manner as may be acceptable to QFPL or the Financial Partner.

V. AMENDMENTS

The MITC for each loan is subject to change at the discretion of QFPL and the Financial Partner, from time to time. Such changes will be communicated to the customer on the customer's registered Email ID or through any other modes of communication. The customer agrees that these changes will be binding on customer.

VI. ENTIRE UNDERSTANDING

The MITC sets out only the summary of the key terms governing the loan product, and should be read along with the following documents:

- a. Relevant Sanction Letter issued by the Lenders to the customer.
- b. Relevant Loan Terms.
- c. Key Facts Statement (KFS).
- d. Terms and Conditions (please refer to <https://www.sliceit.com/qfpl-terms>);

- e. Privacy Policy (please refer to <https://www.sliceit.com/qfpl-privacy>)

VII. GRIEVANCE REDRESSAL PROCESS

In case of any grievance, the customers can reach out to the grievance redressal officer of Lenders. The details of grievance redressal officer and Nodal Officers appointed by the Lenders are set out below:

Quadrillion Finance Private Limited

a) Grievance Redressal Officer:

Mr. Jayesh M

www.quadrillion.finance

help@quadrillion.finance

806930473

Grievance redressal: <https://www.quadrillion.finance/contact-us>

Poonawalla Finance Private Limited

a) Principal Nodal Officer & Grievance Redressal Officer Mr.

Arnab Das

<https://poonawallafincorp.com/>

compliance@poonawallafincorp.com 020-678-08090 *Grievance*

redressal : <https://poonawallafincorp.com/pdf/Grievance-Redressal-Officers.pdf>

All capitalised terms not defined herein will have the meaning as set out in the relevant Loan Terms.