

TERMS & CONDITIONS

I. Contractual Agreement

This Terms of use (the "Agreement") govern the access or use by you, an individual or an entity, of website, applications, content, products, and services (the "Services") offered by www.shriramcity.in, Shriram City Union Finance Limited having its registered office at 123, Angappa Naicken Street, Chennai-600001, Tamilnadu, India along with office in other states. This Agreement includes, and incorporates by this reference, the policies and guidelines referenced below. If you do not agree to these Terms, you may not access or use the Services.

Shriram City Union Finance Limited reserves the right to change or revise the terms and conditions of this Agreement at any time by posting any changes or a revised Agreement on this Website. Shriram City Union Finance Limited may amend this Agreement from time to time. Amendments will be effective upon posting of such updated Agreement at this location or the amended policies or supplemental terms on the applicable Service. Your continued access or use of the Services after such posting constitutes your consent to be bound by the Agreement, as amended.

Shriram City Union Finance Limited encourages you to review this Agreement whenever you visit the Website to make sure that you understand the terms and conditions governing use of the Website.

This Agreement does not alter in any way the terms or conditions of any other written agreement you may have with Shriram City Union Finance Limited for other products or services. If you do not agree to this Agreement (including any referenced policies or guidelines), please immediately terminate your use of the Services. If you would like to print this Agreement, please click the print button on your browser toolbar.

II. Use of Information Collected

Shriram City Union Finance Limited may use the personal information that is collected from you to provide requested products and Services and for our internal business purposes, including, but not limited to:

- Maintaining and managing your account with us;
- Responding to your requests for our services;
- To process your transactions and to provide you with transaction and post transaction-related services, providing, improving, and marketing our products and services, including site content and performance;
- Evaluating your use of the services;
- Providing advertising for products and services that might interest you;
- Communicating with you by e-mail, postal mail or courier, and/or telephone about products or services that may be of interest to you;
- Keeping you updated on the issues that are relevant to your business relationship with us;

- Monitoring your compliance with any terms and conditions associated with our products and services, including to confirm your identity;
- Performing other functions as described to you at the time of collection or pursuant to your consent.

In addition, certain information we collect, such as the IP address of any computer or other device that you use to access our website and any other domains that may be operated by Shriram City Union Finance Limited, will be used to monitor and investigate possible violations of and enforce any terms and conditions associated with our products and services or other applicable agreements between you and Shriram City Union Finance Limited. Our use and sharing of your personal information in the manner described in this Privacy Policy may involve the transfer of your personal information to Shriram City Union Finance Limited, Shriram group companies or to third parties.

Customer Solicitation: Unless you notify our third party call center reps or direct Shriram City Union Finance Limited sales reps, while they are calling you, of your desire to opt out from further direct company communications and solicitations, you are agreeing to continue to receive further emails and call solicitations Shriram City Union Finance Limited and its designated in house or third party call team(s).

Opt Out Procedure: We provide 3 easy ways to opt out of from future solicitations.

1. You may use the opt out link found in any email solicitation that you may receive
2. You may also choose to opt out, via sending your email address to:
shriramcity@shriramcity.in
3. You may send a written remove request to Shriram City Union Finance Ltd, 144, Santhome High Road, Santhome, Chennai – 600004, India.

Proprietary Rights: Shriram City Union Finance Limited has proprietary rights and trade secrets in the Services. You may not copy, reproduce, resell or redistribute any Service provided by Shriram City Union Finance Limited. Shriram City Union Finance Limited also has rights to all trademarks and specific layouts of this webpage, including calls to action, text placement, images and other information.

III. Website Policy

Shriram City Union Finance Limited may collect and store information about you when you visit our site, use our services, or view our online advertisements. The information which Shriram City Union Finance Limited collects and store during normal use of the site is used to monitor use of the site and to help further development of our products and services. We use this information to improve our Web-based offerings.

Use of Website and/or Services: Shriram City Union Finance Limited is not responsible for any damages resulting from use of this website or Services by anyone. You will not use the Website or Services for illegal purposes. You will

- (1) abide by all applicable local, state, national, and international laws and regulations in your use of the Website (including laws regarding intellectual property),
- (2) not interfere with or disrupt the use and enjoyment of the Website or Services by other users,

- (3) not resell material on the Website,
- (4) not engage, directly or indirectly, in transmission of "spam", chain letters, junk mail or any other type of unsolicited communication,
- (5) not defame, harass, abuse, or disrupt other users of the Website,
- (6) be at least [18] years of age to use the Services; by using our Services you warrant and represent to us that you are at least [18] years of age. Shriram City Union Finance Limited reserves the right to terminate and/or refuse to provide such person with access to the website, applications, content, products, and services if it is brought to Shriram City Union Finance Limited's notice or if it is discovered that such person is not eligible to use the website, applications, content, products, and services we will delete that information from our database, and
- (7) Shriram City Union Finance Limited may invite your participation in various promotional initiatives through its presence on social networking websites, surveys and blogs operated by third parties, such as LinkedIn, Facebook, Instagram, Twitter, YouTube, Quora, WordPress (the "Third Party") etc.
- (8) Shriram City Union Finance Limited may call, send you text (SMS, WhatsApp), push notification, and email messages as part of the normal business operation of your use of the Services. You may opt-out of receiving text (SMS, WhatsApp) and email messages from Shriram City Union Finance Limited at any time by following the directions found in Opt out procedure. You acknowledge that opting out of receiving text (SMS, WhatsApp) and/or email messages may impact your use of the Services.

License: By using this Website, you may not copy, reproduce, transmit, distribute, or create derivative works of such content or information without express written authorization from Shriram City Union Finance Limited or the applicable third party (if third party content is at issue).

Posting: By posting, storing, or transmitting any content on the Website, you hereby grant Shriram City Union Finance Limited a perpetual, worldwide, non-exclusive, royalty-free, assignable, right and license to use, copy, display, perform, create derivative works from, distribute, have distributed, transmit and assign such content in any form, in all media now known or hereinafter created, anywhere in the world. Shriram City Union Finance Limited does not have the ability to control the nature of the user-generated content offered through the Website or Third party. You are solely responsible for your interactions with other users of the Website or Third party and any content you post. Shriram City Union Finance Limited is not liable for any damage or harm resulting from any posts by or interactions between users. Shriram City Union Finance Limited reserves the right, but has no obligation, to monitor interactions between and among users of the Website or Third party and to remove any content Shriram City Union Finance Limited deems objectionable, in Shriram City Union Finance's sole discretion.

IV. Notice of Copyright Infringement

(1) Shriram City Union Finance Limited does not permit copyright infringing activities on this site/applications and may remove any content of any kind, for example, if properly informed that the content infringes upon another's copyright rights. Shriram City Union Finance Limited may terminate the ability to submit content if, under appropriate

circumstances, a person submitting content to its site/application is determined to be a repeat infringer.

(2) If you are a copyright owner or an agent thereof and believe that any content on the site/application infringes upon your copyrights, you may notify Shriram City Union Finance Limited by providing the following information in writing:

1. A physical or electronic signature of a person authorized to act on behalf of the owner of an exclusive copyright right that is allegedly infringed;
2. Identification of the location where the original or an authorized copy of the copyrighted work exists;
3. Identification of the material that is claimed to be infringing and a description of the infringing activity and information reasonably sufficient to permit Shriram City Union Finance Limited to locate the same;
4. Information reasonably sufficient to permit Shriram City Union Finance Limited to contact you, such as an address, telephone number, and, if available, an email address;
5. A statement that you have a good faith belief that use of the material in the manner complained of is not authorized by the copyright owner, its agent, or the law; and
6. A statement that the information in the notification is accurate, and, under penalty of perjury, that you are authorized to act on behalf of the owner of an exclusive copyright right that is allegedly infringed.

V. Disclaimers

THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE." SHRIRAM CITY UNION FINANCE LIMITED DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS, IMPLIED OR STATUTORY, NOT EXPRESSLY SET OUT IN THESE TERMS, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. IN ADDITION, SHRIRAM CITY UNION FINANCE LIMITED MAKES NO REPRESENTATION, WARRANTY, OR GUARANTEE REGARDING THE RELIABILITY, TIMELINESS, QUALITY, SUITABILITY OR AVAILABILITY OF THE SERVICES OR ANY SERVICES OR GOODS REQUESTED THROUGH THE USE OF THE SERVICES, OR THAT THE SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE. SHRIRAM CITY UNION FINANCE LIMITED DOES NOT GUARANTEE THE QUALITY, SUITABILITY, SAFETY OR ABILITY OF THIRD PARTY PROVIDERS. YOU AGREE THAT THE ENTIRE RISK ARISING OUT OF YOUR USE OF THE SERVICES, AND ANY SERVICE OR GOOD REQUESTED IN CONNECTION THEREWITH, REMAINS SOLELY WITH YOU, TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW.

VI. Indemnity

You agree to indemnify and hold Shriram City Union Finance Limited and its officers, directors, employees and agents harmless from any and all claims, demands, losses, liabilities, and expenses (including attorneys' fees) arising out of or in connection with: (i) your use of the Services or services or goods obtained through your use of the Services; (ii) your breach or violation of any of these Terms; (iii) Shriram City Union Finance Limited's use of your User Content; or (iv) your violation of the rights of any third party, including Third

Party Providers.

VII. Privacy

Privacy of communication is subject to the terms set out in the Privacy Policy.

VIII. Agreement to Be Bound

By using the Services, you acknowledge that you have read and agree to be bound by this Agreement and all terms and conditions on this Website.

IX. General

Force Majeure: Shriram City Union Finance Limited will not be deemed in default hereunder or held responsible for any cessation, interruption or delay in the performance of its obligations hereunder due to earthquake, flood, fire, storm, natural disaster, act of God, war, terrorism, armed conflict, labor strike, lockout, or boycott.

Cessation of Operation: Shriram City Union Finance Limited may at any time, in its sole discretion and without advance notice to you, cease operation of the Website and Services.

Effect of Waive: The failure of Shriram City Union Finance Limited to exercise or enforce any right or provision of this Agreement will not constitute a waiver of such right or provision. If any provision of this Agreement is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavor to give effect to the parties' intentions as reflected in the provision, and the other provisions of this Agreement remain in full force and effect.

Governing Law: Chennai, Tamilnadu, India. This Website originates from the City of Chennai, Tamilnadu state of India. This Agreement will be governed by the laws of the State of Tamilnadu without regard to its conflict of law principles to the contrary. Neither you nor Shriram City Union Finance Limited will commence or prosecute any suit, proceeding or claim to enforce the provisions of this Agreement, to recover damages for breach of or default of this Agreement, or otherwise arising under or by reason of this Agreement, other than in courts located in State of Tamilnadu, India. By using this Website, you consent to the jurisdiction and venue of such courts in connection with any action, suit, proceeding or claim arising under or by reason of this Agreement. You hereby waive any right to trial by jury arising out of this Agreement and any related documents.

Statute of Limitation: You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Products or Services or this Agreement must be filed within one (1) year after such claim or cause of action arose or be forever barred.

Waiver of Class Action Rights: BY ENTERING INTO THIS AGREEMENT, YOU HEREBY IRREVOCABLY WAIVE ANY RIGHT YOU MAY HAVE TO JOIN CLAIMS WITH THOSE OF OTHER

IN THE FORM OF A CLASS ACTION OR SIMILAR PROCEDURAL DEVICE. ANY CLAIMS ARISING OUT OF, RELATING TO, OR CONNECTION WITH THIS AGREEMENT MUST BE ASSERTED INDIVIDUALLY.

Termination: Shriram City Union Finance Limited reserves the right to terminate your access to the Website if it reasonably believes, in its sole discretion, that you have breached any of the terms and conditions of this Agreement. Following termination, you will not be permitted to use the Website and Shriram City Union Finance Limited may, in its sole discretion and without advance notice to you, cancel Product or Services. If your access to the Website is terminated, Shriram City Union Finance Limited reserves the right to exercise whatever means it deems necessary to prevent unauthorized access of the Website. This Agreement will survive indefinitely unless and until Shriram City Union Finance Limited chooses, in its sole discretion and without advance to you, to terminate it.

Domestic Use: Shriram City Union Finance Limited makes no representation that the Services are appropriate or available for use in locations outside India. Users who access the Website from outside India do so at their own risk and initiative and must bear all responsibility for compliance with any applicable local laws.

Assignment: You may not assign your rights and obligations under this Agreement to anyone. Shriram City Union Finance Limited may assign its rights and obligations under this Agreement in its sole discretion and without advance notice to you.