

FOR LENDER's OFFICIAL USE

Mode of Communication under the Loan Facility

Relevant modes of notifications that the Borrower(s) may receive in respect of the loan facility/terms:

1.	Email /Electronic Messaging	(✓)
2.	SMS/Messaging Service (viz. Text message, WhatsApp message, other electronic or mobile communication)	(✓)
3.	Telephone	(✓)
4.	Courier/ Post	(✓)
5.	Application based messages available with the customer for transactional notifications- WhatsApp	(✓)
6.	Other communication channels under applicable laws (Website of the Lender)	(✓)

CONFIRMATION/MODIFICATION

We confirm that services of sending messages/SMS via phone number and/or WhatsApp shall be provided without any additional fees/charges unless otherwise notified. We shall send the notices, communication including transactional notifications in accordance with the above form, to your contact detail/s registered with us. The communication will be sent to you through any of the mode depending on the nature and context of notification. Please visit our website to know further details and/or give any instructions requiring changes subject to the loan terms.

Any reference to “electronic mail” under ‘notice section’ of the Loan Agreement shall include a message or information created or transmitted or received on a computer, computer system, computer resource or communication device including attachments in text, image, audio, video and any other electronic record, which may be transmitted with the message.

In view of the above, this Form shall constitute an integral part of the loan document and the notice section of loan agreement/clause 9 of the education loan agreement (as the case may be) shall stand modified by addition of this Form to the notice section/clause 9 accordingly.

Avanse Financial Services Limited