

Terms and Conditions (T&C's) for Communication through WhatsApp Messenger

1. **Avanse Financial Services Ltd.**, (the “**Lender**”) will use WhatsApp Messenger (“**WhatsApp**” and/or “**Service**”) as an additional channel to communicate with customers (“**Customers**”) from time to time for selected communications and will be free to expand scope of communications from time to time.
2. Customers may continue to receive SMS and email alerts for selected communications.
3. Customers are required to subscribe to the WhatsApp Service by sending a SMS ‘**Hi**’ to **+91 9819080080**.
4. Subscribing to the Service will be taken as an explicit consent of a Customer to receive communication from Avanse Financial Services Ltd., on WhatsApp.
5. Customers should not share any personal identification/account related sensitive personal information such as account number, password, PIN, OTP, etc., during the Service.
6. Subscription obtained will be deemed applicable for all linked accounts/facility which have the same mobile number registered with Avanse Financial Services Ltd.
7. Upon subscribing to the Service, Customers agrees that Avanse Financial Services Ltd., shall share Customer’s registered mobile number and name as available in Avanse Financial Services Ltd., official records with WhatsApp.
8. WhatsApp and the Facebook family of companies may use this information to help operate, provide, improve, understand, customize, support, and market their Business Products, Consumer Services and their offerings as per the terms and conditions accepted by you at the time of availing WhatsApp Messenger Service in your device.
9. Customers can unsubscribe to the Service at any time by accessing the link <https://www.avanse.com/unsubscribe.php> and following the instructions mentioned therein. This unsubscription will be applicable for all linked accounts/facility which have the same registered mobile number.
10. In case of lost/ stolen phone/ device, to stop receiving WhatsApp messages on the lost device, customer has to unsubscribe the Service immediately by accessing the link <https://www.avanse.com/unsubscribe.php> and following the instructions mentioned therein.
11. Please note presently this Service cannot be used for grievance redressal or reporting fraud, and Avanse Financial Services Ltd., will have no liability if such incidents are reported on this channel.
12. It is advisable for Customers who have subscribed to this Service to delete WhatsApp when changing their mobile phone/ device.
13. Customers are requested to ensure necessary due diligence in installing the WhatsApp (using his/her contact number) in other devices which can be accessed by others and registering the

same number to avail this Service. Avanse Financial Services Ltd., shall not be responsible in any way in the event a Customer suffers any loss, injuries or harm as a consequence of gaining access to confidential information of the Customer available in the Service by a third party.

14. In case of change of mobile number registered with Avanse Financial Services Ltd., Customer needs to subscribe to this Service again by sending a SMS 'Hi' to +91 9819080080.
15. Avanse Financial Services Ltd., will continue to send messages/alerts on Customer's device even if the SIM belonging to the registered mobile number has been removed as the phone number will still be registered for the Service. It is the customer's responsibility to install WhatsApp on the mobile phone/ device on which the registered mobile number is being used, in order to correctly receive WhatsApp messages being sent from Avanse Financial Services Ltd.
16. The above T&C's shall be governed by the applicable laws of India and appropriate Courts in Mumbai alone shall have exclusive jurisdiction as regards any claims or matters arising out of dealings with us through this Service
17. Customer shall ensure appropriate network connection on the device/mobile phone on which the Service is being obtained. Receipt of messages by Customer shall be subject to the network connection and Avanse Financial Services Ltd., shall not be held responsible for any delay or non-receipt of the responses from Avanse Financial Services Ltd., due to non-compatibility of device, internet usage plans, insufficient network connection from service provider or any other reason whatsoever.
18. This Service may be withdrawn/superseded at any time whatsoever, by Avanse Financial Services Ltd., without any prior notice and without assigning any reason.
19. Avanse Financial Services Ltd., reserves the right to, at any stage and at its sole discretion, without prior notice/intimation or assigning any reasons thereof to Customer, to add/alter/modify/change or vary all or any of these terms and conditions or to replace it wholly.
20. Customer are not bound in any way to obtain this Service, as acceptance of the Service is voluntary in nature. By obtaining this Service, the Customer agree to be bound by the terms & conditions contained herein. Without the Customer being required to do any further act, he/she shall be deemed to have read, understood and unconditionally accepted the terms & conditions mentioned hereinabove.