

## **Terms & Conditions**

"I/We hereby apply for a finance facility from Hero FinCorp Ltd. (HFCL) for the purchase of the product selected. I/We have read and understood that all terms and conditions of the application form and loan facility applied for by me/us. I/We declare that all particulars and information given by me/ us in the Application Form, Agreements and other documents (Loan Documents) are/ will be true, correct and complete in all respects and nothing has been/ shall be concealed or withheld therein. I/We aware that the finance facility is being sanctioned based on the information provided by me/ us and representations to HFCL, and it is confirmed that the particulars contained herein are true and no material information has been concealed, which if disclosed would have a bearing on the sanction of the finance facility. I/ We aware that the agreement becomes binding on me/ us upon my/ our affixing signature on the Loan Documents. I/ We also acknowledge that upon signing the Loan Documents, the aforesaid terms and conditions shall constitute the agreement in relation to the finance facility. We agree and understand that HFCL reserves the right to reject the loan application at any stage for misstatement or concealment of any information provided by us in the Loan Documents or for any other reason, which it may think and proper. I/We confirm that I/We have not been adjudged insolvent, and no such proceedings are subsisting or have/had been initiated against me/us whether in the present or past. I/We authorize HFCL and all its group companies & their agents to exchange, share or part with all the information and details relating to my/our existing loans and /or repayment history to other Hero group companies, banks, financial institutions, credit bureaus, agencies, statutory bodies etc. as may be required or as they deem fit and shall not hold HFCL or its group companies or its their agents/respective liable for use/sharing of this information. I/We undertake to inform HFCL about my change in information provided in the application form including change in address, employment or any other information as may be required by HFCL. I/We agree that my/our loan shall be granted by the rules of HFCL which may be in force time to time. HFCL reserves the right to reject any application at its sole discretion without assigning reason thereof. I/We understand that certain particulars given by me/us are required by operational guidelines of RBI. I/We have read and understood the terms and conditions of Loan and agree to abide by them. All terms and conditions have been explained to me/us including the material particulars provided in the Loan Documents and I/We agree and permit HFCL to make/any initiate communication with me/us, whether written or otherwise."