

# Terms and Conditions

1. I hereby agree and acknowledge that I have fully read and understood the terms & conditions of Instafund contained below (“Terms”) and based thereon, I have requested/selected to avail loan with Instafund.
2. I agree that my action of entering the OTP sent by Instafund and clicking the “Apply Now” button, constitutes a valid acceptance by me of the Terms contained herein and creates a binding and enforceable agreement between me and Instafund.
3. I declare that all the particulars and information provided by me are true, correct, complete and up-to-date in all respects and that I have not withheld any information whatsoever.
4. I confirm that I have/had no insolvency proceedings against me nor have I ever been adjudicated insolvent by any court or other authority and I further confirm that I have read the information on various loan products made available by Instafund on [www.instafund.in](http://www.instafund.in)
5. I authorize Instafund to exchange, share all information and details as provided by me and in relation to my existing loans and/or repayment history to any third party including but not limited to its group companies, service providers, banks, financial institutions, credit bureaus, telecommunication companies, statutory bodies, business partners etc. for customer verification, personalization of products or services, credit rating, data enrichment, marketing or promotion of Instafund services or related products or that of its associates/business partners and affiliates or for enforcement of your obligations and I shall not hold Instafund (or any of its group companies or its/their agents/representatives/ business partners) liable for the use/sharing of the information as stated above.
6. I agree and affirm that Instafund may contact me and communicate with me over telephonic calls, or SMS on the mobile number mentioned herein, or through any other communication mode (“Communication Modes”) to verify the details provided by me. Further, I confirm that I would like to know through the above mentioned Communication Modes various Instafund loan offer schemes or loan promotional schemes or any other promotional schemes relating to various products/services offered by Instafund/its group companies/business partners from time to time and hereby authorize Instafund, its group companies, employees, agents, associates, business partners to contact me from time to time for the same.

7. I hereby expressly consent and authorise Instafund/ its representatives/agents/ its business partners/its group companies/affiliates to send me any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/bitly/bots/emails/post etc.
8. I undertake to keep Instafund updated of any change in the information provided by me.
9. I understand and acknowledge that Instafund shall have the absolute discretion, without assigning any reason to reject my loan application and that Instafund shall not be responsible/liable in any manner whatsoever for such rejection.
10. I further understand and agree that pursuant to this application form, I will be required to submit documents to the satisfaction of Instafund and accept the loan terms and conditions for availing the loan granted to me by Instafund from time to time.
11. I hereby expressly consent and authorise Instafund/ its representatives/ agents/ its business partners/ its group companies/ affiliates to initiate CIBIL™, PAN and employment check.