

## **TERMS AND CONDITIONS: SERVICES ON WHATSAPP**

You, the customer (hereinafter referred to as the 'User'), hereby confirm that you are subscribing to the services of Bajaj Housing Finance Limited (hereinafter referred to as 'BHFL') on the WhatsApp application. BHFL will be sending subscription text messages to User's WhatsApp number notifying the User of all future transactions and loan related communications. The first message will also contain information for Opt-out options by sending STOP to 9607-025-035. In addition, User can also Opt-in WhatsApp service by sending text message "START" for initiating activation via WhatsApp to 9607-025-035. User can unsubscribe to the WhatsApp channel any time by sending text on WhatsApp stating "STOP" to 9607-025-035.

1. By subscribing to BHFL's services on WhatsApp, User agrees and understands the subscription to WhatsApp services is purely discretionary and involves use the third-party application, which is not owned or controlled by the BHFL and further consents to services including:

- Receiving notifications including loan account information, transactional and disbursement details, OTP Services, Customer servicing etc. on the User's mobile number via WhatsApp. The User further agrees and confirms that the addition and deletion of the features available via the WhatsApp application is at the sole discretion of the BHFL.
- Receiving notifications related to offers, new product features, any other important notification sent by the BHFL time to time on the User's mobile number via WhatsApp.
- WhatsApp sharing information from User mobile device like device location, device information (including storage, model, installed apps, WI-FI, mobile network), transactional and promotional SMS, communication information including contacts and call logs for statistical modelling, credit score and any other purpose that will help us in providing the User with optimal and high-quality services with third parties.
- Any other services which is currently available through other modes, including SMS & Email.

2. User agrees that WhatsApp application cannot be used for grievance redressal or reporting fraud and as on date and until communicated explicitly to the User, BHFL will have no liability for any action or inaction on receiving any reports of such incidents via the WhatsApp application.

3. The interaction between the User and BHFL on the WhatsApp is dependent upon certain parameters and algorithms which are designed to perform in a certain way. BHFL shall not be responsible for satisfactory resolution of User queries. The User shall be solely responsible for all the communication exchanged with BHFL while logging into these services and/or to adopt alternate communication mechanism to ensure query resolution.

4. User can send an email [bhflwecare@bajajhousing.co.in](mailto:bhflwecare@bajajhousing.co.in) or visit <https://www.bajajhousingfinance.in/> for logging in their grievances.

5. User is responsible for safety and security of User's WhatsApp account linked to the registered mobile number with the BHFL.

6. User understands and agrees that using WhatsApp application and channel may carry additional cost and risks and the interface may not be secured. Further, any message and information exchanged is subject to the risk of being read, interrupted, intercepted or defrauded by the third party or otherwise subject to manipulation by third party or may result in delayed or failed transmission. BHFL shall not be responsible or liable to the User or any third party for the consequences arising out of or about using of this service.

7. User understands that mobile phones are vulnerable to the threats such as but not limited to unauthorized:

- Access by intruders to the data/information
- Identity theft
- Privacy violations, planting of stealth software and viruses
- Disablement or distortion of operations
- Interception of the transmission or encrypted data/message, etc.

8. User shall immediately notify BHFL in writing if the User discovers/suspects unauthorized access.

9. BHFL does not make any representation or warranty about the continuous and uninterrupted availability of the services and the User agrees that BHFL shall not be responsible for unavailability or interruptions in the service or for any variation, reduction or imposition of the terms of the use and operation of WhatsApp application or the User's inability to use mobile applications.

10. User is aware that authenticated technologies and strict security measures are required for using mobile applications. User undertakes to ensure that the password is not revealed to any third party including BHFL officials or any unauthorized person.

11. Under no circumstances shall BHFL, its group companies, its agents, officials, affiliated companies, officers, directors, employees or contractors be liable for any direct, indirect, punitive, incidental, special or consequential damages that result from the use of, or inability to use this service.

12. User agrees that the present services is an add-on service only and User shall not have any claim against BHFL because any suspension, interruption, non-availability or malfunctioning of the services due to any link/mobile/handset/system failure at BHFL's end for or for any other reason thereof. Receipt of messages by User shall be subject to the data network connection and BHFL shall not be held responsible for any delay or non-receipt of the communications on the WhatsApp channel.

13. User shall not submit or transmit any content through this service that is:

- Obscene, Vulgar or Pornographic

- Encourages the commission of a crime or violation of any law
- Violates any state or federal law in India and/or the jurisdiction in which user resides
- Infringes the intellectual or copyright of the third party

14. BHFL reserves the right to remove or otherwise delete any content or submission made by the User that violates the rule or which is inappropriate as per the BHFL's sole discretion, without any liability or giving intimation to User.

#### 15. PRIVACY

- To know more about Bajaj Housing Finance Limited privacy policy, visit [https://www.bajajhousingfinance.in/documents/37350/180943/PRIVACY\\_TERMS.pdf](https://www.bajajhousingfinance.in/documents/37350/180943/PRIVACY_TERMS.pdf)
- To know more about WhatsApp privacy policy, visit <https://www.whatsapp.com/legal/privacy-policy>

16. Addition and removal of any service through WhatsApp shall be at the sole discretion of the BHFL. These terms and conditions may be withdrawn/superseded/modified at any time as required by the BHFL and without any prior notice. User may refer <https://www.bajajhousingfinance.in/> for the latest version of the terms and conditions applicable to these services.

17. BHFL hereby expressly disclaims any implied warranties imputed by the laws of any jurisdiction. BHFL is shall be subject to the exclusive jurisdiction only of the courts of the Pune, Maharashtra in India and by using / accessing this WhatsApp service, the User hereby expressly accept to be bound by the exclusive jurisdiction of the courts in Pune, Maharashtra, India, for any disputes.