

Terms & Conditions

This document is an electronic record under the Information Technology Act of 2000, as updated from time to time, and the rules governing it, as well as the amended sections relevant to electronic records in various statutes as changed by the Information Technology Act of 2000. A computer system generates this electronic record, which does not require any physical or digital signatures.

USING THE QUICKFINZ APP REPRESENTS YOUR AGREEMENT TO ALL OF THE TERMS AND CONDITIONS SET FORTH IN THESE TERMS OF USE, SO PLEASE READ THE TERMS OF USE CAREFULLY BEFORE PROCEEDING.

By impliedly or expressly accepting these Terms of Use, You also acknowledge and agree to be governed by QuickFinz and QuickFinz Entity Policies (including but not limited to Privacy Policy) available on the QuickFinz website(s) and QuickFinz App(s) as changed from time to time.

DEFINITION

"We," "Us," and "Our" refer to QuickFinz and QuickFinz Entities.

"You," "Yours," "Yourself," and "QuickFinz User" - any non-registered individual or corporate entity, registered user of QuickFinz and QuickFinz Entities, including but not limited to QuickFinz consumers or Merchants.

"QuickFinz App" - The mobile application(s) hosted by QuickFinz and QuickFinz Entities for the purpose of providing QuickFinz services to its customers, including merchants and service providers, as well as any and all Services in which it operates as an Intermediary.

"QuickFinz Website" - Shall refer to www.quickfinz.in, which is registered by QuickFinz and is used as a medium to communicate and inform users on services provided by QuickFinz and QuickFinz Entities, including but not limited to its features, terms and conditions, and contact information.

"QuickFinz Entities" refers to QuickFinz's group, affiliates, associates, and subsidiaries.

"QuickFinz Platform" - Any platform owned/subscribed/used by QuickFinz Private Limited or any other QuickFinz Entities, including but not limited to websites, mobile applications, devices, URLs/links, notifications, chatbot, or any other communication medium used by QuickFinz Entities to provide their services to their Users.

"QuickFinz Services" - all services extended / to be extended by QuickFinz and QuickFinz entity as a group, including but not limited to Pre-Paid Instruments, Gift cards, Payment Gateway, Recharges and Bill Payments, Insurance, Mutual Funds, Gold sale & purchase, switch interface/access, and others.

Any individual, group of individuals or entity as defined by law whose services are employed by QuickFinz or QuickFinz Entities to offer the intended Services to you through the QuickFinz Platform is referred to as a "Service Provider."

Any individual or group of individuals who QuickFinz or QuickFinz Entities have a contractual relationship with is referred to as a "Business Partner," including but not

limited to merchants, advertisers, deal partners, financial institutions, and switch interface partners.

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By using the QuickFinz Service and Platforms, you agree to:-

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You have the ability to engage in a legally binding contract;

You have the right, authority, and capability to enter into this Agreement and abide by all of the provisions of the QuickFinz Services' "terms of use."

Under Indian law, you are not barred or otherwise legally forbidden from accessing or using QuickFinz or QuickFinz Entities' services.

You are not impersonating anyone or anything, nor are you misrepresenting your age or affiliation with anyone or anything. QuickFinz and QuickFinz Entities reserve the right to terminate your contract to utilise the QuickFinz Platform if the above-mentioned criteria are incorrectly represented.

The necessary information and officially valid document(s) "OVD"/document data that you have provided are accurate and correct, and you own them.

QuickFinz Services

Through the QuickFinz Platform, QuickFinz and QuickFinz Entities offer services. Additionally, you accept and agree to the conditions of use for QuickFinz Services offered on the QuickFinz Platform.

QuickFinz Account ("PA") - A QuickFinz Account is the one you create when you register or sign up for the service.

You can use this account to access the QuickFinz Platform, browse the QuickFinz Service, and pay authorised merchants on the QuickFinz Platform or on Participating Platforms using net banking, debit cards, or credit cards—collectively known as "Payment Gateway Services."

You can also use the Recharge & Bill Payment option provided to QuickFinz Users in accordance with the terms of such Service.

To make payments utilising the Unified Payment Interface ("UPI") and Pre-Paid Instruments ("PPI") services to make payments to merchants using these payment methods, you would need to register by supplying extra information.

You can explore the QuickFinz services offered by QuickFinz Entities with access to PA, but in order to utilise any of these services, you may need to register for them separately by supplying the additional information requested by their terms of service.

Allows you to keep your credit card information in our secure PCI-DSS zone for use in transactions.

Allows you to share and retain Know Your Customer "KYC" details and information for underwriting reasons for other financial and non-financial products accessible on the QuickFinz App as shown in the Services below:

- Solicitation of Insurance
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- QuickFinz Platform Merchant Payments ("Switch Merchants")
- Any other financial product or feature offered on the QuickFinz or QuickFinz entities platform that is subject to regulatory requirements and allowed by QuickFinz.

You also agree to the QuickFinz Privacy Policy as it applies to QuickFinz and QuickFinz Entities.

To use QuickFinz Services, you must have a mobile phone, internet connectivity, or any other compatible device that meets the compatibility requirements of the QuickFinz app and QuickFinz website, which may vary from time to time. QuickFinz may continue to provide updates to its application, and you must upgrade the QuickFinz app as and when they become available in order to continue using QuickFinz Services.

You accept that your mobile device, mobile service provider, or any other services you may use to access the QuickFinz Platform may incur charges, and you are entirely liable for such charges, conditions of usage, and fees as stated in your agreement with the third party.

You understand that in order to provide QuickFinz Services via the QuickFinz Platform, QuickFinz incurs various costs (including, but not limited to, costs related to infrastructure operation and maintenance, facilitation of transaction(s)/payments via various modes), and you agree that QuickFinz may charge You a fee(s) (such as platform fee, convenience fee) that will be displayed upfront to you and that will be in addition to the value/amount of the respective transaction.

Grievances Addresse Officer:

Anup Kumar Mallick
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