

Seven Fincorp (7fin)

Terms of Service

General Terms & Conditions Governing the Use of Platform & Services

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IMPORTANT NOTICE: This document contains legally binding obligations. Please read all provisions carefully before using the Platform or Services. By accessing or using our Services, you confirm that you have read, understood, and agree to be bound by these terms in their entirety. If you do not agree, you must discontinue all use of the Platform immediately.

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1. Introduction & Acceptance

1.1 About the Company

Noxven Ventures (OPC) Private Limited ('Company', 'we', 'us', or 'our') is a company duly incorporated under the Companies Act, 2013, with its registered office in India. The Company operates under the brand name Seven Fincorp, also referred to as 7fin — a modern digital financial services brand providing accessible, compliant, and technology-driven financial products to individuals and businesses across India.

The Company operates an online platform ('Platform') facilitating access to a range of financial products and services. The Platform may be accessed through a website, mobile application, or any other digital interface maintained by the Company.

1.2 Acceptance of These Terms

These Terms of Service ('Terms') constitute a legally binding agreement between you ('User', 'you', or 'your') and the Company governing your access to and use of the Platform and all services offered through it. By registering, accessing, browsing, or otherwise using the Platform — including by submitting any application — you unconditionally agree to be legally bound by these Terms and all policies incorporated by reference herein, including our Privacy Policy.

If you do not agree with any part of these Terms, you must immediately discontinue all use of the Platform. Your continued use of the Platform following any notification of change to these Terms shall constitute your acceptance of the revised Terms.

1.3 Scope & Application

These Terms apply to all Users of the Platform, including prospective borrowers, registered users, visitors, and any other person or entity interacting with the Platform. They apply across all channels and modalities through which the Platform is made accessible.

These Terms must be read in conjunction with the Platform's Privacy Policy, any product-specific terms, Key Fact Statements, and any other policies published on the Platform from time to time, all of which are incorporated herein by reference.

2. Definitions

In these Terms, the following words and expressions shall have the meanings ascribed to them below:

- 'Platform' means the digital platform, website, mobile application, and all related digital interfaces operated by the Company under the Seven Fincorp / 7fin brand.
- 'Services' means all financial facilitation services, loan application processing, digital onboarding, KYC, and any other services offered through the Platform.
- 'Partner Lender' means a regulated financial institution, non-banking financial company, or bank that is licensed to disburse loans in India and with whom the Company has entered into a service arrangement.

- 'Loan Service Provider' or 'LSP' means an entity that facilitates loan applications on behalf of regulated lenders without itself independently sanctioning, approving, or disbursing loans.
- 'Key Fact Statement' or 'KFS' means a standardised summary document provided by the Partner Lender detailing all key terms of a loan product.
- 'Personal Data' has the meaning ascribed to it under the Digital Personal Data Protection Act, 2023 and applicable rules.

3. Platform Services & Role as Loan Service Provider

3.1 Role as Loan Service Provider

Seven Fincorp may act as a Loan Service Provider for regulated Partner Lenders in accordance with applicable guidelines issued by relevant financial sector regulatory authorities. In this capacity, Seven Fincorp does not independently sanction, approve, underwrite, credit-appraise, or disburse loans unless specifically and expressly disclosed to the User in writing.

All credit decisions, loan sanctioning, disbursement, recovery, and related activities are undertaken exclusively by the relevant regulated Partner Lender pursuant to their own policies, underwriting criteria, and regulatory obligations.

3.2 Nature & Scope of Services

The Platform provides a digital marketplace where Users can explore, compare, and apply for financial products including personal loans and consumer credit instruments offered by Partner Lenders. Seven Fincorp facilitates this process by collecting User information, conducting preliminary eligibility checks, and forwarding applications to Partner Lenders.

Seven Fincorp does not guarantee approval of any loan application or the continued availability of any specific financial product. All product terms — including interest rates, processing fees, repayment schedules, and prepayment conditions — are determined solely by Partner Lenders.

3.3 Partner Lender Disclosure

The identity of the regulated Partner Lender for any specific loan product shall be disclosed to the User:

- Before submission of the loan application.
- Before execution of any loan documentation.
- Before acceptance of any loan offer or terms.
- In the Key Fact Statement provided by the Partner Lender.

3.4 Key Fact Statement

Borrowers shall receive the applicable Key Fact Statement ('KFS') from the regulated Partner Lender prior to execution of the loan agreement. The KFS shall contain, in a standardised format, the loan amount, interest rate (flat and reducing), repayment schedule, processing fees, pre-payment charges, and the all-in Annual Percentage Rate. Users are strongly advised to review the KFS carefully before accepting any loan offer to

understand the total cost of borrowing.

3.5 Third-Party Services

The Platform may integrate with or provide links to third-party services, APIs, or content providers. Seven Fincorp does not endorse or accept responsibility for such third-party services. Your interactions with any third party are governed by the terms and privacy policies of that third party.

4. User Accounts, Eligibility & Obligations

4.1 Eligibility Requirements

Use of the Platform is strictly limited to persons who meet all of the following eligibility criteria:

- You must be at least 18 years of age at the time of registration.
- You must be an Indian citizen or a lawful resident of India.
- You must possess the legal capacity to enter into binding contracts under the Indian Contract Act, 1872.
- You must hold valid KYC documentation including a PAN card.
- You must not have been previously suspended, banned, or removed from the Platform.
- You must provide accurate, complete, and current information at all times.

4.2 Account Registration & Security

Certain features of the Platform require you to register an account by providing your name, mobile number, email address, and other required information. You agree to maintain the accuracy and currency of all information provided.

You are solely responsible for maintaining the confidentiality of your account credentials. You agree to notify Seven Fincorp immediately of any unauthorised access to or use of your account. Seven Fincorp shall not be liable for any loss or damage arising from your failure to safeguard your credentials.

4.3 Prohibited Conduct

You agree not to engage in any of the following activities on or through the Platform:

- Providing false, inaccurate, or misleading information in any application, form, or communication.
- Impersonating any person or entity, or misrepresenting your identity or affiliation.
- Attempting to gain unauthorised access to any part of the Platform or its underlying systems.
- Using the Platform for any fraudulent, illegal, speculative, or unauthorised purpose.
- Uploading or transmitting any viruses, malware, spyware, or other harmful code or content.
- Scraping, data-mining, or otherwise extracting data from the Platform without written consent.
- Engaging in any conduct that disrupts or interferes with the operation of the Platform.
- Reverse engineering, decompiling, or disassembling any software forming part of the Platform.

5. Data Protection, Consent & Privacy

5.1 Data Protection Compliance

The collection, use, storage, and sharing of your personal data by the Company is governed by applicable data protection laws and regulations in India, including the Digital Personal Data Protection Act, 2023 and rules

thereunder, as well as the Company's Privacy Policy, which forms an integral part of these Terms and is incorporated herein by reference.

5.2 Marketing Consent & Revocation

Where you have provided consent to receive marketing communications, Seven Fincorp or its partners may contact you with promotional offers, product updates, and other marketing content. You may opt out of marketing communications at any time by:

- Following the unsubscribe instructions included in any marketing message.
- Updating your communication preferences through the Platform settings.
- Contacting the Company at info@sevenfincorp.com with your opt-out request.

Opting out of marketing communications shall not affect the delivery of transactional, service, or compliance-related communications necessary for the provision of services.

5.3 Purpose-Specific Consent

Separate and distinct consent may be sought from you for specific data processing activities including:

- Know Your Customer (KYC) verification and identity authentication.
- Credit bureau enquiries and access to credit information reports.
- Electronic mandate (eNACH / UPI AutoPay) registration for repayment purposes.
- Sharing of application data with Partner Lenders and regulated third parties.
- Communication and marketing preferences.

6. Intellectual Property

6.1 Ownership

The Platform and all content, features, and functionality — including text, graphics, logos, icons, images, software, and the design, selection, and arrangement thereof — are the exclusive intellectual property of Noxven Ventures (OPC) Private Limited or its licensors and are protected under applicable intellectual property laws of India and internationally.

The Seven Fincorp name, 7fin mark, logo, and all related trademarks and service marks are the property of the Company and may not be used without prior written consent.

6.2 Limited Licence to Use

Subject to your ongoing compliance with these Terms, the Company grants you a limited, non-exclusive, non-transferable, revocable, royalty-free licence to access and use the Platform solely for your personal, non-commercial purposes. No other rights in the Platform or any content are granted or implied.

7. Disclaimers, Warranties & Limitation of Liability

7.1 Disclaimer of Warranties

The Platform and all Services are provided on an 'as is' and 'as available' basis. To the fullest extent permitted by applicable law, the Company expressly disclaims all warranties, representations, and conditions of any kind, whether express, implied, or statutory, including but not limited to warranties of merchantability, fitness for a particular purpose, non-infringement, and those arising from a course of dealing or usage of trade.

The Company does not warrant that: (a) the Platform will operate uninterrupted or error-free; (b) any loan application will be approved; (c) specific financial products will remain available; or (d) information on the Platform is current, complete, or accurate at all times.

7.2 Limitation of Liability

To the maximum extent permitted by applicable law, the Company, its directors, officers, employees, agents, partners, and licensors shall not be liable for any indirect, incidental, special, consequential, exemplary, or punitive damages, including but not limited to loss of profits, data, goodwill, business opportunities, or other intangible losses.

In no event shall the Company's total aggregate liability to you for all claims arising out of or relating to your use of the Platform exceed the total amounts paid by you to the Company in the twelve (12) months immediately preceding the event giving rise to the claim.

8. Indemnification

You agree to indemnify, defend, and hold harmless the Company and its directors, officers, employees, agents, licensors, and service providers from and against any and all claims, liabilities, damages, losses, costs, and expenses — including reasonable legal fees — arising out of or relating to:

- Your use or misuse of the Platform or Services.
- Your violation of any provision of these Terms.
- Your violation of any applicable law, regulation, or third-party right.
- Any content or data you submit to or through the Platform.
- Any fraud, misrepresentation, or wilful misconduct on your part.

9. Governing Law, Dispute Resolution & Jurisdiction

9.1 Governing Law

These Terms and any dispute, controversy, or claim arising out of or relating to them, including their formation, interpretation, breach, or termination, shall be governed by and construed in accordance with the laws of the

Republic of India, without regard to its conflict of laws principles.

9.2 Dispute Resolution

The parties shall endeavour to resolve any dispute arising under these Terms amicably through good-faith negotiation. In the event a dispute cannot be resolved amicably within thirty (30) days, it shall be subject to the exclusive jurisdiction of courts of competent jurisdiction in India.

10. Grievance Redressal — Seven Fincorp

In accordance with applicable law, any grievances, complaints, or queries relating to the Platform, these Terms, or the Privacy Policy may be directed to the designated Grievance Officer. Grievances will be acknowledged within 48 hours and resolved within 30 days.

Grievance Officer Contact Details	
Designation	Grievance Officer
Company	Noxven Ventures (OPC) Private Limited (Brand: Seven Fincorp / 7fin)
Email Address	info@sevenfincorp.com
Resolution SLA	Acknowledgement: 48 hours Resolution: 30 days

11. Modifications & Miscellaneous

11.1 Amendments to Terms

The Company reserves the right to modify, update, or replace these Terms at any time at its sole discretion. We will provide notice of material changes by posting the updated Terms on the Platform with a revised effective date. Your continued use of the Platform following such notice constitutes your binding acceptance of the updated Terms.

11.2 Severability

If any provision of these Terms is held to be invalid, unlawful, or unenforceable by a court of competent jurisdiction, such provision shall be modified to the minimum extent necessary to make it enforceable, and the remaining provisions shall continue in full force.

11.3 Entire Agreement

These Terms, together with the Privacy Policy and any product-specific terms, constitute the entire agreement between you and the Company with respect to the subject matter hereof and supersede all prior agreements, representations, and understandings.

11.4 Waiver

No waiver of any provision of these Terms shall be effective unless made in writing and signed by an authorised representative of the Company. No failure or delay by the Company in exercising any right shall constitute a waiver of that right.