

TERMS OF USE

1. GENERAL

a) This document is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures.

b) This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries guidelines & digital media ethics code) Rules, 2021 that require publishing the rules and regulations, privacy policy and Terms of Use for access or usage of <https://www.unicusloans.com> .

c) The domain name <https://www.unicusloans.com>("Website"), is owned and operated by Unicus Fintech Solutions Private Limited, a Private Company limited by shares, incorporated under the provisions of the Companies Act, 2013, and having its office at Office No3, Sr No 6/2/1 Mohammadwad, Pune, Pune City - 411060 where such expression shall, unless repugnant to the context thereof, be deemed to include its respective representatives, administrators, employees, directors, officers, agents and their successors and assigns.

d) For the purpose of these Terms of Use ("Terms"), wherever the context so requires, i) The term 'You' & 'User' shall mean any legal person or entity accessing or using the services provided on this Website, who is competent to enter into binding contracts, as per the provisions of the Indian Contract Act, 1872; ii) The terms 'We', 'Us' & 'Our' shall mean the Website and/or the Company, as the context so requires . iii) The terms 'Party' & 'Parties' shall respectively be used to refer to the User and the Company individually and collectively, as the context so requires.

e) The headings of each section in these Terms are only for the purpose of organizing the various provisions under these Terms in an orderly manner, and shall not be used by either Party to interpret the provisions contained herein in any manner. Further, it is specifically agreed to by the Parties that the headings shall have no legal or contractual value.

f) The use of the Website by the User is solely governed by these Terms as well as the Privacy Policy "Policy", available at website, and any modifications or amendments made thereto by the Company from time to time, at its sole discretion. Visiting the home page of the Website and/or using any of the services provided on the Website shall be deemed to signify the User's unequivocal acceptance of these Terms and the aforementioned Policy, and the User expressly agrees to be bound by the same. The User expressly agrees and acknowledges that the Terms and Policy are co-terminus, and that expiry / termination of either one will lead to the termination of the other, save as provided in Section 3 hereunder.

g) The User unequivocally agrees that these Terms and the aforementioned Policy constitute a legally binding agreement between the User and the Company, and that the User shall be subject to the rules, guidelines, policies, terms, and conditions applicable to any service that is provided by the Website, and

that the same shall be deemed to be incorporated into these Terms, and shall be treated as part and parcel of the same.

h) The Company reserves the sole and exclusive right to amend or modify these Terms & upload the revised terms on the website <https://www.unicusloans.com> The User also has a duty to periodically check the terms and stay updated on its requirements. In so far as the User complies with these Terms, he/she is granted a personal, non-exclusive, non-transferable, revocable, limited privilege to enter and use the Website.

THE SERVICES:

We are India's first unbiased loan advisor for best deals in loans and unmatched advisory services. Below mentioned are the list of services:

- We manage the entire borrowing process for clients, starting by assisting our clients to choose the right product from the appropriate lending organization, till the time, the entire loan is disbursed.
- We manage documentation, advise on professional issues pertaining to taxation & insurance and assist the client.
- Service for Life - We assign a "Dedicated Relationship Manager" for customer assistance for life.

2. ELIGIBILITY:

The User represents and warrants that he/she is competent and eligible to enter into legally binding agreements and that he/she has the requisite authority to bind himself/herself to these Terms, as determined solely by the provisions of the Indian Contract Act, 1872. The User may not use this Website if he/she is not competent to contract under the Indian Contract Act, 1872, or is disqualified from doing so by any other applicable law, rule or regulation currently in force.

3. TERM

These Terms shall continue to form a valid and binding contract between the Parties, and shall continue to be in full force and effect until:

- a) The User continues to access and use the Website; or
- b) The Transaction between the Parties, if any, concludes to the satisfaction of both Parties;

Whichever is longer. The Parties agree that certain portions of these Terms ("Sections"), such as Sections 12, 13, 14, & 16, shall continue to remain in full force and effect indefinitely, even after the expiry or termination of these Terms as contemplated herein.

4. TERMINATION

The Company reserves the right, in its sole discretion, to unilaterally terminate the User's access to the products and services offered on the Website, or any portion thereof, at any time, without notice or cause.

The User shall continue to be bound by these Terms, and it is expressly agreed to by the Parties that the User shall not have the right to terminate these Terms till the expiry of the same, as described in Clause 3 hereinabove.

5. ONLINE SERVICE PLATFORM

The Website is an online service platform that gives advises and recommendations regarding real estate properties across the globe.

6. COMMUNICATION

By using this Website, and providing his/her contact information to the Company through the Website, the User hereby agrees and consents to receiving calls, autodialed and/or pre-recorded message calls, e-mails and SMSs from the Company and/or any of its affiliates or partners at any time, subject to the Policy. In the event that the User wishes to stop receiving any such marketing or promotional calls / email messages / text messages, the User may send an e-mail to the effect to [contact@unicusloans.com] with the subject [Stop marketing]. The User agrees and acknowledges that it may take up to seven (7) business days for the Company to give effect to such a request by the User.

The User expressly agrees that notwithstanding anything contained herein above, he/she may be contacted by the Company or any of its affiliates / partners relating to any service availed of by the User on the Website or anything pursuant thereto.

It is expressly agreed to by the Parties that any information shared by the User with the Company shall be governed by the Policy.

7. CHARGES

The use of this Website by the User, such as browsing the Website is free of cost. The User is only required to pay for the services availed by the User of the Website. However, the Company reserves the right to amend this no-fee policy and charge the User for any or all services offered / rendered. In such an event, the User will be intimated of the same when he/she attempts to access the Website, and the User shall have the option of declining to avail of the services offered on the Website. Any such change, if made, shall come into effect immediately upon such change being notified to the User, unless specified otherwise.

8. MODE OF PAYMENT

The following payment options are available on the Website:

- a) Domestic and international credit cards issued by banks and financial institutions that are part of the Visa, Master Card & Amex Card networks;
- b) Visa & Master Card Debit cards;
- c) Netbanking/Direct Debit payments from select banks in India. A list of available options will be made available at the time of 'checkout'

d) UPI/Electronic Wallet

As prescribed by the financial institutions issuing the credit or debit cards affiliated with Visa / MasterCard / Amex, the User will be required to submit his/her 16-digit card number, card expiry date and 3-digit CVV number (usually on the reverse of the card) while making an online transaction. The User must also have enrolled his/her card with VBV (Verified by Visa) or MSC (MasterCard Secure Code) in order to complete the transaction. The User is hereby expressly made aware that his/her card statements will reflect that a payment has been made in favour of. To place a valid order on the Website, the User is required to complete the transaction, including making payment for the product / services opted for. This may or may not be assisted with a phone call from a customer service representative. By placing an order on the site or over the phone, the User expressly agrees to the terms and conditions and payment policy published in the appropriate section of the Website, or affiliated websites where reference to such affiliated websites has been specifically made. After the user makes his request for the service the user will be asked for his contact information and payment related information. Once the payment transaction has been successfully completed, the user's order will be processed on receipt of the funds from the user's bank or credit card company. It is at this stage that the user's order is successfully placed. Thereafter necessary steps will be taken to execute the order. For making the payment through UPI/payment wallets by the user, company shall use third party payment gateway/payment aggregator.

9. SECURITY

Transactions on the Website are secure and protected. Any information entered by the User when transacting on the Website is encrypted to protect the User against unintentional disclosure to third parties. The User's credit and debit card information is not received, stored by or retained by the Company / Website in any manner. This information is supplied by the User directly to the relevant payment gateway/payment aggregator, which is authorized to handle the information provided, and is compliant with the regulations and requirements of various banks and institutions and payment franchisees that it is associated with.

10. USER OBLIGATIONS

The User agrees and acknowledges that he/she is a restricted user of this Website, and that he/she:

a) is bound not to cut, copy, distribute, modify, recreate, reverse engineer, distribute, disseminate, post, publish or create derivative works from, transfer, or sell any information or software obtained from the Website. Any such use / limited use of the Website will only be allowed with the prior express written permission of the Company. For the removal of doubt, it is clarified that unlimited or wholesale reproduction, copying of the content for commercial or non-commercial purposes and unwarranted modification of data and information contained on the Website is expressly prohibited

b) agrees not to access (or attempt to access) the Website and/or the materials or services by any means other than through the interface provided by the Website. The use of deep-link, robot, spider or other automatic device, program, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy or monitor any portion of the Website or its content, or in any way reproduce or circumvent the navigational structure or presentation of the Website, materials or any content, or to obtain

or attempt to obtain any materials, documents or information through any means not specifically made available through the Website will lead to suspension or termination of the User's access to the Website, as detailed in Section 11 herein below. The User acknowledges and agrees that by accessing or using the Website or any of the services provided therein, he/she may be exposed to content that he/she may consider offensive, indecent or otherwise objectionable. The Company disclaims any and all liabilities arising in relation to such offensive content on the Website. The User expressly agrees and acknowledges that the products / services displayed on the Website are not owned by the Company/Website, and that the same are the exclusive property of certain third parties who have chosen to market their products through the Company's Website, and that the Company/Website is in no way responsible for the content of the same. The User may however report any such offensive or objectionable content, which the Company may then remove from the Website, at its sole discretion.

c) In places where Website permits the User to post or upload data/information, the User undertakes to ensure that such material is not offensive or objectionable, and is in accordance with applicable laws. The User expressly agrees that any such material that is deemed to be objectionable/offensive may be removed from the Website immediately and without notice, and further that the User's access to the Website may also be permanently revoked, at the sole discretion of the Company.

d) Further undertakes not to:

i. Abuse, harass, threaten, defame, disillusion, erode, abrogate, demean or otherwise violate the legal rights of any other person or entity;

ii. Engage in any activity that interferes with or disrupts access to the Website or the services provided therein (or the servers and networks which are connected to the Website);

iii. Impersonate any person or entity, or falsely state or otherwise misrepresent his/her affiliation with a person or entity;

iv. Publish, post, disseminate, any information which is grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libelous, invasive of another's privacy, hateful, or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or otherwise unlawful in any manner whatever under any law, rule or regulation currently in force; or unlawfully threatening or unlawfully harassing including but not limited to "indecent representation of women" within the meaning of the Indecent Representation of Women (Prohibition) Act, 1986;

v. Post any image/file/data that infringes the copyright, patent or trademark of another person or legal entity;

vi. Upload or distribute files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of the Website;

vii. Download any file posted/uploaded by another user of the Website that the User is aware, or should reasonably be aware, cannot be legally distributed in such a manner;

viii. Probe, scan or test the vulnerability of the Website or any network connected to the Website, nor breach the security or authentication measures on the Website or any network connected to the Website. The User may not reverse look-up, trace or seek to trace any information relating to any other user of, or visitor to, the Website, or any other customer of the Website, including any user account maintained on the Website not operated/managed by the User, or exploit the Website or information made available or offered by or through the Website, in any manner;

ix. Disrupt or interfere with the security of, or otherwise cause harm to, the Website, systems resources, accounts, passwords, servers or networks connected to or accessible through the Websites or any affiliated or linked websites;

x. Collect or store data about other users of the Website.

xi. Use the Website or any material or content therein for any purpose that is unlawful or prohibited by these Terms, or to solicit the performance of any illegal activity or other activity which infringes the rights of this Website or any other third party(ies);

xii. Violate any code of conduct or guideline which may be applicable for or to any particular product or service offered on the Website;

xiii. Violate any applicable laws, rules or regulations currently in force within or outside India;

xiv. Violate any portion of these Terms or the Policy, including but not limited to any applicable additional terms of the Website contained herein or elsewhere, whether made by amendment, modification, or otherwise

xv. Threaten the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order, or cause incitement to the commission of any cognizable offence, or prevent the investigation of any offence, or insult any other nation.

xvi. Publish, post, or disseminate information that is false, inaccurate or misleading;

xvii. Directly or indirectly offer, attempt to offer, trade, or attempt to trade, any item the dealing of which is prohibited or restricted in any manner under the provisions of any applicable law, rule, regulation or guideline for the time being in force.

xviii. Commit any act that causes the Company to lose (in whole or in part) the services of its internet service provider ("ISP") or in any manner disrupts the services of any other supplier/service provider of the Company/Website;

xix. Engage in advertising to, or solicitation of, other users of the Website to buy or sell any products or services not currently displayed on the Website. The User may not transmit any chain letters or unsolicited commercial or junk email/messages to other users via the Website. It shall be a violation of these Terms to use any information obtained from the Website in order to harass, abuse, or harm another person, or in order to contact, advertise to, solicit, or sell to another user of the Website without the express prior written

consent of the Company. The User hereby expressly authorizes the Company/Website to disclose any and all information relating to the User in the possession of the Company/Website to law enforcement or other government officials, as the Company may in its sole discretion, believe necessary or appropriate in connection with the investigation and/or resolution of possible crimes, especially those involve personal injury and theft / infringement of intellectual property. The User further understands that the Company/Website might be directed to disclose any information (including the identity of persons providing information or materials on the Website) as necessary to satisfy any judicial order, law, regulation or valid governmental request.

xx. The User expressly agrees and acknowledges that the Company/Website has no obligation to monitor the materials posted on the Website, but that it has the right to remove or edit any content that in its sole discretion violates, or is alleged to violate, any applicable law or either the spirit or letter of these Terms. Notwithstanding this right, the User remains solely responsible for the content of the materials posted on the Website by him/her. In no event shall the Company/Website assume or be deemed to have any responsibility or liability for any content posted, or for any claims, damages or losses resulting from use of any such content and/or the appearance of any content on the Website. The User hereby represents and warrants that he/she has all necessary rights in and to all content provided as well as all information contained therein, and that such content does not infringe any proprietary or other rights of any third party(ies), nor does it contain any libellous, tortuous, or otherwise unlawful or offensive material, and the User hereby accepts full responsibility for any consequences that may arise due to the publishing of any such material on the Website.

xxi. User agrees that he is aware and responsible for all transactions taking place through user account. User shall continue to be responsible for the transactions in user account, if user knowingly or negligently (i) grant any other person access to the user account on website/app. (ii) permit them to transact on user account, or (iii) transact on any other person's behalf or directions; whether by sharing one-time passwords or in any other manner

xxii. User shall provide consent to automatically receive updates such as bug fixes, patches, enhanced functions, missing plug-ins and new versions (collectively, 'Updates'), for the purpose of effective delivery of the company services. Please note that user's continued use of the website/app following such updates would mean deemed acceptance by user of the same.

xxiii. User understand and accepts that not all products, services and rewards offered on the Website/App are available in all geographic areas and user may not be eligible for all the products, services and rewards offered by the company on the Website/app or on any other company Platforms. Company reserves the right to determine the availability and eligibility for any product, services and rewards offered on the Website/App or any other platform.

xxiv. User shall request the company, to block the Account and change the passcode immediately for the account, if user's device has been lost or stolen.

xxv. User agrees to use website/app features only for the intended purposes and not for earning any fraudulent cash back, money laundering, terrorist financing, illicit payments or any other use which is either prohibited by law or is unethical.

xxvi. In particular you also agree not to use the website/application for any prohibited transactions as mentioned below:-

- a) he users providing services that have the potential of casting the Company, Payment Aggregators/ Gateway in a poor light and/or any other act leading to the liability including but not limited to unwarranted payment gateway fees/charges, interest, penalties, chargeback and fraud losses;
- b) Government IDs or documents which includes fake IDs, passports, diplomas, and noble titles;
- c) Any product or service which is not in compliance with all applicable laws and regulations whether federal, state, local or international, including the laws of India.

11. VIOLATION OF USER OBLIGATIONS

a) If the company believes that the user has violated any of the conditions as mentioned under these Terms of Use, user obligation or Privacy Policy to certain services or any agreements consented to via the website, company reserve the right to suspend user access to the Website and/or delete user account without prior notice to user. However, user may reach out to the company support team to assist user with the restoration of the same.

b) If the company has a reason to believe that there is suspicious or unusual activity being carried out through user account, company can take following actions against user:-

- Ask user to Immediate Refund to the company of any scheme benefits in any name, paid/provided to the user, earlier for the transaction; and
- Ask user to Immediate refund of an amount equivalent to any unwarranted charges paid by the company to any other payment gateway/bank due to such fraudulent transactions entered/acts committed by the user.
- Charging of an amount equivalent to 3% as penalty of the amount transacted to the user. Further, company reserves the right to increase the penalty amount, depending upon the severity/scale of the violation/fraud/misuse.
- Temporarily or permanently suspend user access to the Website/application Services.

12.SUSPENSION OF USER ACCESS AND ACTIVITY

Notwithstanding other legal remedies that may be available to it, the Company may in its sole discretion limit the User's access and/ or activity by immediately removing the User's access credentials either temporarily or indefinitely, or suspend / terminate the User's membership, and/or refuse to provide User with access to the Website, without being required to provide the User with notice or cause:

a)If the User is in breach any of these Terms or the Policy;

b) If the User has provided wrong, inaccurate, incomplete or incorrect information;

C) If the User's actions may cause any harm, damage or loss to the other users or to the Website/Company, at the sole discretion of the Company.

13. INDEMNITY AND LIMITATIONS

The User hereby expressly agrees to defend, indemnify and hold harmless the Website and the Company, its employees, directors, officers, agents and their successors and assigns and against any and all claims, liabilities, damages, losses, costs and expenses, including attorney's fees, caused by or arising out of claims based upon the User's actions or inactions, including but not limited to any warranties, representations or undertakings, or in relation to the non-fulfilment of any of the User's obligations under this Agreement, or arising out of the User's infringement of any applicable laws, rules and regulations, including but not limited to infringement of intellectual property rights, payment of statutory dues and taxes, claims of libel, defamation, violation of rights of privacy or publicity, loss of service by other subscribers, or the infringement of any other rights of a third party

In no event shall the Company/Website be liable to compensate the User or any third party for any special, incidental, indirect, consequential or punitive damages whatsoever, including those resulting from loss of use, data or profits, whether or not foreseeable, and whether or not the Company/Website had been advised of the possibility of such damages, or based on any theory of liability, including breach of contract or warranty, negligence or other tortuous action, or any other claim arising out of or in connection with the User's use of or access to the Website and/or the products, services or materials contained therein.

The limitations and exclusions in this section apply to the maximum extent permitted by applicable law, and the Parties expressly agree that in the event of any statute, rule, regulation or amendment coming into force that would result in the Company/Website incurring any form of liability whatsoever, these Terms and the Policy will stand terminated one (1) day before the coming into effect of such statute, rule, regulation or amendment. It is further agreed to by the Parties that the contents of this Section shall survive even after the termination or expiry of the Terms and/or Policy.

14. INTELLECTUAL PROPERTY RIGHTS

Unless expressly agreed to in writing, nothing contained herein shall give the User a right to use any of the Website's trade names, trademarks, service marks, logos, domain names, information, questions, answers, solutions, reports and other distinctive brand features, save according to the provisions of these Terms. All logos, trademarks, brand names, service marks, domain names, including material, designs, and graphics created by and developed by the Website and other distinctive brand features of the Website are the property of the Company. Furthermore, with respect to the Website created by the Company, the Company shall be the exclusive owner of all the designs, graphics and the like, related to the Website.

The User may not use any of the intellectual property displayed on the Website in any manner that is likely to cause confusion among existing or prospective users of the Website, or that in any manner disparages or discredits the Company/Website, to be determined in the sole discretion of the Company.

The User is aware that the products displayed on the Website are the artistic creations of their respective owners, and that all intellectual property, including but not limited to copyrights, relating to said products resides with the said owners, and that at no point does any such intellectual property stand transferred from the aforementioned creators to the Website/Company, or to the User. The User is aware that the Company merely provides a platform through which the aforementioned products are listed for sale to the users of the Website, and the neither the Company nor the Website owns any of the intellectual property relating to the products displayed on the Website.

The User is further aware that any reproduction or infringement of the intellectual property of the aforementioned owners by the User will result in legal action being initiated against the User by the respective owners of the intellectual property so reproduced / infringed upon. It is agreed to by the Parties that the contents of this Section shall survive even after the termination or expiry of the Terms and/or Policy

15. DISCLAIMER OF WARRANTIES AND LIABILITIES

a) Except as otherwise expressly stated on the Website, all products/services offered on the Website are offered on an "as is" basis without any warranty whatsoever, either express or implied.

b) The Company/Website makes no representations, express or implied, including without limitation implied warranties of merchantability and fitness of a product for a particular purpose.

c) The User agrees and undertakes that he/she is accessing the Website and transacting at his/her sole risk and are that he/she is using his/her best and prudent judgment before purchasing any product/service listed on the Website, or accessing/using any information displayed thereon.

d) The Website and the Company accepts no liability for any errors or omissions, whether on behalf of itself or third parties, or for any damage caused to the User, the User's belongings, or any third party, resulting from the use or misuse of any product purchased or service availed of by the User from the Website.

e) The Company/Website does not guarantee that the functions and services contained in the Website will be uninterrupted or error-free, or that the Website or its server will be free of viruses or other harmful components, and the User hereby expressly accepts any and all associated risks involved with the User's use of the Website.

f) It is further agreed to by the Parties that the contents of this Section shall survive even after the termination or expiry of the Terms and/or Policy.

16. SUBMISSIONS

Any comments, ideas, suggestions, initiation, or any other content contributed by the User to the Company or this Website will be deemed to include a royalty-free, perpetual, irrevocable, nonexclusive right and license for the Company to adopt, publish, reproduce, disseminate, transmit, distribute, copy, use, create derivative works, display worldwide, or act on such content, without additional approval or consideration, in any media, or technology now known or later developed, for the full term of any rights that may exist in

such content, and the User hereby waives any claim to the contrary. The User hereby represents and warrants that he/she owns or otherwise controls all of the rights to the content contributed to the Website, and that use of such content by the Company/Website does not infringe upon or violate the rights of any third party. In the event of any action initiated against the Company/Website by any such affected third party, the User hereby expressly agrees to indemnify and hold harmless the Company/Website, for its use of any such information provided to it by the User. The Company reserves its right to defend itself in any such legal disputes that may arise, and recover the costs incurred in such proceedings from the User.

17. DISPUTE RESOLUTION AND JURISDICTION

It is expressly agreed to by the Parties hereto that the formation, interpretation and performance of these Terms and any disputes arising here from will be resolved through a two-step Alternate Dispute Resolution ("ADR") mechanism. It is further agreed to by the Parties that the contents of this Section shall survive even after the termination or expiry of the Terms and/or Policy.

a) Mediation: In case of any dispute between the parties, the Parties will attempt to resolve the same amicably amongst themselves, to the mutual satisfaction of both Parties. In the event that the Parties are unable to reach such an amicable solution within thirty (30) days of one Party communicating the existence of a dispute to the other Party, the dispute will be resolved by arbitration, as detailed herein below;

b) Arbitration. In the event that the Parties are unable to amicably resolve a dispute by mediation, said dispute will be referred to arbitration by a sole arbitrator to be appointed by the Company, and the award passed by such sole arbitrator will be valid and binding on both Parties. The Parties shall bear their own costs for the proceedings, although the sole arbitrator may, in his/her sole discretion, direct either Party to bear the entire cost of the proceedings. The arbitration shall be conducted in English, and the seat of Arbitration shall be in the state of Delhi, India.

The Parties expressly agree that the Terms, Policy and any other agreements entered into between the Parties are governed by the laws, rules and regulations of India, and that the Courts at Delhi shall have exclusive jurisdiction over any disputes arising between the Parties.

18. NOTICES

Any and all communication relating to any dispute or grievance experienced by the User may be communicated to the Company by the User reducing the same to writing, and sending the same to the registered office of the Company by Registered Post Acknowledgement Due / Speed Post Acknowledgement Due (RPAD / SPAD)

19. MISCELLANEOUS PROVISIONS

a) Entire Agreement: These Terms, read with the Policy forms the complete and final contract between the User and the Company with respect to the subject matter hereof and supersedes all other communications, representations and agreements (whether oral, written or otherwise) relating thereto;

b) Waiver: The failure of either Party at any time to require performance of any provision of these Terms shall in no manner affect such Party's right at a later time to enforce the same. No waiver by either Party of any breach of these Terms, whether by conduct or otherwise, in any one or more instances, shall be deemed to be or construed as a further or continuing waiver of any such breach, or a waiver of any other breach of these Terms.

c) Severability: If any provision/clause of these Terms is held to be invalid, illegal or unenforceable by any court or authority of competent jurisdiction, the validity, legality and enforceability of the remaining provisions/clauses of these Terms shall in no way be affected or impaired thereby, and each such provision/clause of these Terms shall be valid and enforceable to the fullest extent permitted by law. In such case, these Terms shall be reformed to the minimum extent necessary to correct any invalidity, illegality or unenforceability, while preserving to the maximum extent the original rights, intentions and commercial expectations of the Parties hereto, as expressed herein.

Disclaimer:

The website may provide information about various loan products, insurance products, credit scores & links to other websites or resources over which unicusloans.com does not have control as such information & links are received from the Banks, NBFCs, Insurance companies & credit rating agencies. Users of this website acknowledge that unicusloans.com is providing these information & links only as a convenience, and further agree that unicusloans.com is not responsible for the veracity of such information. Please note that users are advised to independently verify the information & do other requisite due diligence before making any decision and that unicusloans.com nor its employees, partners, and associated staff are not accountable for any loss, harm, or damage due to usage of information from this website. And further that user's use of links to such external websites are subject to the terms of use and privacy policies located on those sites.