

Referral Program – Terms and Conditions

Terms and Conditions applicable to Chirag Credit Private Limited (Chirag) –Referral Program("T&C"):

For the purpose of these T&C

- "Chirag" shall mean Chirag Credit Private Limited.
- "Loan" shall mean any loan program which is offered by Chirag and is valid and subsisting during the Program Period (if any). Currently applicable loan programs are listed on the Referral Program Page of Chirag.
- "Customer" for the purpose of this program shall mean such person(s) who have availed a loan from Chirag.
- "Referrer(s)" for the purpose of this program shall mean, existing customer who have availed any loan from Chirag & who uses referral program (Refer a loan functionality – 'Refer for Loan' on Chirag's Official WhatsApp, Website & App platforms) and has Referred a Referee for availing Chirag's loan.
- "Referred User(s)/Referee(s)", for the purposes of this Program shall be the individual who has been referred for Chirag's loan by the Referrer.
- "Referral Program" shall mean the facility under which the Referrer(s) shall refer the Referee(s) to Chirag's Loan.
- "Primary Terms and Conditions" shall mean the terms and conditions applicable to Loan provided by Chirag.

IMPORTANT - Sharing of personal information between the Referrer and the Referred User:

As a part of this Referral program and the Referrer being able to receive reward coins for successful referrals using a referral link, the Referred user acknowledges, understands and agrees that when the referred user(s) accepts the invitation via the Referral link and successfully gets the Chirag Loan disbursed, the Referrer will know that the Referred user(s) has completed the referred Loan journey. If the Referred user desires to avoid using the Referral link, then the Referred User may choose to apply independently and not via the referral link sent by the Referrer.

Likewise, by sending a referral link, the referrer acknowledges, understands and agrees that the referred user will know that the referrer stands a chance to get rewarded by way of reward coins. If the referrer does not desire to disclose this information, the referrer should not send a referral link. All communications related to the Loan approval or rejection will be communicated to the referred user only and not to the referrer. Only a successful referral will trigger communication to the Referrer along with the reward coins redemption details.

- Chirag reserves the right to disqualify the Referrer from the benefits of this program, if any fraudulent, unlawful or adverse activity is identified as being carried out/ suspected to be undertaken, for the purpose of availing the benefits under this program or otherwise by use of the Loan. Chirag has the sole discretion to change, suspend or modify, from time to

time, the Referral program and the terms and conditions herein in accordance with applicable laws.

- Referrer must enter the details asked correctly while generating the referral link else no reward will be credited to the referrer's reward account.
- The program is valid for anyone who wants to refer someone for Loan and shall be valid and subsisting during the offer Period (if any), unless otherwise notified by Chirag.
- Issuance of the Loan shall be at the sole discretion of Chirag and is subject to internal processing.
- These Terms and Conditions shall be in addition to and not in substitution / derogation to the terms and conditions governing the Facility / Primary Terms and Conditions.
- General Terms and Conditions of Chirag are applicable and nothing contained herein shall prejudice or affect the terms and conditions of the Loan agreement
- All capitalized terms used but not defined herein shall have their respective meanings ascribed to it in the terms and conditions applicable to the Facility / Primary Terms and Conditions.
- This Program shall be subject to all applicable laws, rules and regulations which are in existence, and which may be promulgated at any time by any statutory authority.
- By agreeing to the Terms and Conditions of this Referral program both referrers and Referees provide their consent to be contacted by Chirag via SMS, WhatsApp, E-Mail and Call in relation to this referral Program.
- If the Referrer(s) & Referee (s) do not comply with these terms, they could lose their reward and will be excluded from participating in Chirag Referral Program in future.
- Chirag reserves the right to modify/ change all or any of the terms applicable to the program without assigning any reasons or without any prior intimation, whatsoever.