

1. Introduction

These Terms & Conditions (“Terms”) govern access to and use of the NeoMoney mobile application and website (collectively, the “Platform”), operated by **Dhruva Capital Services Limited** (“Company”), a Non-Banking Financial Company (NBFC) registered with the Reserve Bank of India.

By accessing, registering, or using the Platform, you agree to be legally bound by these Terms.

Regulatory Disclosure:

All loans are **sanctioned, disbursed, and serviced solely by Dhruva Capital Services Limited.**

NeoMoney acts only as a **digital platform facilitating loan origination and servicing** and is not a lender.

2. Eligibility

To use the Platform, you must:

- Be at least 18 years of age
 - Be an Indian resident
 - Possess valid KYC-compliant identification documents
 - Be legally competent to enter into a binding contract
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3. Services Offered

The Platform enables users to:

- Apply for loans digitally
- Submit KYC and financial information
- Receive loan offers
- Accept loan agreements electronically
- View repayment schedules and make repayments

All loan approvals are subject to:

- Internal credit policies
 - Risk assessment
 - Regulatory compliance
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4. User Responsibilities

By using the Platform, you agree to:

- Provide accurate and complete information
- Not impersonate any person or misrepresent identity
- Maintain confidentiality of login credentials
- Use the Platform only for lawful purposes
- Promptly update any change in personal or financial information

You are solely responsible for all activities conducted through your account.

5. Loan Terms & Key Fact Statement (KFS)

All loan-related terms shall be disclosed in the **Key Fact Statement (KFS)**, including:

- Loan amount
- Annual Percentage Rate (APR)
- Fees and charges
- Repayment schedule
- Cooling-off period
- Penal charges

Binding Clause:

No loan shall be disbursed without your explicit acceptance of the KFS and loan agreement.

6. Cooling-Off / Look-Up Period

In accordance with RBI Digital Lending Guidelines:

- A cooling-off period shall be provided as disclosed in the KFS
- During this period, you may exit the loan without penalty

To exit, you must repay:

- Principal amount disbursed
- Proportionate APR for the utilized period (if applicable)

No foreclosure or prepayment penalty shall apply during this period.

7. Disbursement & Repayment

- Loan disbursement shall be made only to your verified bank account
- Repayments must be made only to the Company's designated account

Strict Compliance Clause:

No third-party or intermediary accounts shall be used for:

- Disbursement
 - Repayment
 - Collections
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8. Fees & Charges

- All applicable fees shall be transparently disclosed in the KFS
 - No hidden or undisclosed charges shall be levied
 - Fees payable to Lending Service Providers (if any) shall not be charged to borrowers unless permitted and disclosed
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9. Consent to Communication

By using the Platform, you consent to receive communications from the Company via:

- SMS
- Email
- Phone calls
- Push notifications
- WhatsApp or similar channels

These communications may include:

- Transaction alerts
 - Repayment reminders
 - Promotional messages (where permitted)
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10. Privacy & Data Protection

The Company collects, processes, and stores personal data in accordance with:

- Its Privacy Policy
- Applicable data protection laws

User data shall be:

- Collected with consent
 - Used only for lawful purposes
 - Not shared with unauthorized third parties
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11. Fair Practices & Recovery

- The Company follows fair and ethical recovery practices
 - No harassment or coercive recovery methods shall be used
 - All collection activities shall comply with RBI guidelines
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12. Restrictions on Use

You shall not:

- Reverse engineer or copy the Platform
- Use automated tools (bots/scripts)
- Upload malicious content
- Attempt unauthorized access

Violation may result in legal action and termination of access.

13. Intellectual Property

All content, trademarks, logos, and software on the Platform are owned by the Company. Unauthorized use is strictly prohibited.

14. Grievance Redressal

Dhruva Capital Services Limited (Lender)

Grievance Redressal Officer: Ramesh Kumar Pandey

Email: grievance@dhruvacapital.com

NeoMoney Platform (Service-related issues)

Name: Bishwajit Ghosh

Email: grievance@neomoney.app

If unresolved within 30 days, users may approach:

RBI Integrated Ombudsman Scheme

Website: <https://cms.rbi.org.in>

Toll-Free: 14448

15. Limitation of Liability

The Company shall not be liable for:

- Loss due to incorrect information provided by users
 - Unauthorized access due to user negligence
 - Service interruptions beyond reasonable control
 - Indirect or consequential damages
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16. Termination

The Company reserves the right to suspend or terminate access if:

- False or misleading information is provided
 - Terms are violated
 - Required by law or regulatory authority
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17. Amendments

The Company may revise these Terms from time to time.

Updated Terms will be published on:

- <https://www.dhruvacapital.com/>
- <https://neomoney.app/>

Continued use constitutes acceptance of updated Terms.

18. Governing Law & Jurisdiction

These Terms shall be governed by the laws of India.

Jurisdiction Clause (Recommended for Audit):

All disputes shall be subject to the exclusive jurisdiction of courts in **Kolkata, West Bengal**.

19. Acceptance of Terms

By accessing or using the Platform, you confirm that:

- You have read and understood these Terms
- You agree to be legally bound by them
- You consent to all disclosures and policies referenced herein