

This document, along with [Privacy Policy](#) and [Terms and Conditions](#), describes our relationship with you ("Terms of Service"). Please read them carefully to understand how you can use our services.

Please read the following important provisions carefully before using this Service to complete the authorization process to Piramal Finance Ltd. (Formerly Piramal Capital & Housing Finance Ltd.) ("PFL"). By accessing or using this Service on visiting our website, verifying your mobile number through a one-time password on each access and clicking on "**Get Your Credit Report**" you agree and accept to be bound by these terms and conditions and disclaimers set out herein:

## 1. Credit Information Report Service

PFL Free Credit Score Service "Credit Health" is an online service that enables you to access your credit score and credit report as supplied by our credit bureaus partners ("Credit bureaus"/ "Credit Information Companies"). The Service consists of receipt of your credit report and credit score.

You agree that by submitting your details on this Website and requesting the Service, you provide express and voluntary written consent to PFL, authorizing and appointing PFL as your lawful representative, for the purposes, including but not limited to instruct the Credit bureaus, to obtain, receive and compile your credit information i.e. free credit reports and credit scores, from the Credit bureaus on your behalf, viewing your credit report containing your personal and financial information and use it in the manner consistent with these Terms of Service for offering you products /services of PFL. I also agree to be contacted by PFL and its representatives over phone and / or email for its and other linked products.

You also agree that your authorization can be automatically assigned to a Credit bureau(s) and this Service shall be provided to you in the manner consistent with the terms and conditions of the arrangement between PFL and its Credit bureau partners.

You agree that Additional Standard terms and conditions of the Credit bureaus TUCIBIL / EQUIFAX will apply to your use of this Service. The consent provided by you at the time of registration under these Terms of Service shall be valid for all Credit bureau(s) partnered with us.

## TUCIBIL USER CONSENT FOR DELIVERY OF PRODUCT

To,  
**TransUnion CIBIL Limited**  
One World Centre,  
19th Floor, Tower 2A-2B,  
Jupiter Mill compound,  
Senapati Bapat Marg, Lower Parel,  
Mumbai 400 013

### Sub: Submission of Request and Grant of Consent

Dear Sirs,

In connection with submission of the application for receiving my credit information offered by TransUnion CIBIL Limited (TU CIBIL) ("**Product**") through submission of request form ("**Product Request**") through PFL (referred to as the "**Agent**") and delivery of the Product to the Agent, I hereby acknowledge and agree to the following:

1. The Agent is my lawfully appointed agent and he / it has agreed to be my agent for the purposes, including, without limitation, to receive the Product from TU CIBIL on my behalf and use it in the manner consistent with the end-use policy of my Agent ("**Agent's End Use Policy**") or the understanding between me and my Agent ("**Terms of Understanding**"), as the case may be, and the Agent has granted its consent for being appointed for the aforesaid purpose.
2. I grant my unconditional consent to the Agent to receive the Product from TU CIBIL on my behalf and use it in the manner consistent with the Agent's End Use Policy or the Terms of Understanding, as the case may be, and the Agent has granted its consent for being appointed for the aforesaid purpose. I hereby represent and acknowledge that: (a) I have carefully read the terms and conditions of the Agent's End Use Policy and understood the same; or (b) the Terms of Understanding in relation to the use of the Product has been agreed between me and my Agent.
3. I hereby expressly grant unconditional consent to, and direct, TU CIBIL to deliver the Product to the Agent on my behalf.
4. I shall not hold TU CIBIL responsible or liable for any loss, claim, liability, or damage of any kind resulting from, arising out of, or in any way related to: (a) delivery of the Product to the Agent; (b) any use, modification or disclosure by the Agent of the contents, in whole or in part, of the Product, whether authorized or not; (c) any breach of confidentiality or privacy in relation to delivery of the Product to the Agent; (d) for any use made by the Agent which is contrary to the Agent's End Use Policy or Terms of Understanding or otherwise.
5. I acknowledge and accept that: (a) TU CIBIL has not made any promises or representations to me in order to induce me to provide the Product Request or seek any consent or authorization in this regard; and (b) the implementation of the Agent's End Use Policy or Terms of Understanding is solely the responsibility of the Agent.
6. I agree that I may be required to record my consent / provide instructions electronically and in all such cases I understand that by clicking on the "I Accept" button below, I am providing "written instructions" to PFL authorizing PFL to obtain my Consumer Credit Information from my personal credit profile from TransUnion CIBIL LIMITED, [formerly known as Credit Information Bureau (India) Limited]]. I further authorize PFL to obtain such information solely to confirm my identity and deliver Product to me. Further in all such cases "By checking this box and clicking on the 'Authorize button, I agree to the terms and conditions, acknowledge receipt of TU CIBIL privacy policy and agree to its terms, and confirm my authorization for PFL to obtain my Consumer Credit Information.
7. I understand that in order to deliver the Product to me, I hereby authorize PFL, to obtain my Consumer Credit Information from TU CIBIL.
8. By submitting this registration form, I understand that I am providing express written instructions for PFL to request and receive information about me from third parties, including but not limited to a copy of my consumer credit report and score from consumer reporting agencies, at any time

for so long as I have an active PFL account. I further authorize PFL to retain a copy of my information for use in accordance with PFL's Terms of Use and Privacy Policy.

9. I UNDERSTAND THAT THE PRODUCT IS PROVIDED ON AN "AS-IS", "AS AVAILABLE" BASIS AND TU CIBIL EXPRESSLY DISCLAIMS ALL WARRANTIES, INCLUDING THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.
10. I shall not sue or otherwise make or present any demand or claim, and I irrevocably, unconditionally and entirely release, waive and forever discharge TU CIBIL, its officers, directors, employees, agents, licensees, affiliates, successors and assigns, jointly and individually (hereinafter "Releasee"), from any and all manner of liabilities, claims, demands, losses, claims, suits, costs and expenses (including court costs and reasonable attorney fees) ("Losses"), whatsoever, in law or equity, whether known or unknown, which I ever had, now have, or in the future may have against the Releasee with respect to the submission of the Product Request and / or my decision to provide TU CIBIL with the authority to deliver the Product to the Agent. I agree to defend, indemnify, and hold harmless the Releasee from and against any and all Losses resulting from claims made against TU CIBIL by third parties arising from and in connection with this letter.
11. I agree that the terms of this confirmation letter shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of the courts located in Mumbai in regard to any dispute arising hereof. TU CIBIL is entitled to assign its rights hereunder to any third person without taking my prior written consent.

**EQUIFAX consent**

The Equifax report is governed by Credit Information Companies (Regulation) Act, Credit Information Company Regulations 2006 and the Credit Information Company rules 2006 along with applicable regulations as notified by Reserve Bank of India and applicable to Equifax Services.