

Welcome to **IIFC Capital Debt Consultancy Pvt. Ltd.** ("Company", "we", "our", or "us").

These Terms & Conditions govern your access to and use of www.iifccapital.com, including any enquiries, applications, communications, and services offered through our website or authorised representatives.

By accessing this website or using any of our services, you acknowledge that you have read, understood, and agreed to be bound by these Terms & Conditions. If you do not agree with these Terms, please discontinue the use of our website and services.

About IIFC Capital

IIFC Capital is an Authorised Channel Partner working with multiple Banks, NBFCs, Insurance Partners, and other authorised financial institutions across India.

Important Disclosure:

- IIFC Capital is not a Bank or a Non-Banking Financial Company (NBFC).
 - We do not directly lend money or sanction loans.
 - We assist customers in identifying suitable financial products and facilitate the application process with our authorised lending partners.
 - All approvals, interest rates, processing fees, repayment terms, insurance terms, investment products, and final decisions are determined solely by the respective financial institution.
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Scope of Services

Our services may include, but are not limited to:

- Personal Loan Assistance
- Business Loan Assistance
- Home Loan Assistance
- Loan Against Property (LAP)
- Vehicle Loan Assistance
- Insurance Services through authorised partners
- Investment-related assistance through authorised partners
- Other financial services introduced from time to time

Availability of any service depends on customer eligibility, partner policies, documentation requirements, and applicable regulations.

Eligibility

By using our website or services, you confirm that:

- You are legally competent to enter into an agreement under applicable laws.
- The information provided by you is true, complete, and accurate.
- You are authorised to submit any documents or information shared with us.
- You understand that eligibility for financial products is determined solely by the respective financial institution.

Customer Responsibilities

Users agree to:

- Provide genuine and accurate information.
- Submit authentic documents whenever requested.
- Promptly respond to verification requests.
- Keep their contact information updated.
- Use the website and services only for lawful purposes.
- Refrain from submitting false, misleading, fraudulent, or forged information.

Failure to comply may result in rejection of your enquiry or discontinuation of our assistance.

Financial Product Applications

When you submit an enquiry or application through IIFC Capital:

- We may review your basic eligibility based on the information provided.
- Your enquiry or application may be shared with one or more authorised partner financial institutions.
- Additional documents or verification may be required by the respective institution.
- The partner institution reserves the sole right to approve, reject, modify, or withdraw any financial product application.

Submission of an enquiry through IIFC Capital does not guarantee approval, sanction, or disbursement of any financial product.

Interest Rates, Charges & Offers

Any interest rates, processing fees, repayment tenure, insurance premiums, investment returns, promotional offers, or financial benefits displayed on this website are indicative unless specifically stated otherwise.

Actual terms may vary depending on:

- Customer profile
- Credit assessment
- Income
- Documentation
- Internal policies of the respective financial institution
- Regulatory changes

Customers are advised to carefully review the final sanction letter or policy documents issued by the respective institution before accepting any offer.

Third-Party Financial Institutions

IIFC Capital works with authorised Banks, NBFCs, Insurance Companies, Asset Management Companies, and other financial partners.

We do not control their:

- Credit policies
- Approval process
- Interest rates
- Processing timelines
- Product features
- Terms and Conditions

Any agreement entered into with a financial institution shall be governed by the respective institution's policies and legal documentation.

Website Usage

Users agree not to:

- Use the website for unlawful purposes.
- Attempt unauthorised access to any system or data.
- Upload malicious software or harmful code.
- Interfere with website functionality.
- Copy, reproduce, or misuse website content without written permission.

Violation of these Terms may result in legal action where applicable.

Intellectual Property

All website content, including text, graphics, logos, icons, designs, branding, images, layouts, downloadable material, and other intellectual property, is owned by or licensed to IIFC Capital unless otherwise stated.

No content may be copied, reproduced, modified, distributed, or commercially used without prior written permission.

Limitation of Liability

IIFC Capital shall not be responsible for:

- Rejection of any application.
- Delay in approval or disbursement.
- Decisions taken by partner financial institutions.
- Changes in financial product features.
- Changes in interest rates or fees.
- Technical interruptions.
- Loss arising from incorrect information provided by the customer.
- Any indirect, incidental, or consequential damages arising from the use of this website or our services.

Privacy

Your use of this website is also governed by our Privacy Policy, which explains how we collect, use, store, and protect your personal information.

Modification of Services

IIFC Capital reserves the right to modify, suspend, discontinue, or update any service, feature, information, or content available on this website without prior notice.

Amendments to these Terms

These Terms & Conditions may be revised periodically.

The updated version will be published on this website along with the revised "Last Updated" date. Continued use of our services constitutes acceptance of the updated Terms.

Governing Law & Jurisdiction

These Terms & Conditions shall be governed by the laws of India.

Any dispute arising from the use of this website or our services shall be subject to the exclusive jurisdiction of the competent courts located within the jurisdiction of the Company's Registered Office.

Contact Us

For any questions regarding these Terms & Conditions, please contact:

IIFC Capital

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