



Archbridge Capital Private Limited (hereinafter referred to as "ACPL") offers to the general public and to existing customers (the "Customer") an opportunity to avail financial facilities in the nature of **Secured Business Loans**, subject to the terms and conditions herein below and such other terms and conditions, as may be applicable and notified by ACPL from time to time.

ACPL reserves the right to add, alter, modify, change or vary all or any terms and conditions as contained herein, at any point of time, without any notice or intimation, written or otherwise.

The Loan offered by ACPL to its Customers shall be governed by the terms and conditions contained in the respective loan agreements (the "Loan Agreement"). In case of any conflict, the terms and conditions contained in the Loan Agreement shall supersede these terms and conditions.

ACPL may contact a customer on the telephone/contact number provided by them within a period of 30 days from the date of the request/query. Such follow-up calls made by ACPL shall be regarded as solicited calls and would be exempted from any 'Do Not Disturb' or 'Do Not Call' requests that may have been placed at any point of time against the said telephone/contact numbers by a customer.

PROMOTIONAL SCHEMES AND OFFER

In case of sweepstakes offers, lucky draws, or contests ("Scheme"), ACPL may stipulate the minimum criteria for participation by a Customer. The winners for all such Schemes shall be selected by ACPL. The gifts (as applicable to each Scheme) shall be provided by ACPL in the manner stipulated by it.

The decision of ACPL in respect of any Scheme shall be final & binding and shall not be questioned by any Customer(s) in any manner whatsoever. All winner(s) under the Scheme(s) shall be intimated by ACPL, and ACPL shall not entertain correspondence regarding the sharing of results of any of the Scheme(s).

ACPL shall neither be responsible for the quality of gifts, nor liable for any defect or deficiency therein. ACPL shall not entertain any claim in respect of or arising out of non-use or use of the said gifts. The pictures, descriptions, or visuals of the gifts shown in any mailers or communication sent to the Customer(s) are merely representative, and the gifts are subject to availability and may be replaced by ACPL in case of non-availability. The gifts are non-transferable, cannot be exchanged, and cannot be encashed unless specifically mentioned under the terms of any particular Scheme. Nothing contained herein amounts to a commitment or promise by ACPL to regularly conduct any Scheme(s).

GENERAL CONDITIONS

The terms and conditions herein or elsewhere in relation to the Loan and/or Scheme(s) shall be subject to usual force majeure conditions.

All contact(s) with the Customer(s) by ACPL and/or its associates or designated third parties, through any medium whatsoever, including but not limited to mail, e-mails, SMS, statements, letters etc. shall be at the sole discretion of ACPL.



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Any taxes or charges payable to the Government or any other authority or body which may arise or accrue to any Customer(s) in relation to availing of a gift or service shall be borne directly by the Customer(s).

All disputes, if any, arising out of or in connection with or as a result of any of the Loan/Scheme(s)/gifts or otherwise relating hereto, shall be subject to the exclusive jurisdiction of the competent courts/tribunals in **New Delhi** only.