

TERMS AND CONDITIONS

PLEASE READ THESE TERMS OF SERVICE CAREFULLY. BY ACCESSING THE Slice PORTAL OR USING THE Slice SERVICE, YOU AGREE TO BE BOUND BY THE (1) Slice TERMS OF SERVICE, AND (2) Slice PRIVACY POLICY. IF YOU DO NOT AGREE WITH THESE TERMS, PLEASE DO NOT ACCESS THE Slice PORTAL OR USE THE Slice SERVICE. THE HEADINGS CONTAINED IN THIS AGREEMENT ARE FOR REFERENCE PURPOSES ONLY. YOU SHOULD PRINT A COPY OF THIS AGREEMENT FOR YOUR RECORDS.

1. What are You agreeing to?

1.1 The Parties to this Agreement

These terms of service describe a contractual relationship ("**Agreement**") between You ("You" or "Your" or "Customer") and Garagepreneurs Internet Pvt. Ltd. ("Slice," "we," "us," "our"), regarding Your use of this website <https://sliceit.com> and a mobile application under the name of 'Slice'(collectively "the **Portal**"), Your access to Your Slice account information and services provided through the Portal. By using this Portal, You indicate that You have read, understood and accepted this Agreement and have agreed to abide by the same without any limitation or qualification.

1.2 Who are We?

We are a platform who help connect our customers with our select financing partners ("**Financing Partner**") for availing credit facilities. The Services provided by us is set out in detail in Clause 2 of this Agreement.

1.3 Changes to this Agreement

Slice may unilaterally decide to change this Agreement from time to time, provided, however, that such changes will not impose additional obligations on You with respect to actions You took before the change became effective unless You specifically agree to such changes (for example by clicking on the "Pay Now" button below the updated agreement). If Slice makes any changes to this Agreement that it deems to be material, Slice will make a reasonable effort to inform You of such changes, but it is Your responsibility to review the Agreement posted to the Portal from time to time to see if it

has been changed. The continued use of the Portal following the notification of modification of the Agreement will be construed to mean the acceptance of the modified Agreement.

1.4 Representations, Warranties and Undertakings

- (a) You represent that You are above 18 years of age, of sound mind and resident Indian citizen and are competent to execute this Agreement;
- (b) This Agreement is a legal, valid and binding obligation on You, enforceable against You in accordance with its terms;
- (c) If You choose to access the Portal from locations other than India, You shall do so at Your own risk and You would be solely liable and responsible for compliance with applicable local laws and regulations of such location/territory. We accept no liability whatsoever, direct, or indirect or consequential, for non-compliance with the laws of any country other than the Republic of India. The mere fact that the Portal can be accessed through the internet by You in a country other than India will not be interpreted to imply that the laws of the said country govern the terms of this Agreement and/or use of the Platform;
- (d) The information and data contained in this Portal do not constitute an offer to buy or sell or solicitation of an offer to buy or sell any services in any jurisdiction other than India;
- (e) You confirm that You are authorised and not restricted by any legal/regulatory/judicial/quasi-judicial/other authority, to access the Portal and avail of the facilities offered thereon, including to execute transactions. You agree to use the Services only for purposes that are permitted by: (i) this Agreement; and (ii) any applicable law;
- (f) The information provided by You to Slice is correct and true;
- (g) You acknowledge and agree that Slice is entitled to remove any / all the information on the Portal that is in contravention of the provisions of this Agreement; and
- (h) You understand that Slice does not provide any warranties for its Services and shall not be made liable for any claims made by You or any third party. In this regard, You undertake to accept and be solely liable for the Services availed by You from Slice. You further undertake to indemnify and hold harmless Slice, its

affiliates and their respective directors, officers, employees, agents and representatives against all damages suffered or losses incurred by Slice arising due to any act, omission or claim initiated by You or any third party in relation to the Services availed by You or in case of breach of this Agreement or any warranty by You.

1.5 Enquiry

You hereby authorize Slice, to make any enquiries with any other finance company / bank / registered credit bureau regarding Your credit history with them.

1.6 DND

You hereby express Your intent to know through telephonic calls, whatsapp messenger application or SMS on Your mobile number mentioned in the application form or any other alternate number of yours as well as in this undertaking, or through any other communication mode, various Slice loan offer schemes or loan promotional schemes or any other promotional schemes and hereby authorize Slice and its employee, agent, associate to do so. You confirm that laws in relation to the unsolicited communication referred in “National Do Not Call Registry” (the “NDNC Registry”) as laid down by Telecom Regulatory Authority of India will not be applicable for such communication/calls/ SMS/messages through whatsapp messenger application received from Slice, its employees, agents and/or associates.

2. How Slice will serve You?

2.1 The Service

Subject to risk assessment conducted by Slice on You, Slice shall choose a suitable financing partner for You (“**Financing Partner**”) and facilitate execution of the loan agreement with the Financing Partner so that You may purchase the Products utilising such funds. While Slice shall make reasonable efforts to ensure that You find a suitable financing partner, Slice does not guarantee the same to You.

An approved limit shall be sanctioned to You by the Financing Partner, details of which shall be available on Your Slice account. Subject to this credit limit, You may be permitted to obtain disbursements from the Financing Partner, by confirming the disbursal amount and other terms and conditions of the disbursal (as determined by the Financing Partner), on the Portal and set out in the loan agreement to be entered into with the Financing Partner. In cases where the partner website is running an interest free offer, the finance charges will be borne by the partner website and will not be paid by

You.

Slice shall provide to You the following facilities (“Services” or “Slice Services”):

- (a) to facilitate the credit facility from the Financing Partner and enable the execution of loan agreement with such Financing Partner in this regard (“**Loan Agreement**”);
- (b) to make the payment on Your behalf to a merchant for the product/service purchased utilising the funds offered by the Financing Partner as loan;
- (c) to collect equated monthly instalment (as determined by the Financing Partner) (either directly or its subsidiary/affiliates) from You in order to forward it to the Financing Partner in relation to the loan You have obtained;
- (d) to create and maintain Your accounts in relation to the loan availed and interest and principal repayments for such loan, on the Portal.

Slice is the technology and operating partner to its financing partners. As a service provider, Slice is fully responsible for communicating, transacting and processing on behalf of its financing partners. **At no point, Slice is representing itself as a lending company. Please refer to Your Loan Agreement for details on Your contract with the Financing Partner.**

Slice reserves the right to add new functionalities, remove existing functionalities or modify existing functionalities to its Services as and when it deems fit and at its sole discretion.

2.2 List of Authorised Financing Partners.

Slice has tied up with multiple financial partners to ensure You get the best financing options. Please refer below for our complete list of financing partner:

- (a) Navi Finserv Private Limited (formerly known as Chaitanya Rural Intermediation Development Services Private Limited)
- (b) DMI Finance Private Limited
- (c) Aphelion Finance Private Limited
- (d) Quadrillion Finance Private Limited

Please note that the above list of authorised financing partners may be modified from time to time. Slice will not be obligated to inform You about any revision of the aforesaid list.

2.3 Cancelling Transactions

Loan approval process is as per the discretion of the Financing Partner. Slice may choose not to provide Service to You or to specific merchant sites at any time (even after execution of the loan agreement with a financing partner) for any reason, including but not limited to, Your creditworthiness, Your history of transactions on our Portal, the merchant's account history or any other reason. Slice may cancel transactions at any time before a merchant delivers any goods or services if You violate any term of this Agreement.

Transactions once placed on the Portal cannot be cancelled by You other than as specifically allowed in the Portal.

2.4 Collecting Information About You

The Privacy Policy as provided in <https://sliceit.com/privacy> shall be treated as part of this Agreement. You undertake that You shall carefully read through the Privacy Policy and shall strictly comply with the terms of the Privacy Policy.

By using the Portal or Slice Services, You authorize Slice, directly or through third parties, to make any inquiries we consider necessary to validate Your identity and to collect information about You in accordance with our Privacy Policy. This may include asking You for further information that will allow us to reasonably identify You, requiring You to take steps to confirm ownership of Your email address or financial instruments, or verifying Your information against third party databases or through other sources. We may also ask You for identifying documents to help us validate Your identity. Slice reserves the right to close, suspend, or limit access to Your account and/or the Services in the event we are unable to obtain or verify this information. By availing Slice Services, You also agree to provide Your consent and full cooperation in enabling Slice to validate Your identity and to collect information about You in accordance with our Privacy Policy

You agree to provide unconditional and absolute consent to Slice to use and share the information provided by You in relation to the Services. You also agree and consent to Slice and its Financing Partner to assess the information, based on Your usage of the portal and Slice shall take all reasonable steps to ensure that the information received from You is secure, and is accessible only to the relevant persons.

The Privacy Policy will be deemed to form part of this Agreement.

2.5 Indemnity

Slice shall not be liable in case You breach any terms or conditions provided under the Privacy Policy. You shall be liable to indemnify and hold harmless Slice, its affiliates and

their respective directors, officers, employees, agents and representatives to the extent of any and all damages suffered or incurred by Slice in relation to such breach

2.6 Credit Investigation and Reporting

By using the Slice Service, You give Slice, on behalf of the Financial Partner, permission to investigate Your credit record and obtain Your credit report in connection with the review of Your application for credit. A credit report may also be requested in connection with a credit extension, credit limit request, account renewal, account collection action or dispute investigation. You understand that Slice or its financial partners will report data Your account to credit bureau agencies. In case You repay late or default on Your repayments, this will have an adverse impact on Your credit score hampering Your chances of getting loans in the future.

2.7 Collection

You agree to allow Slice (or its subsidiary/affiliates), on behalf of the Financing Partner, to send You payment reminders from time-to- time. You also agree that if You fail to pay an amount owed to Slice or the Financing Partner pursuant to this Agreement or the Loan Agreement, Slice (or its subsidiary/affiliates) may engage in collection efforts to recover such amounts from You. These collection efforts may involve, inter alia, contacting either You directly or any other contact details provided by You at the time of joining Slice (or its subsidiary/affiliates), submitting Your information to a collection agency, or taking legal action. Failure to pay may affect Your credit score.

2.8 Communication & Notification

You agree that Slice(either directly or through its affiliate or subsidiary) may provide You communications about Your account and the Slice Service electronically or through phone calls, whatsapp messenger application, or in writing. Standard mobile, message, or data rates may apply and You are responsible for any such fees. Slice reserves the right to close Your account and immediately collect all due amounts if You withdraw Your consent to receive electronic or other communications or if You revoke access to any third party site on which the Slice Service relies (e.g., Facebook, Twitter, etc.) or if any such service should revoke or cancel Your account on that site. Any electronic communications will be considered to be received by You within 24 hours of the time we email it to You or otherwise send it to Your attention (such as via sms or other online notification, through whatsapp messenger application). We may assume You have received any communications sent to You by postal mail 3 business days after we send it.

If we need to contact You to service Your account, You give direct consent to us and our permitted assigns to communicate with You in any way, such as calling, texting, or

e-mail via: a mobile phone or landline You provide to us, use to contact us, or at which we believe we can reach You (even if it is not yours):

- i. any email address You provide to us or one of our merchants or Financing Partners;
 - ii. automated dialer systems and automatic telephone dialing systems;
 - iii. pre-recorded or artificial voice messages and other forms of communications.
- You also agree that these communications are not unsolicited (do not follow DND system) for purposes of any state or federal law, and You understand that this may result in additional mobile, text message, or data charges.

2.9 Working with Third Parties

If, for the purpose of purchasing any goods or services, You grant express permission to a third party to access particular information about Your Slice account (purely for the purpose of facilitating such purchase of goods/ services) in this regard, You acknowledge that Slice may disclose the information about Your account to such third party. You also acknowledge that granting permission to a third party to access your Slice Account (for the limited purpose of facilitating such purchase of goods/ services) does not relieve You of any of Your responsibilities under this Agreement. Further, You acknowledge and agree that You will not hold Slice responsible for, and will indemnify Slice from, any liability arising from the actions or in actions of this third party in connection with the permissions You grant (for the purpose of facilitating such purchase of goods/ services).

2.10 Customer Satisfaction

To improve Customer satisfaction and enhance the overall experience of the Customer, the Company has provided each Customer with a Slice Cash Account on the Portal. The Slice Cash Account is loaded by the Company at its discretion with Slice Cash in case it has received genuine customer complaints or otherwise wants to improve Customer experience and satisfaction. In addition to the aforesaid, in case of cancelled transactions billed to the Customer (for which refund has been subsequently received), the Company may issue Slice Cash of equivalent amount to the Customer. 'Slice Cash' is a closed system pre-paid payment instrument which can only be used by Slice's Customers for the limited purpose of fulfilling their repayment obligations ('Permitted Transaction'). Slice Cash is non-refundable. You may note that withdrawing money from Slice Cash Account is not allowed. Any outstanding credit in the Slice Cash Account must be utilized only to make payments for bona fide permitted transactions. Any value in your Slice Cash that is utilized towards making payments for any permitted transaction shall be automatically debited from your Slice Cash Account. It is clarified that one Slice Cash is equal to one rupee.

3. Your use of Slice?

3.1 KYC Procedure

In compliance with the Master Direction - Know Your Customer (KYC) Direction, 2016 ('Directions') issued by the Reserve Bank of India (RBI), undergoing KYC verification is mandatory in order to become a registered & approved user on our platform.

At the time of registration, we ensure that the user is the person who he/she claims to be. This is to prevent fraudsters from using the name, address and forged signature of others for doing fraudulent transactions, etc. For this purpose, the user has to submit documents/details according to his/her profile. Our app-based service facilitates a seamless digital submission process wherein images of original documents are digitally submitted to us for verification. Once the documents are successfully submitted to us, our KYC team analyses the document details and in case some information is missing/not legible/tampered, our executives contact the user to have the information corrected/resubmitted.

The procedure of the Registration starts by verifying the number of the user via sending an OTP at his/her mobile number shared. Further, below is the list of acceptable documents collected from our users during the time of an initial application:

- a) Proofs which are mandatorily required from all users:
 - 1) Proof of Identity:
 - i. Proof of possession of Aadhaar;
 - ii. PAN Card/ Form 60; PAN Card in case of salaried/self-employed is mandatorily required.
 - 2) Proof of Address:
 - i. For Permanent Address: Driving License/ Voter Id/Passport/Aadhar Card
 - ii. For Current Address: Electricity bill/ Gas bill/Rent Agreement/Water bill/Telephone Bill/ Post-paid mobile bill/PG Rent Receipt
- b) Other identification Proofs: Includes College ID/ Employee ID. In case Employee ID is not available then employee's official email ID verification process is available.

Users are also required to click a selfie and the same will be uploaded in his/her application. Lastly, the user is required to digitally sign the Term & Conditions as well as

the uploaded documents, using valid electronic modes of signature, after which the initial KYC document submission procedure is completed.

Post the submission, the KYC team shall verify the documents. Once the document verification process is cleared, the application is considered for On-Site Verification (OSV). The user is to schedule a time for the OSV process. In the allocated timeframe, our authorized agent visits the user at his/her current address location to compare the copy of the OVD submitted electronically with the original and recording the same on the agent's digital transaction device. The agent thereby collects/captures the following through the digital transaction device/app:

- i. Live image of the user;
- ii. Image of the Proof of Address;
- iii. Image of the Proof of Identity; and
- iv. Image of the user's signature on a white sheet of paper.

The KYC verification process is complete once the OSV submission is done. Notwithstanding anything contained, Slice may undertake KYC verification in such other manner as it deems fit provided it is in accordance with the RBI regulations issued from time to time.

3.2 Agreement to Provide Accurate Information

When You provide information to Slice, You agree to provide only true, accurate, current and complete information about yourself and You agree not to misrepresent Your identity or Your account information. You further agree to keep Your account information up to date and accurate.

You understand and acknowledge that the responsibility of providing correct information, details, including the contact information, amount, the bank account details etc. lies solely with You. We shall not be responsible to verify the accuracy of the information/ details provided by You. You will be liable in to inform Slice of any change in the details or information provided initially. If any incorrect bank account number is provided by You, any amount may be deposited /credited to the wrong bank account so provided by You and there is no guarantee of recovery of the same. You will take all care and caution to ensure that there are no mistakes and errors and that the information given to Slice is error free, accurate, proper and complete at all points of time. You confirm that Slice will not be held liable for any loss or damage that may be sustained by You on account of such error on Your part.

You confirm that, if You receive any wrong credit of funds in Your bank account from any of the merchants/Financing Partner, which does not belong to You, the same will be immediately be reported by You to us. You will also immediately return the said funds back to the merchant/Financing Partner through the Portal or as may be directed by Slice.

3.3 Delays in Processing

In some cases when You attempt to use the Slice Services to make a purchase, the transaction may be held as pending or be otherwise delayed for processing and confirmation by either Slice/Financing Partner or the merchant and can be cancelled at any time until it is confirmed by Slice.

3.4 User Responsible for Fees

If You use the Slice Services, You shall be levied non-refundable service charges, details of which will be communicated to you at the time of using the Slice Services.

You are also responsible for any fees or other amounts that Your phone service provider charges, such as fees for SMS, data services, and any other fees that Your phone service provider may charge.

3.5 Remittance and Repayment

You may use one of the acceptable methods of payment to make automatic monthly account payment. Currently acceptable methods of payment are:

- a) Debit Card - Payments made by debit card will be subject to the terms and conditions established by the debit card issuer. If charges cannot be processed through Your debit card, or if Your bank draft or electronic funds transfer is returned for insufficient funds, You will be responsible for any fees incurred and Slice will have no liability with respect thereto.
- b) NEFT /TPT Transfer.
- c) UPI

Slice reserves the right to levy additional charges based on the method of Payment chosen by You. Such charges will be intimated to you prior to You making the Payment transaction.

The Portal and Slice will not be responsible for any failure in the link or for any fraud (either at the payment gateway's end and/or the bank's end) or failure of telecommunication network, that could take place at the time of making payment. You

confirm that the money used for any payments is from legitimate sources only and the transactions executed by You are not for the purpose of contravention and/or evasion of any act, rules, regulations, notifications or directions issued by a regulatory authority in India.

3.6 Access to Your Account

You are responsible for maintaining the secrecy and security of the login credentials to Your Slice account, controlling the activities that occur in or through Your Slice account and for restricting access to Your system to prevent unauthorized access to Your Slice account. You agree to accept responsibility for all activities that occur in Your Slice account. You agree to establish reasonable security procedures and controls to limit access to Your password or other identifying information to authorized individuals, which includes choosing passwords and other credentials in a manner that will protect the security of Your information. Your credentials include Your username and password to Your Slice account and to any third party account You have used to login to Your Slice account. You agree to inform us immediately if You have any reason to believe that Your login credential has become known to anyone else, or if the password is being or is likely to be used in any unauthorized manner. Any breach of security or unauthorized use of Your Slice account will not make Slice liable to indemnification. You are also responsible for maintaining the accuracy of the information in Your Slice account.

3.7 Portal Content

The information on the Portal is for information purposes only. It is believed to be reliable, but Slice does not make any promises as to its completeness, timeliness or accuracy. The information and materials contained in the Portal, and in this Agreement, are subject to change notice of which shall be at the sole discretion of Slice.

Slice shall provide to You basic support for the Services and shall use commercially reasonable efforts to make the Services available 24 hours a day, 7 days a week, except for (i) planned downtime (of which Slice shall give at least 4 hours notice), or (ii) any unavailability caused by circumstances beyond Slice's reasonable control. Support services shall be provided from 10 a.m. to 7 p.m., 5 days a week (excluding public holidays).

Access to the Services may from time to time be unavailable, delayed, limited or slowed due to, among other things:

- 1) servers, networks, hardware failure (including Your own computer), telecommunication lines and connections, and other electronic and mechanical equipment;

- 2) software failure, including among other things, bugs, errors, viruses, configuration problems, incompatibility of systems, utilities or applications, the operation of firewalls or screening programs, unreadable codes, or irregularities within particular documents or other content;
- 3) overload of system capacities;
- 4) damage caused by severe weather, earthquakes, wars, insurrection, riots, civil commotion, act of God, accident, fire, water damage, explosion, mechanical breakdown or natural disasters;
- 5) interruption (whether partial or total) of power supplies or other utility of service; strike or other stoppage (whether partial or total) of labour;
- 6) governmental or regulatory restrictions, exchange rulings, court or tribunal orders or other human intervention; or
- 7) any other cause (whether similar or dissimilar to any of the foregoing) whatsoever beyond the control of Slice.

Slice assumes no liability whatsoever for any monetary or other damage suffered by You on account of the delay, failure, interruption or errors in the operation of the Portal

3.8 Links to Other Websites

Links to non- Slice websites are provided solely as pointers to information on topics that may be useful to users of the Services, and Slice has no control over the content on such non-Slice websites. Slice makes no warranties concerning the content of such websites, including the accuracy, completeness, reliability of said websites, nor does Slice warrant that such website or content is free from any claims of copyright, trademark or other infringement of the rights of third parties or that such site or content is devoid of viruses or other contamination. If You choose to follow a link to a website not controlled by Slice, You must do so at Your own risk. Slice does not guarantee the authenticity of documents on the Internet. Links to non-Slice websites do not imply any endorsement of or responsibility for the opinions, ideas, products, information or services offered at such sites, or any representation regarding the content at such websites.

Your use of the Portal will be at Your sole risk. The Portal has been provided on an “as is” and “as available” basis.

3.9 Closing Your Account

You may close Your account at any time by contacting us at help@sliceit.com. Upon account closure, we will cancel any pending transactions unless otherwise legally prohibited. If You owe any payment to Slice or the Financing Partner, Slice will not close Your account until that payment has been made, but we may limit Your ability to make

additional transactions using Your account. You may not close Your account to evade an investigation. You will remain liable for all obligations related to Your account even after the account is closed. Slice will retain Your information in accordance with our Privacy Policy.

Without prejudice to any other rights or remedies which it may have, Slice shall have the right to terminate Your access or usage rights to the Services, for any reason whatsoever (including but not limited to non-compliance with any applicable laws or this Agreement), at any time without any prior notice to You.

3.9.1 Dormant Accounts.

Slice may close Your account if You do not log in to the Portal or use the Slice Services for 2 or more years. Slice will retain Your information in accordance with this Agreement and our Privacy Policy.

4. Transactions

We reserve the right to assign and transfer the transaction to any person, including, but not limited to Financier, as deemed appropriate by us and to disclose to such Financier all such information (including Your Personal Data) as we may deem appropriate for the purpose of loan creation.

4.1 Types of Loans and Cards

Slice offers following type of loan products, which products may differ from Customer to Customer based on the membership they are approved for.

4.1.1 Cash Loans

Cash loans would constitute direct cash transfers to Your bank account and recharges on digital wallets such as Paytm etc. You will be asked to choose a tenure at the time of placing this order and a loan will be created for that tenure.

4.1.2 Ecommerce loans for Gift Cards

Slice has partnered with various e-commerce merchants to provide their gift cards on Slice. You will be able to generate gift cards for these merchants and use them at checkout on respective merchants to complete Your purchase. At the time of generation of these gift cards You will be asked to choose a tenure at the time of placing this order and a loan will be created for that tenure. You acknowledge that the Gift Card issued to you will be based on the terms and conditions set by the relevant e-commerce merchant issuing the gift card. Slice and its Financing Partners take no responsibility as regards the usage or operation or performance of the Gift Card. Slice and its Financing Partners will

not be responsible for any rejection or expiration of gift cards purchased through the Slice Portal.

4.1.3 Reloadable Cards

Slice has partnered with various bank to provide reloadable cards. "Reloadable Card" shall mean physical or virtual cards which is reloadable in nature, issued by the issuing partner bank and provided by Slice, which can be used for purchasing goods and services. The Reloadable Card shall be used only for bonafide personal / official purposes. It is clarified that any charges incurred at certain merchant establishments, include a charge for availing certain additional services or other facilities by such merchant establishments. Reloadable Card cannot be used at any ATM for cash withdrawals or for any other activity at an ATM. The reloadable card will also be governed by the terms and conditions of the bank issuing the card, which is as follows:

General "Terms and Conditions" for FEDERAL BANK

Most Important "Terms and Conditions" for YES BANK Prepaid Instruments - English

Most Important "Terms and Conditions" for YES BANK Prepaid Instruments - Hindi

TERMS AND CONDITIONS FOR YES BANK-Slice pay GPR PREPAID CARDS - English

TERMS AND CONDITIONS FOR YES BANK-Slice pay GPR PREPAID CARDS - Hindi

TERMS AND CONDITIONS FOR YES BANK-Slice pay GPR PREPAID CARDS - Gujarati

TERMS AND CONDITIONS FOR YES BANK-Slice pay GPR PREPAID CARDS - Marathi

TERMS AND CONDITIONS FOR YES BANK-Slice pay GPR PREPAID CARDS - Punjabi

TERMS AND CONDITIONS FOR YES BANK-Slice pay GPR PREPAID CARDS - Tamil

TERMS AND CONDITIONS FOR YES BANK-Slice pay GPR PREPAID CARDS - Telugu

In the event you choose to convert the amount due (pursuant to usage of your reloadable card in a given month) into a loan and make payment of the same in equated monthly instalments ("EMI"), interest accrued on transaction between transaction date and bill date ("CF Interest") shall be charged by the financing partner and included in the total outstanding amount. Based on the number of instalments chosen by the Customer, Slice will calculate and communicate the EMI amount payable by the Customer for repayment of the total outstanding amount.

4.1.3(a). Refund on Reloadable Cards

In case of failed/returned/rejected/cancelled transactions, refund received on Reloadable Cards/prepaid cards shall be applied immediately to the credit limit available on the cards. The refund transactions shall comply with the Master Direction on Issuance and Operation of Prepaid Payment Instruments guidelines issued by the RBI.

In case refund for any transaction is received after the loan amount (calculated based on use of the reloadable cards/prepaid cards in a given month) is determined, the Customer can reach out to our Slice's customer relationship team (either by email to help@sliceit.com or by contacting phone number 08047096430) for loading the Reloadable Card/Prepaid instrument with the refund amount.

5. How You may NOT use Slice?

By using the Portal or Services, You agree to the following:

- a. You will not engage in any activities related to the Services that are contrary to any applicable law or regulation or the terms of any agreements You may have with Slice;
- b. You will not solicit others to perform or participate in any unlawful acts;
- c. You will not provide false, inaccurate, deceptive or misleading information.
- d. You will not provide information belonging to any person other than yourself.
- e. You will not use or attempt to access an account that belongs to another person for yourself or on behalf of another person.
- f. You will not use or attempt to access an account that belongs to another person for yourself or on behalf of another person.
- g. You will not attempt to collect or track the personal information of others.
- h. You agree not to create multiple accounts, or fraud or fake accounts, with false information or false identity or use the Portal for any unlawful or immoral purpose
- i. You agree not to collect contact information of our Financing Partners from the Portal by means of unsolicited access so as to communicate directly with the Financing Partners
- j. You will not use any device, software, routine, file or other tool or technology, including but not limited to any viruses, trojan horses, worms, time bombs or cancelbots, intended to damage or interfere with the Services, to surreptitiously intercept or expropriate any system, data or personal information from the Services, or to affect the functionality or operation of the Portal or any related website, other websites, or the Internet;

- k. You will not breach this Agreement or any other agreement or policy that You have agreed to with Slice;
- l. You will not use the Services to accomplish a cash advance;
- m. You will not commit unauthorized use of the Portal and systems including but not limited to unauthorized entry into Slice's systems, misuse of passwords, misuse of any information posted to a site, or interfere with or circumvent the security features of the Portal or any related website, other websites, or the Internet.
- n. You will not take any action that imposes an unreasonable or disproportionately large load on our infrastructure, including but not limited to denial of service attacks, "spam" or any other such unsolicited overload technique;
- o. You agree to make use of the Portal for lawful purposes without infringing the rights or restricting the use of the Portal by any third party;
- p. You shall not attempt or cause any unauthorized access to the Portal or any networks, servers or computer systems connected to Portal or attempt to modify, adapt, translate or reverse engineer any part of the Portal or re-format or frame any portion of the pages of the Portal;
- q. You shall not upload, display, share, host, publish and/or transmit any information on the Portal that:
 - i. belongs to another person and to which You do not have any right to such information;
 - ii. is harmful, offensive, harassing, defamatory, obscene, pornographic, libellous, invasive of another's privacy, hateful, racially or ethnically objectionable, disparaging, relating to or encouraging money laundering or gambling, or otherwise unlawful in any manner whatsoever;
 - iii. infringes any patent, trademark, copyright or other proprietary rights;
 - iv. harms minors in any way or impersonates another person;
 - v. any commercial material or content (including, but not limited to, solicitation of funds, advertising, or marketing of any good or services);
 - vi. information that deceives or misleads the addressee about the origin of such messages or communicates any information which is grossly offensive or menacing in nature;
 - vii. impersonate another person;
 - viii. information that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource;
 - ix. threatens the unity, integrity, defence, security or sovereignty of India, friendly relations with foreign states, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any other nation.

You shall be solely liable for any damages resulting from any violation of the foregoing restrictions, or any other harm resulting from Your posting of content to this Website.

6. Slice's Disclaimers and Liabilities

Disclaimers and liabilities of Slice ("Slice Disclaimers"), as provided in <https://sliceit.com/disclaimer> shall be treated as part of this Agreement. You undertake that You shall carefully read through the Slice Disclaimers and shall strictly comply with the terms of the same.

- (a) Notwithstanding anything to the contrary contained herein, Slice, its affiliates and their respective directors, officers, employees, agents and representatives shall have no liability to You or to any third party for any indirect, incidental, special or consequential damages or any loss of revenue or profits arising under or relating to this Agreement;
- (b) Slice in no manner warrants or guarantees the performance of the Financing Partner and You acknowledge that Slice shall in no manner be responsible for any claim of money or damages in the event the Financing Partner fails to grant loan;
- (c) Slice does not make any representations or warranties on behalf of any of the Financing Partners;
- (d) Slice expressly disclaim all warranties of any kind as to the Portal and all information, and other content (including that of third parties) included in or accessible from the Portal, whether express or implied;
- (e) Slice does not guarantee that any identified defects will be corrected, that the Portal is free from viruses or other malicious, destructive or corrupting code, non-infringement of third party rights, title, merchantability, data accuracy and completeness, satisfactory quality and/or fitness for a particular purpose;
- (f) You further agree that Slice, its affiliates and their respective directors, officers, employees, agents and representatives shall in no way be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including, but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses, resulting from:
 - i. the use or the inability to use the Service/ Portal;
 - ii. the cost of getting substitute Services; and/ or;
 - iii. any data, information or Services purchased or obtained or messages received or transactions entered into, through or from the Portal.
- (g) Slice makes no warranty that:

- i. the Portal will meet Your requirements;
 - ii. the Portal will be uninterrupted, timely, secure, or error-free;
 - iii. the results that may be obtained from the use of the Portal will be accurate or reliable;
 - iv. the quality of Services purchased by You or information obtained by You through the Portal will meet Your expectations.
- (h) although Slice adopts security measures it considers appropriate for the offer of its services, it does not assure or guarantee that no person will overcome or subvert the security measures and gain unauthorized access to the Your Slice account. Slice will not be responsible or liable if any unauthorized person hacks into or gains access to Your Slice account.
- (i) Slice will not be liable to You for any loss or damage whatsoever or howsoever caused or arising, directly or indirectly, including without limitation, as a result of loss of data; interruption or stoppage to the Your access to and/or use of the Slice technology platform or Slice Services, hacking or unauthorized access to the Slice technology platform, services, non-availability of connectivity between the Slice site and the merchants, etc. Any material/information downloaded or otherwise obtained through the use of the Slice technology platform or Slice services is done at Your own discretion and risk and You will be solely responsible for any damage to Your computer system or loss of data that results from the download of any such material. No advice or information, whether oral or written, obtained by the You from Slice or through or from the use of Slice services or Slice technology platform shall create any warranty. Slice shall have no liability in this respect.
- (j) Slice's sole obligation and yours sole and exclusive remedy in the event of interruption in Slice services, or loss of use and/or access to Slice services, shall be to use all reasonable endeavors to restore the services.
- (k) Slice's obligations under this Agreement are subject to following limitations:
- i. messages that originate from the server of the merchant/Financing Partner or the server of a third party designated by merchant/ Financing Partner (e.g., a host) shall be deemed to be authorized by the merchant/ Financing Partner, and Slice shall not be liable for processing such messages;
 - ii. messages that originate from the You are deemed to be authorized by You and Slice shall not be required to check its veracity and Slice shall not be liable for processing such messages;
 - iii. Slice shall not be responsible for the security of data residing on the server of the merchant/ Financing Partner or a third party designated by the merchant/ Financing Partner (e.g., a host) or on the server of a

Customer (i.e. You in the present instance) or a third party designated by a merchant/Customer/ Financing Partner (e.g., a host); and

- iv. Slice shall have no liability for any failure or delay in performing its obligations under this facility if such failure or delay: (i) is directly caused by the merchant/ Financing Partner 's acts or omissions; (ii) results from actions taken by Slice in a reasonable good faith to avoid violating a law, rule or regulation of any governmental authority or to prevent fraud on cardholders/accounts; or (iii) is caused by circumstances beyond Slice's control, including but not limited to vandalism, hacking, theft, phone service disruptions, Internet disruptions, loss of data, extreme or severe weather conditions or any other causes in the nature of Force Majeure event.

7. Miscellaneous

7.1 Disputes with Slice

If a dispute arises between You and Slice, our goal is to provide You with a neutral and cost-effective means of resolving the dispute quickly. In the event of a dispute we encourage You first to contact Slice at help@sliceit.com to try resolving Your problem directly with us.

7.2 Updating Your Contact Information

You can update the mobile phone number or email address registered with Slice by submitting a request through the 'contact us' link at <https://sliceit.com> or emailing help@sliceit.com.

7.3 Indemnification

In the event of any breach by You of any term, representation, warranty, covenant or agreement made or given by You in this Agreement, You undertake to indemnify and hold harmless Slice, its affiliates and their respective directors, officers, employees, agents and representatives (together "the Indemnified Party") to the extent of any and all damages suffered or incurred by the Indemnified Party in relation to such breach of representation or warranty, covenant or agreement.

7.4 Transferability of the agreement

This Agreement, or any right or interest herein, shall not be assignable or transferable by You without the prior written consent of Slice. Rights and obligations of Slice under this

Agreement are freely assignable in connection with a merger, acquisition, or sale of assets, or by operation of law or otherwise.

7.5 Jurisdiction of the agreement

This Agreement will be governed by and construed in accordance with Indian laws. All the matters arising out of herefrom shall be subject to the exclusive jurisdiction of the courts in Bangalore, Karnataka, India.

7.6 Entirety of the agreement

This Agreement makes up the entire agreement between Slice and You regarding the subject matter hereof and supersedes any prior agreements.

7.7 Severability

If any portion of this Agreement is found to be unenforceable, the remaining portion will remain in full force and effect.

7.8 No Waiver

If Slice fails to enforce any part of this Agreement, it will not be considered a waiver.

7.9 Compliance of laws

You will comply with all applicable laws when using or accessing the Portal and while availing the Services.