

## Terms and Conditions

These terms and conditions (“**Terms & Conditions**”) govern your use of the website – <https://www.agriwise.com> (“**Website**”) and application – “**Fininza**” (“**Product**”) (Website and/or Product be referred to as “**Platform**”) owned and operated by **AGRIWISE FINSERVE LIMITED**, formerly known as Staragri Finance Limited (hereinafter referred to as “**Us**” / “**We**” / “**AGRIWISE**”).

As a user (“**User**” or “**You**”) of the Platform, You understand that AGRIWISE is a technology platform providing access between multiple Users in the form of consumers, financial institutions, data partners and other partner lenders, regulated entities, service providers etc. with a view to facilitate lending and borrowing activities.

### General and Fees Policy

1. Applying on the platform doesn’t guarantee any loan to be sanctioned or disbursed. Facility legibility is purely a call by credit team of lenders associated with the platform.
2. Fees collected during the applying is purely used for processing of application. Processing includes, document collection, basic KYC checks, Bureau checks. In mortgage loan applications; applicable IMD (Initial Money Deposit) would be collected as well.
3. IMD amount collected is non-refundable and is solely used for the technical verification and valuation purposes.
4. IMD collected doesn’t guarantee loan sanction or disbursement or credit facility.
5. Fees amount to be collected can vary time to time, without any prior notice and is in full discretion of the platform.

### Cancellation Policy

1. Any application applied through the platform cannot be cancelled online. One can request by calling our contact us number (+91 22-40467700 and informing us for the cancellation along with the reference number.

Alternatively, you can email us at [info@agriwise.com](mailto:info@agriwise.com) giving the reference number for cancellation.

2. Any fees paid would not be refunded upon cancellation of application for processing.

#### Refund Policy

1. All fees paid are non-refundable.
2. Failure during the payment of fees due to payment gateway issues, network issues and any other would be taken care by the system automatically. Such failures would have transaction reversal with in seven to ten working days.
3. In case transactions are not reversed automatically with in the specified period, then you can contact us with transaction reference number.