



Terms & Conditions as per IT Rules, 2021:

1. The domain name www.midlandmicrofin.com or any other domain name belonging to subsidiary company, holding company and affiliates (hereinafter referred to as "Website") is owned by Midland Microfin Limited, a non-banking financial company registered under the laws of India with its registered office situated at The Axis, BMC Chowk, G.T. Road, Jalandhar, Punjab, India-144001 (hereinafter referred to as "Midland").
2. For the purpose of these Terms of Use, wherever the context so requires "You" "Your" or "User" shall mean any natural or legal person who has agreed to become a registered User on the Website by providing registration data using the computer systems. Midland allows the User to surf the Website without registering on the Website. The term "We", "Us", "Our" shall mean Midland Microfin Limited and includes all its successors, assignees or affiliates.
3. Your use of the Website and services are governed by the following terms and conditions ("Terms of Use") as applicable to the Website including the applicable policies which are incorporated herein by way of reference. If You transact on the Website, You shall be subject to the policies that are applicable to the Website for such transaction. By mere use of the Website, you shall be contracting with Midland and these terms and conditions including the policies constitute Your binding obligations, with Midland.
4. The Terms of Use applies to Your use of the software, Website, smart phone applications or other electronic means ("Platform").
5. This document is an electronic record in terms of Information Technology Act, 2000 and rules there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries Guidelines) Rules, 2011 that require publishing the rules and regulations, privacy policy and Terms of Use for access or usage of the Website. To the extent applicable, these Terms of Use may be treated as one of the Finance Documents. For the purpose of this Terms of Use the term "Finance Documents" shall mean the documents executed by Midland with its borrowers/obligors in connection with the financial assistance provided by Midland.
6. We reserve the right, at Our sole discretion, to change, modify, add or remove portions of these Terms of Use at any time without any prior written notice to You. It is Your responsibility to review these Terms of Use periodically for updates / changes. Your continued use of the Website following the posting of changes will mean that You accept and agree to all revisions made from time to time. As long as You comply with these Terms of Use, We grant You a personal, non-exclusive, non-transferable, limited privilege to enter and use the Website.
7. Accessing, browsing or otherwise using the site indicates your agreement to all the terms and conditions under these terms of use, so please read the terms of use carefully before proceeding. By impliedly or expressly accepting these Terms of Use, You also accept and agree to be bound by Midland policies (including but not limited to privacy policy available under Information & Notices Section) as amended from time to time.
8. Any participant accessing the Midland website or its platform for participating in various contests, referral programs or media promotions (Contest(s)) organized by Midland on its website shall be bound by these Terms and Conditions, and all other rules, regulations and terms of use referred to herein or provided by Midland in relation to the same. Midland shall be entitled to modify these Terms and Conditions, rules, regulations and terms of use of the contests referred to herein or provided by it at its discretion as it may deem fit. Use or participation in the contests shall be construed as participant's acceptance of such Terms and Conditions, rules, regulations and terms of use referred to herein, as may be amended from time to time. Midland may, at its sole discretion, also notify the Participant of any change or modification in these Terms and Conditions, rules, regulations and terms of use referred to herein or provided by Midland, by way of sending an email to the Participant's registered email address or posting notifications or updating the website. The participant may then indicate non-acceptance of the modified Terms and Conditions, rules,



regulations and terms of use referred to herein or provided by Midland by not participating in the contests or else he/she will be deemed to have accepted the modified Terms and Conditions, rules, regulations and terms of use referred to herein or provided by Midland.

9. This site is controlled and operated by Midland. The User agrees and acknowledges that material on this site, including images and/or illustrations are protected by trademarks, copyrights and other intellectual property rights. All brand names, logos and service marks, inventions and/or any other intellectual property, including, but not limited to, the intellectual property pertaining to the services, content and technology is owned solely and exclusively by Midland.
10. Nothing contained in these Terms of Use or the privacy policy should be construed as granting any license or right to use any such intellectual property
11. Midland makes no warranties or representations, whether express or implied in law or residual, other than to the extent specifically contained herein, including any warranties regarding the content, services or technology provided by it and disclaims all warranties, express or implied, in connection with the content, services or technology to the fullest extent as permitted by law.