

Website Usage Terms & Conditions

I understand and accept that Subhlakshmi Finance Private Limited (going ahead referred to as "Company") maintains the web-site, www.subhlakshmi.in (going ahead referred to as "the Site" or "the website") to provide visitors with information about Company, its services and products and to facilitate communication with the Company and availing its services. I also accept that visitors to the Site are bound by the below terms, and visiting the site constitutes my acceptance and agreement to be bound by such terms, and the changes therein to the Website Usage Terms from time to time, relating to my visiting and / or usage of the website as communicated and made available on the Bank's website.

I am aware and accept that all information, content, materials, products (including, but not limited to text, content, photographs, graphics, video and audio content) on the website is protected by copyright in favour of the Company under applicable copyright laws and is also protected otherwise under general intellectual property law.

I understand and accept that all information submitted by me through the Company website shall be deemed the property of the Company, and the Company shall be free to use any ideas, concepts, know-how or techniques provided by me at the Site, in any manner whatsoever. On initiating a contact through the Company website, I agree to being contacted by the Company or any other entities with whom the Company has entered into an arrangement. I confirm that I have not registered my contact number furnished to you with the National Consumer Preference Registry and further confirm that my contact number is not under Do Not Disturb Category.

I agree that I shall not copy, reproduce, sell, redistribute, publish, enter into a database, display, perform, modify, transmit, license, create derivatives from, transfer or in any way exploit any part of any information, content, materials, services available from or through the Company website, except that which I may download for my own personal, non-commercial use.

I agree that I will not use the Company website for any purpose that is unlawful or prohibited by these Website Usage Terms. I also agree I will not use the Company website in any manner that could damage, disable or impair the website or interfere with any other party's use or enjoyment of the website or that could cause disrepute to the Company

I acknowledge that the software and hardware underlying the Company Website as well as other Internet related software which are required for accessing the website are the legal property of the respective Vendors. The permission given by the Company to access the Company website does not convey any proprietary or ownership rights in the above software / hardware. I agree that I shall not attempt to modify, translate, disassemble, decompile or reverse engineer the software / hardware underlying the Company website or create any derivative product based on the software / hardware.

I understand and accept that not all the products and services offered on this website are available in all geographic areas and I may not be eligible for all the products or services offered by the Company on the Site. The Company reserves the right to determine the availability and my eligibility for any product or service.

I am aware that the Company proposes to use "cookies" (Cookies are small data files that a website stores on my computer) for storing visitor preferences, profiling visitors and tracking visitor behaviour on the website. By visiting the website, I acknowledge, accept and expressly authorize the Bank for the placement of cookies on my computer.

I understand and accept that the Company is not responsible for the availability of content or other services on third party sites linked from the website. I am aware that my access of hyperlinks to other internet sites are at my own risk and the content, accuracy, opinions expressed, and other links provided by these sites are not verified, monitored or endorsed by the Company in any way. The Company does not provide any warranties, and expressly disclaims all warranties express or implied, including without limitation, those of merchantability and fitness for a particular purpose, title or non-infringement with respect to any information or services or products that are available or advertised or sold through these third party websites.

The Company shall not be liable if any transaction does not fructify or may not be completed or for any failure on part of the Company to perform any of its obligations under these terms and conditions for any reason whatsoever or those applicable specifically to its services/facilities if performance is prevented, hindered or delayed by a Force Majeure event (defined below) and in such case its obligations shall be suspended for so long as the Force Majeure event continues.

"Force Majeure Event" means any event due to any cause beyond the reasonable control of the Company , including without limitations, unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, sabotage, fire, flood, explosion, acts of god, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorised access to computer data and storage devices, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious, destructive or corrupting code or program, mechanical or technical errors/failures or power shut down, faults or failures in telecommunication etc.

I understand and accept Company has the absolute discretion to amend or supplement any of the Website Usage Terms at any time and will give prior notice of 30 days for such changes. Changed Terms and Conditions shall be communicated to me on the Company website and by other acceptable modes of communication. By using the services, I shall be deemed to have accepted the changed Website Usage Terms.

I accept that the Courts in Gurgaon alone shall have exclusive jurisdiction as regards any claims or matters arising out of dealings with Company, and all disputes shall be governed by the laws of India. All disputes, differences and/or claims arising or in relation under/to this website or in relation to the use of the website or availing of any of the services provided by the Company through the website by a visitor whether during its subsistence or thereafter shall be settled by arbitration in accordance with the provisions of the arbitration and condition act, 1996 or any statutory amendments thereof and shall be referred to the arbitration of a sole arbitrator nominated by the Company. The award given by such arbitrator shall be final and binding on all parties to this agreement. In the event of an appointed arbitrator being unable or unwilling to act as arbitrator for any reason, the Company, on such inability or unwillingness to act as arbitrator, shall appoint another person to act as arbitrator. Such person shall be entitled to proceed with the reference from the stage left by his predecessor. The venue of arbitration proceedings shall be at Gurgaon or such other place/ location / city which the Company, at its discretion, may decide from time to time.