KEY FACT STATEMENT

Sr.No.	Particulars	Details
1.	Agreement Number	TE0002023
2.	Loan application date	08-02-2023
3.	Loan Agreement date	08-02-2023
4.	Details of the Lender	Transactree Technologies Pvt Ltd
5.	Name of the Borrower	Credit Test Abfl
6.	Purpose of the loan	Education
7.	(i) Transaction Amount	₹ 1,00,000.00/- (Rupees One Lakh only)
8.	(ii) Down Payment	₹ 1,000.00 /- (Rupees One Thousand only)
9.	(iii) Loan amount (amount disbursed/to be disbursed to the borrower) (i) - (ii)	₹ 99,000.00 /- (Rupees Ninety Nine Thousand only)
10.	(iv) Total interest charge during the entire tenor of the loan	₹ 1,980.00/- (Rupees One Thousand Nine Hundred and Eighty only)
11	(v) Other up-front charges, if any (break-up of each component to be given below) (a + b)	₹ 2,000.00
12.	(b) Insurance Premium	₹ 2,000.00
13.	(vi) Net disbursed amount	₹ 97,020.00/- (Rupees Ninety Seven Thousand Twenty only)
14.	(vii) Processing fees (including GST), if any	₹ 2,000/- (Rupees Two Thousand only)
15.	Total amount to be paid by the borrower (iv) + (v) + (vi) + (vii)	₹ 103,000/- (Rupees One Lakh Three Thousand only)
16.	Annual Percentage Rate - Effective annualized interest rate	21.72%
17.	Amount of each instalment of repayment	₹ 16,500/- (Rupees Sixteen Thousand Five Hundred only)
18.	First Instalment due date	2023-03-05
19.	Tenor of the Loan (in months/days)	6 months
20.	Repayment frequency by the borrower	Monthly
21.	Number of instalments of repayment	6 Installments
22.	Prepayment charges	Zero
Details about Contingent Charges		
23.	Rate of annualized penal charges in case of delayed payments (if any)	54.75% on outstanding amount
24.	Late Payments /Cheque /ECS /NACH dishonoured charges	₹ 300/- per late payment OR dishonor of cheque/ECS/NACH per presentation. Two successive cheque bounces/ auto debit failure will lead to loan recall notice being issued
Other disclosures		
25.	Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan	4 days of loan tenure for 7 days or more and 1 day for loan amount less than 7 days
26.	Details of LSP acting as recovery agent and authorized to approach the borrower	https://creditfair.in/list-of-lsp
	Name, Designation, Address and Phone number of nodal grievance	Name: Shraddha Mandlik Designation: Grievance Redressal Officer Address: Grievance

27.	redressal officer designated by LSP for lending related complaints/ issues	Redressal Officer Surya Mahal, 4th Floor, 5 Bhurjorji Bharucha Marg, Mumbai- 400001 Telephone no.: +91 9137504870 E-mail ID.: grievance@creditfair.in https://creditfair.in/grievance-policy
28.	Name, Designation, Address and Phone number of nodal grievance redressal officer designated specifically to deal with FinTech/ digital lending related complaints/ issues	Name: Mrs. Tamanna Mehta Designation: Grievance Redressal Officer Address: Grievance Redressal Officer Transactree Technologies pvt. ltd. L-92, second floor, above punjab woolen co New Delhi - 110 067 Telephone no.: +91 8860628026 E-mail ID.: grievances@lendbox.in https://lendbox-dwh.s3.ap-south-1.amazonaws.com/website/documents/Grievance-Redressal.pdf
29.	Undated Cheques & Cash Collection	We are collecting 2 undated cheques. One of Loan Amount & one Security Cheque of EMI Amount. Unused cheques will be shredded at our end after successful repayment of the loan. Any cash collection would include additional Rs 400 per pick up.
30.	Details of the Merchant	Name: [TEJAS_MERCHANT] (Tejas tech) Address: Mumbai
31.	General Terms and Conditions	General Terms and Conditions registered on the 06/07/2018 with the SubRegistrar of Assurances Mumbai-3, Vide registration no. 6145/2018 in Book No. - Vol. No. -from pages 1 to 26 will be applicable for the Loan availed by the Borrower. The same shall form part and parcel of this Most Important Document
32.	Merchant Refunds & Loan Cancellations	In case of a return of a purchase to a merchant, a cancellation charge of 1.4% per month on outstanding principal would be payable.

This Loan Agreement **("Agreement")** is executed at Mumbai on this **08** day of **02**, **2023**.

BY AND BETWEEN

Lender(s) registered with Transactree Technologies Private Limited, a P2P NBFC licensed by the Reserve Bank of India, on the platform www.lendbox.in;

AND

MR. Credit Test Abfl, an Indian national holding PAN **POPOP0000T** , Resident of **Parel abcd Maharashtra Mumbai 400001**, hereinafter referred to as the **"Borrower"** which expression unless repugnant to the context shall mean and includes its legal representatives, permitted assigns and successors.

The Lender and the Borrower are hereinafter individually referred to as the **"Party"** and collectively as the **"Parties"**.
WHEREAS the parties have agreed to enter into this agreement on the terms and conditions contained hereinafter as follows:

1. The Lender agrees to lend to the Borrower and the Borrower agrees to borrow a sum of Rs 100000 to be repaid in 6 equated monthly installments ("EMIs") starting from one month from the date of disbursement, at an interest of 0 per annum in accordance with the terms and conditions set out in this Agreement including the repayment schedule specified in Schedule 1 herein

2. Lender to this loan may be more than one depending on the total loan amount. For detailed lender information visit www.lendbox.in

3. Lendbox has entered into an agreement with Credit fair (hereinafter referred to as the "Partner"). The Borrower is a customer registered on the PARTNER'S platform and BOTH

PARTIES agree that the terms of this agreement are subject to the terms and conditions laid down in the Service Agreement dated 2023-02-08 signed between Lendbox & PARTNER – described in detail in Annexure 1.

4. The Parties acknowledge that the transaction of lending and repayment is being facilitated by Transactree Technologies Private Limited (hereinafter "Lendbox") through their platform www.lendbox.in

5. The Lender shall deposit the amount in the unique virtual escrow account being operated by Lendbox details of which have been provided to the Lender. The amount shall be transferred into Partner’s account by Lendbox no later than 48 hours from the time of funding of the escrow account by the Lender, subject to any banking holiday and such delay if any will not change the EMI Due Date in any manner. It is the partner’s responsibility to transfer the amount into Borrower’s account. The Borrower shall deposit the EMIs with the partner and the partner shall transfer these EMIs in the account specified by Lendbox, being the escrow account of Lendbox for repayments. On the due date for the EMI ("EMI Due Date") of every calendar month based on the EMI commencement date as input by the system, on behalf of the Lender.

6. The Borrower shall also sign and handover, prior to the simultaneously with the disbursement of the loan, the National Automated Clearing House mandate "NACH Mandate" as implemented by the National Payments Corporation of India authorizing Lendbox or an authorized representative of Lendbox, to deduct the EMI from the Borrower’s bank account of choice one day prior to the EMI Due Date.

7. The Borrower shall repay the Loan (including interest, additional interest and other charges thereon) by way of Equated Monthly Instalments (EMI) payable month, commencing from the month succeeding the month of disbursement of Loan. The EMIs shall continue till full repayment of the Loan (including interest, additional interest, and other charges thereon).

8. The Borrower understands that the account of the Borrower shall be deducted by an automated system based on the NACH mandate given and agrees to ensure that the account has sufficient balance 1 Business Day prior to the due date of the EMI.

9. In the event of a failure by the Borrower to pay an EMI, the Borrower shall be liable to pay an additional interest 0.15% per day on outstanding amount and ₹300/- per late payment OR dishonor of cheque/ECS/NACH per presentation. Two successive cheque bounces/ auto debit failure will lead to loan recall notice being issued

10. The Borrower may, subject to applicable law, prepay the entire outstanding Loan Amount along with interest, additional interest and other charges as applicable, at any time as per the repayment schedule specified in schedule 1.

11. Each Party represents and warrants that it is entitled to enter into this Agreement and to undertake the obligations herein contained. The Lender represents and warrants that the funds for the loan as specified in Clause 1 shall be ready and available in the escrow account of Lendbox on or prior to the date of this Agreement, failing which the Repayment Schedule and the EMI Due Date would stand altered.

12. Each Party further represents and warrants that its respective signatory, as applicable, to this Agreement are duly authorized to execute the same in a manner binding upon the Party and that all approvals and procedures necessary for vesting such authority in its signatory have been duly obtained and complied with.

13. The occurrence of any of the following events, or events similar thereto, shall each constitute an event of default ("Event of Default"):

    a. The Borrower does not pay any amount due and payable pursuant to this Agreement in accordance with the terms of this Agreement on the date such amount is payable;

    b. The breach of, or omission to observe, or default by the Borrower in observing any of its obligations, covenants, warranties, undertakings under this Agreement;

    c. Any representation or statement made or deemed to be made by the Borrower in this Agreement or any other document delivered by or on behalf of the Borrower under or in connection with the Agreement being or being proven to have been incorrect or misleading when made or deemed to be made; or

    d. The Borrower is declared insolvent or files for insolvency or any attachment, distress execution or any other such process is initiated against the Borrower.

14. Upon the occurrence of an Event of Default, the Lender and Lendbox on behalf of the Lender, shall, without the requirement of serving any notice/default notice to the Borrower:

    a. declare that the Loan Amount, together with accrued interest, additional interest and all other amounts accrued or outstanding under this Agreement be immediately due and payable, whereupon they shall become immediately due and payable;

    b. encash or present for encashment, the undated, postdated, signed cheques provided as Collateral in order to recover any or all of the amounts outstanding to the Lender; or

    c. exercise such other rights as may be available to the Lender under Applicable Law.

15. This Agreement shall come into force on the date of execution of this Agreement and shall remain in full force until the repayment of the entire portion of the Loan Amount along with all interest, additional interest, dues, charges, taxes as may be applicable.

16. The Parties agree and undertake that they shall, at all times, during the continuance of this Agreement, ensure that all the terms and conditions of this Agreement and all information relating to the Loan Amount shall be kept confidential ("Confidential Information") and they shall not disclose any information relating to this Agreement to any third party, without the prior written consent of the other Party other than information relating to:

    a. information and data relating to it;

    b. information or data relating to any credit facility availed by / to be availed by it;

    c. default if any committed by it in discharge of our such obligation, as the Lender may deem appropriate and necessary to disclose and furnish to credit information agencies and any other agency authorized in this behalf by Reserve Bank of India; which shall not be considered confidential in nature.

17. The Borrower agrees and undertakes that the information and data furnished by it to the Lender and to Lendbox pursuant to this Agreement and in relation thereto, are true and correct and consents that any agency authorized by the Lender or Lendbox may use and process the information and data provided under this agreement.

18. The Borrower shall indemnify and hold the Lender and Lendbox harmless from and against any and all loss, damage or other consequences which may arise or result from giving the Loan to the Borrower and shall reimburse the Lender and/or Lendbox upon demand all such sums and shall upon request appear and defend at the Borrower's own cost and expenses any action which may be brought against the Lender in connection therewith and shall accept the statement of account presented by the party claiming the loss as conclusive proof of the correctness of any such claim to be due from him.

19. The Agreement shall be governed by the laws of India and courts at [Delhi] shall have exclusive jurisdiction to settle any disputes which may arise out of or in connection with this Agreement. The Parties irrevocably agree to submit to that jurisdiction, to the exclusion of other Courts.

20. The Borrower shall reimburse and pay to the Lender all costs, charges and expenses, including stamp duty and legal costs on actual basis and other charges and expenses which may be incurred in preparation of these presents and related to and or incidental documents and enforcement of the rights of the Lender there under or any other document security created / executed by the Borrower in favour of the Lender.

21. The Borrower shall not assign any of its rights or obligations under this Agreement. The Lender may assign this Agreement and all rights hereunder or transfer the benefit of the whole or any part of this Agreement to any third party through Lendbox, without the prior consent of the Borrower. Lendbox shall inform the Borrower of such assignment through their platform www.lendbox.in within 5 working days of such assignment.

22. Notwithstanding anything contained herein, the parties agree that they have authorized Lendbox to appoint a suitable agency as the recovery agent ("Recovery Agent") for recovery of any amounts due and payable under this Agreement. The Recovery Agents shall take all such reasonable steps as might be necessary for recovery; however, the Recovery Agents do not guarantee an assured recovery of dues. That the charges being levied by the Recovery Agent shall be to the account of the Lender. The Parties understand that Lendbox is only offering its assistance in recovery on account of a default and in no manner is liable for any default, being a marketplace for prospective lenders and borrowers to meet and interact.

23. The rights, powers and remedies given to the Lender by this Agreement shall be in addition to all rights, powers and remedies given to the Lender by virtue of any other security, statute or rule of law.

24. The Parties hereto confirm and acknowledge that this Agreement shall constitute the entire agreement between them and shall supersede and override all previous communications, either oral or written, between the Parties with respect to the subject matter of this Agreement, and no agreement or understanding varying or extending the same shall be binding upon any Party hereto unless arising out of the specific provisions of this Agreement.

25. No amendment, modification or addition to this Agreement shall be binding on all the Parties hereto unless set forth in writing and executed by them or through their duly authorized representatives.

26. If any term, provision, covenant or restriction of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the terms, provisions, covenants and restrictions of this Agreement shall remain in full force and effect and shall in no way be affected, impaired or invalidated.

27. Any notice or demand hereunder shall be in writing and sent through post at the address specified above or the address last known to the Party sending the notice. Any notice sent under this agreement shall be deemed to be delivered 2 business days following the dispatch of the notice.

IN WITNESS WHEREOF, THE PARTIES HAVE EXECUTED AND DELIVERED THIS AGREEMENT ON THE DAY AND YEAR FIRST ABOVE WRITTEN.

For and on behalf of Lender	For and on behalf of Borrower
Transactree Technologies Pvt Ltd	Credit Test Abfl

SCHEDULE I

Repayment Schedule

Borrower Name:	Credit Test Abfl
Loan Amount:	₹100000
Partner/Loan Interest Rate:	0%
Lender Rate of Interest:	0%
Tenure:	6
EMI per month:	₹16500

Month	Month #	EMI	Principal	Interest	Balance
05 March, 2023	05 March, 2023	₹16,500.00	₹16,500.00	₹0	₹82,500.00
05 April, 2023	05 April, 2023	₹16,500.00	₹16,500.00	₹0	₹66,000.00
05 May, 2023	05 May, 2023	₹16,500.00	₹16,500.00	₹0	₹49,500.00
05 June, 2023	05 June, 2023	₹16,500.00	₹16,500.00	₹0	₹33,000.00
05 July, 2023	05 July, 2023	₹16,500.00	₹16,500.00	₹0	₹16,500.00
05 August, 2023	05 August, 2023	₹16,500.00	₹16,500.00	₹0	₹0.00

PLEASE NOTE: THE ACTUAL EMI START DATE CAN VARY BASED ON THE DATE THE FUNDS HAVE BEEN TRANSFERRED TO THE BORROWER. LENDBOX ACCEPTS NO RESPONSIBILITY FOR DELAY IN TRANSFERS DUE TO BANK HOLIDAYS, BANK SYSTEM OUTAGES OR DELAYS IN TRANSFERRING FUNDS BY ITS USERS.

Transactree Technologies Pvt Ltd

Non Banking Finance Company . CIN No. U65900DL2015PTC285968
One India Bulls Center, Tower 1,14th Floor, Jupiter Mills Compound Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013
www.lendbox.in | info@pridelifestyless.com

Annexure 1

PARTNER: -

Lendbox has entered into a service agreement with Credit fair dated 2023-02-08 to provide EMI based loans to their customers.

Transactree Technologies Pvt Ltd

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