

## Terms and Conditions

1. By checking the '**Generate OTP**' button below or the 'Proceed' button after entering the one-time password ("**OTP**") sent by Bajaj Housing Finance Limited ("**BHFL**"), I hereby agree and acknowledge that I
  - a. Am 18 years of age,
  - b. Can understand, read and write in the English language,
  - c. Have read and understood the terms and conditions contained below ("**Terms**").
2. I agree that my action of entering the OTP sent by BHFL and clicking the "**Proceed**" button, constitutes a valid acceptance by me of the Terms contained herein and creates a binding and enforceable agreement between me and BHFL.
3. I declare that all the particulars and information provided by me are true, correct, complete and upto-date in all respects and that I have not withheld any information whatsoever.
4. I confirm that I have/had no insolvency proceedings against me nor have I ever been adjudicated insolvent by any court or other authority
5. I further confirm that I have read the information on various loan products made available by BHFL on [www.bajajhousingfinance.in/](http://www.bajajhousingfinance.in/) and that I agree to the Terms of Use, Privacy Terms and the Disclaimer applicable for usage of the Website
6. I authorize BHFL to share all information and details as provided by me and in relation to my existing loans and/or repayment history to any third party including but not limited to its group companies, service providers, banks, financial institutions, credit information companies, telecommunication companies, statutory bodies, business partners etc. for customer verification, personalization of products or services, credit rating, data enrichment, marketing or promotion of services or related products of BHFL or that of its associates/business partners and affiliates or for enforcement of your obligations and I shall not hold BHFL (or any of its group companies or its/their agents/representatives/ business partners) liable for the use/sharing of the information as stated above.
7. I agree and affirm that BHFL may contact me and communicate with me over telephonic calls, WhatsApp or SMS on the mobile number mentioned herein, or through any other communication mode ("**Communication Modes**") to verify the details provided by me. Further, I confirm that I would like to know through the above mentioned Communication Modes various BHFL loan offer schemes or loan promotional schemes or any other promotional schemes relating to various products/services offered by BHFL/its group companies/business partners from time to time and hereby authorize BHFL, its group companies, employees, agents, associates, business partners to contact me from time to time for the same.
8. I hereby expressly consent and authorise BHFL, its group companies, affiliates, representatives, agents, business partners to send me any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/WhatsApp/bitly/bots /emails/post etc.
9. I undertake to keep BHFL updated of any change in the information provided by me.
10. I understand and acknowledge that BHFL shall have the absolute discretion, without assigning any reason, to reject my loan application and that BHFL shall not be responsible/liable in any manner whatsoever for such rejection.
11. I further understand and agree that pursuant to this application form, I will be required to submit documents to the satisfaction of BHFL and accept the loan terms and conditions for availing the loan granted to me by BHFL from time to time.
12. I hereby expressly consent and authorise BHFL, its group companies, affiliates, representatives, agents, business partners to initiate checks with CIBIL and/or other Credit Information Companies, PAN and employment verifications to evaluate and process my loan application.
13. I authorise Bajaj Housing Finance Limited and its affiliates to contact me, overriding my registration for DNC/NDNC, if any.