

Muthoot Mercantile Limited

(A Unit of Muthoot Ninan Group)

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TERMS AND CONDITIONS FOR AVAILING ONLINE GOLD LOAN FACILITY

1. For availing the online Gold Loan facility through us the customer has to register at the branch where they intend to avail the facility.
2. Transaction Password will be allotted to the customer at the time of registration and any online gold loan disbursements made will be confirmed to the customer to their mobile number provided to us.
3. All the transactions for availing the loan as well as for making repayments, the customer has to operate through the customer related module using their User ID and Password.
4. Any payment to the customer through this facility will be disbursed to the credit of their Bank Account provided by them at the time of registration for availing this facility.
5. The customer has to verify their Loan account frequently on our customer related module for viewing their Gold loan account details and if any discrepancies are found, they have to bring it to the notice of the branch manager immediately over phone and followed by a letter.
6. The customer can access the online facility module from anywhere at any time.
7. The customer has to keep the password provided to him very confidentially. In any case if the customer forgets his/her password, he/she can reset the password by using "retrieval of password" option.

8. The customer cannot be claimed this facility as a matter of right and the company may withdraw the facility at any time without any notice. The Company at its sole discretion, shall have the liberty for modification, amendment or withdrawal of this online facility without any intimation to the customers. The Company reserves the right to modify the services offered under this facility and to amend its terms and conditions.
9. There will be no obligations on the part of the company to support all the versions of the internet software and the operating system in case the software and the operating system is upgraded by the customer for any reasons.
10. The customer has to maintain secrecy with regard to the username and password provided to him and all transactions executed in the account will be construed by the company to have emanated by the customer and will be binding on him/her.
11. In case of any change relating to the Bank details of the customer, the same has to be intimated by the customer to the company and needs to be confirmed as changed in the company records.
12. Any change in the mobile number provided by the customer at the time of the registration, the changed number has to be intimated to the Company immediately.
13. On availing the Gold Loan by the customer, the Company will be sending the valid pawn tickets to the email ID of the customer as provided at the time of registration. All communications meant for customer shall be made by the company in the said email ID.
14. Any loss sustained by the customer due to divulging the password provided to him to any other person will be at his/her own risk and responsibility and the company will not be liable for the same in any manner.

15. All disputes arising out of the provision of this online facility, shall be settled as per the provisions of the Arbitration and Conciliation Act 1996 and any statutory amendments thereof subsequently.
16. Under no circumstances the Company be held liable if the online module is not available due to network failure, power breakdown, UPS breakdown, software/Hardware failure and any other reason beyond the reasonable control of the company.
17. The company will not be liable for any loss that may occur due to the hacking of the account by any person other than the user.