

# True Credits Private Limited



true credits

## Account Aggregator - Terms & Conditions

Document Number: TC-AATC

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## Document Details

Particulars	Details
<b>Title</b>	Account Aggregator - Terms & Conditions
<b>Version</b>	1.0
<b>Classification</b>	Public
<b>Description</b>	Account Aggregator - Terms & Conditions

These terms and conditions for ("T & C") is a legally binding agreement between you, the user (hereinafter referred to as "Customer" or "You" and shall include is pronoun forms such as "Your") and Balancehero India Private Limited (hereinafter referred to as "Balancehero" or "Company" or "We").

These terms and conditions are applicable on the service provided by an Account Aggregator ("AA") to a Financial Information User ("FIU") to retrieve or collect financial information pertaining to Customer ("Data") from Financial Information Provider ("FIP"), in accordance with Master Direction- Non-Banking Financial Company - Account Aggregator (Reserve Bank) Directions, 2016, amended time to time and other the applicable guidelines prescribed by Reserve Bank of India ("RBI"). The FIU is also taking support of technology service providers to provide various services including to act as a gateway between FIU and AA. Details of AA, FIU and said Technology service provider is annexed as **Annexure 1**.

The FIU shall use Data of Customer for the purpose of providing various loan products to Customer ("Purpose").

These terms and conditions document is an electronic record in terms of the Information Technology Act, 2000 and rules there under in force, and the provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000 from time to time. This electronic record is generated by a computer system and does not require any physical or digital signatures.

This document is published in accordance with the provisions of Rule 3 (1) of the Information Technology (Intermediaries Guidelines) Rules, 2011 that require publishing of the rules and regulations for access or usage of the internet resource i.e., the website as well as the True Balance mobile application platform and any other application or software run under the brand name "True Balance" (hereinafter referred to as the "True Balance").

By clicking, you acknowledge that you have read, understood and accepted these terms and other terms and conditions as applicable.

You hereby provide consent to Balancehero and FIU to provide facility to you to connect with services of FIU provided through AA and technology service provider of FIU to fetch your Data from FIP and transfer such Data to FIU for Purpose stated above.

You shall provide requisite consent to AA in order to enable AA to fetch your Data from FIP and transfer such Data to FIU for Purpose stated above.

No Data fetched by AA under present T & C is stored by Balancehero and the same is transferred on as is basis to FIU by AA.

You shall carefully read the details all requests, terms and conditions of consent taken by AA including following:

- a) You shall review the details of all requests that you receive from FIUs through AAs to transfer Data from FIPs to such FIU in order to verify the nature and quantum of Data requested, the purpose for which such Data is being collected and the duration for which it will be retained by the FIU;
- b) You shall only provide your consent after having duly verified the details of the request to transfer Data and any consent so provided shall be binding on you;
- c) You shall be entitled to revoke your consent for requests to transfer Data.

The laws of India shall govern these T & C. The Customer hereby agrees that any legal action or proceedings arising out of the T & C shall be brought in the courts or tribunals at Gurugram, Haryana in India and irrevocably submit themselves to the jurisdiction of such courts and tribunals. The Company may, however, in its absolute discretion, commence any legal action or proceedings arising out of the T & C in any other court, tribunal or other appropriate forum, and the Customer hereby consents to that jurisdiction.

Further, in case of concerns/grievances/complaints, the Customer may contact at details given on the website of the FIU/AA.

**Annexure 1**  
**Details of FIU and AA**

AA	FinSec AA Solutions Private Limited Registered office at: 10-2-289/71, Krishna Doyen # 501, Shantinagar, Hyderabad 500 028, India Website: <a href="https://www.onemoney.in">https://www.onemoney.in</a>
FIU	True Credits Private Limited Registered Office at: 5th Floor, Circle Work, HUDA City Center Metro Station, Sector 29, Gurugram- 122003, Haryana Website: <a href="http://www.truecredits.in">www.truecredits.in</a>
Technology Service Provider	Ignosi Systems Private Limited Registered Office at: Opulence Corporate House, 2nd Floor, Ambli Road, Ahmedabad- 380015, Gujarat Website: <a href="http://www.pirimidtech.com">www.pirimidtech.com</a>