

TERMS & CONDITIONS

1. By clicking the 'Generate OTP', 'Proceed', or 'Submit' buttons, or clicking the 'Proceed' or 'Submit' 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 the 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 up to 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 their official website www.bajajhousingfinance.in/, and that I agree to the Terms of Use, Privacy Terms, and the Disclaimer applicable on the usage of the Website.
6. I authorise 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, personalisation of products or services, credit rating, data enrichment, marketing, or service promotions, 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 consent to BHFL contacting me and communicating with me over telephonic calls, WhatsApp, RCS 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 consent to receiving information about/or BHFL Loan Offer schemes, or promotional loan schemes, or any other promotional schemes relating to the various products/services offered by BHFL/its group companies/business partners from time to time, even if my/our names appear in the Do Not Call or Do Not Disturb Register, through the above-mentioned Communication Modes, and hereby authorise 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/RCS/emails/post, etc.
9. I agree to keeping BHFL updated of any change in the information provided by me.
10. I understand and acknowledge that BHFL shall have the sole discretion to reject my loan application and that BHFL shall not be responsible/liable in any manner whatsoever for such rejections.
11. I further understand and agree that pursuant to this application form, I will be required to submit documents from time to time to the satisfaction of BHFL and accept the loan terms and conditions for availing of the loan granted to me by BHFL.
12. I hereby expressly consent and authorise BHFL, its group companies, affiliates, representatives, agents, and business partners to initiate checks with CIBIL and/or other Credit Information Companies and conduct PAN and employment verifications to evaluate and process my loan application.