

Terms and Conditions for Online Services

Welcome to **Perfect Finsec Pvt Ltd**, your esteemed financial partner for over 37 years, recognized and approved by the Reserve Bank of India (RBI) as a trusted Non-Banking Financial Company (NBFC). These comprehensive Terms and Conditions outline the terms of your usage of our online services, aimed at providing you with a seamless and secure financial experience.

1. Interpretation and Definitions:

- "Company," "We," "Us," or "Our" refers to Perfect Finsec Pvt Ltd, headquartered in Delhi.
- "Service" encompasses all online services provided by Perfect Finsec Pvt Ltd.
- "User," "You," or "Your" pertains to individuals accessing or using the Service.
- Other capitalized terms carry meanings assigned herein.

2. Acknowledgement:

By accessing or utilizing our Service, you acknowledge and affirm your agreement to abide by these Terms and Conditions. Your continued use of the Service constitutes acceptance of these terms.

3. Use of the Service:

a. Your access to and utilization of the Service are subject to compliance with these Terms and Conditions. Any violation may result in termination of access without prior notice.

b. You agree not to engage in any unlawful or prohibited activities while using the Service, including but not limited to fraud, hacking, or dissemination of malicious software.

4. Changes to These Terms and Conditions:

- We reserve the right, at Our sole discretion, to modify or replace these Terms at any time. If a revision is material, We will make reasonable efforts to provide at least 30 days' notice prior to any new terms taking effect. What constitutes a material change will be determined at Our sole discretion.
- By continuing to access or use Our Service after those revisions become effective, you agree to be bound by the revised terms. If You do not agree to the new terms, in whole or in part, please stop using the website and the Service.

5. Grievances:

a. Perfect Finsec Pvt Ltd is committed to addressing any grievances or complaints in a fair and timely manner. If you have any concerns or complaints regarding our Service, please contact our Grievance Officer at finsecperfect@gmail.com or admin@perfectfinmart.com

b. We will acknowledge receipt of your grievance promptly and endeavor to resolve it within a reasonable timeframe. You will be kept informed of the progress and resolution of your grievance.

6. Limitation of Liability:

a. Perfect Finsec Pvt Ltd shall not be held liable for any direct, indirect, incidental, consequential, or punitive damages arising from your use of the Service.

b. In the event of service interruptions or technical issues, Perfect Finsec Pvt Ltd shall make reasonable efforts to rectify the situation but cannot guarantee uninterrupted access to the Service.

7. Usage and Processing of Personal Information:

- By utilizing the SERVICES, the USER consents to the COMPANY and/or its agents/associates/contractors holding and processing their personal information. This includes but is not limited to activities such as statistical analysis, creditworthiness assessment, credit scoring, product pricing, and other business decisions.
- The USER further agrees that the COMPANY may, in strict confidence, disclose their personal information to other institutions for various purposes, including but not limited to:
 - Participation in telecommunication or electronic clearing networks, as required by legal directives, or for fraud prevention purposes.
 - Obtaining credit reports from government-mandated credit bureaus.
 - Obtaining consumer reports, account statements, or usage reports from financial institutions or third-party entities.
- This information will be used responsibly and in accordance with applicable laws and regulations to ensure the integrity and security of our SERVICES.

8. Termination:

a. Perfect Finsec Pvt Ltd reserves the right to terminate or suspend your access to the Service at any time, without prior notice, for any reason including but not limited to violation of these Terms and Conditions.

b. Upon termination, you are required to cease all use of the Service, and any outstanding obligations shall remain valid.

9. Governing Law and Dispute Resolution:

a. These Terms and Conditions shall be governed by and construed in accordance with the laws of India, excluding its conflicts of law provisions.

b. Any disputes arising from or related to these Terms and Conditions or the use of the Service shall be resolved through arbitration, with arbitration proceedings held in Delhi.

10. Refund Policy:

If there is an incorrect amount credited to our account, please send a refund request to the email address provided . The company will refund the excess amount within 21 days after verifying it, or adjust the amount against any overdue/advance of the customer at the company's discretion.

11.Contact Us:

For any inquiries or concerns regarding these Terms and Conditions, our Service, or to lodge a grievance, please contact us at finsecperfect@gmail.com or admin@perfectfinmart.com, or call us at +91 9899106930, 011 47722222.