



General Terms & Conditions for payment of monthly instalments and loan overdue through 'Click to Pay' payment option

Eligibility & Process:

1. 'Click to Pay' payment option and service for online payment of loan overdue (EMI and / or Charges) is available for select DHFL customers only. One-time registration on MY DHFL customer portal (<https://my.dhfl.com/wps/portal>) is required to make payment through 'Click to Pay' digital payment option.
2. To register on MY DHFL Customer Portal, contact DHFL Customer Service on 1800 3000 1919 or email response@dhfl.com.
3. The customer is required to login into MY DHFL Customer Portal using their MY DHFL login id and password.
4. By accepting these Terms and Conditions, the Customer agrees that his/ her MY DHFL customer portal login ID and Password are very important pieces of information and it shall be the Customer's own responsibility to keep them secure and confidential and he/ she agrees to all Terms and Conditions noted herein.
5. In furtherance hereof, the Customer agrees to,
 - a. Change the password for MY DHFL customer portal, whenever required for security reasons.
 - b. Keep his/ her MY DHFL customer portal ID & Password strictly confidential and shall not disclose the same to anyone.
 - c. Be responsible for any transaction/s made under such Customer ID and Password.
6. On registering, the Customer can choose 'Click to Pay', payment option and proceed with making repayment for selected eligible loan account/s with overdue amount/s (EMI/ PEMI/ Penal Interest/ Charges plus GST as applicable).
7. Customers are advised to regularly review their loan account statements in MY DHFL portal.
8. Customers are advised to verify overdue amount/s with their loan account statements in MY DHFL customer portal prior making payment through 'Click to Pay'.
9. Customers are advised to store transaction receipt/s for records.
10. 'Click to Pay' payment option is available for payment through Debit Card and / or Online Banking.
11. The amount paid will reflect in the account/s within 3 (three) working days.

Payment through Debit Card / Bank Account:

12. The Customer may make repayment by using a debit card or online banking account.
13. The Customer warrants, agrees and confirms that when he/ she initiates a payment transaction and/or issues an online payment instruction and provides his/ her debit card / bank account details:
 - a. The Customer is fully and lawfully entitled to use such debit card and bank account for such transactions;
 - b. The Customer is authorizing debit of the nominated debit card/ bank account for the payment of overdue amount/s selected by such Customer along with the applicable Fees.
 - c. The Customer agrees that the debit card / bank details provided by him/ her for use of the aforesaid Service(s) must be correct and accurate and that the Customer shall not use a debit card/ bank account, that is not lawfully owned/ authorised by/to him/ her.
 - d. The Customer further agrees and undertakes to provide correct and valid debit card / bank account details.
14. The Customer agrees, understands and confirms that his/ her personal data including without limitation details relating to debit card transmitted over the Internet may be susceptible to misuse, hacking, theft and/ or fraud and that the DHFL has no control over such matters.



No Liability Statement:

- 15. DHFL and its affiliates and associates assume no liability whatsoever for any monetary loss or other damage, at any time, for any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus & malware, communications line failure, theft or destruction or unauthorized access to, alteration of, or use of information contained on 'Click to Pay'.

Incorrect information entered by Customer:

- 16. DHFL will NOT be responsible for any incorrect information entered by Customer including, but not limited to, the following;
 - a. Incorrect entry of BR-Loan Code and / or Application Number.
 - b. Incorrect entry of Mobile Number and / or OTP.
 - c. Incorrect entry of amount or incorrect selection of amount.
 - d. Payment made to incorrect loan account due to incorrect entry of account number data.

- 17. DHFL will NOT be responsible for any incorrect information entered by Customer including, but not limited to, the following;
 - a. Blocking of Debit Card or Bank Account due to incorrect pin or password.
 - b. Typing incorrect personal details like Name, Debit Card / Bank Account Number.
 - c. Lack of authorization for any transaction/s.
 - d. Exceeding the pre-set limit mutually agreed by and between the Customer and relevant bank of the Customer.
 - e. Any payment issues arising out of the transaction.
 - f. Decline of transaction for any other reason(s)

Payment Refund Policy for Online Payments:

- 18. In case 'Click to Pay', is experiencing any server related issues like 'slow down' or 'failure' or 'session timeout', the Customer shall, before initiating the second payment, check whether his/her Bank Account has been debited or not and accordingly resort to one of the following options:
 - a. In case the Bank Account appears to be debited, do not make the payment twice and contact DHFL via e-mail on response@dhfl.com to confirm payment.
 - b. In case the Bank Account is not debited, the Customer may initiate a fresh transaction to make payment.
- 19. However, the Customer agrees that under no circumstances DHFL shall be held responsible for fraudulent/duplicate transactions and hence no claims should be raised to DHFL.
- 20. In the event of a double payment made by the Customer, the Customer shall immediately approach their Bank.
 - a. Customer may be required to provide details and supporting transaction receipt/s to verify as deem fit.
- 21. In the event there is any claim for/ of charge back by the Customer for any reason whatsoever, such Customer shall immediately approach their bank.
 - a. The term 'chargeback' shall mean, approved and settled debit card or online banking payment amount that is to be returned to the used debit or bank account for any dispute/s.

Cancellation Policy:

- 22. Once the Customer is registered and makes payment using/ through 'Click to Pay' payment option, he/she will not be able to cancel the transaction in any circumstances and no amount will be reversed / refunded to the Customer.

Grievance Redressal:

Query / Grievance	Customer Action – Level 1	Escalation
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Application Number and / or BR-Loan Code	Email response@dhfl.com or Contact Your DHFL Branch	Email nodalofficer@dhfl.com
Transaction related	Email response@dhfl.com	Email nodalofficer@dhfl.com
