

CANCELLATION AND REFUND POLICY

1. 121 Finance strongly recommends that all members – Lenders and Borrowers – read, understand and familiarize themselves with our cancellation & refund policy prior to using any services of 121 Finance Pvt Ltd. No overseas payment can be made through wire transfer or any other means to our bank account.
2. In the event of cancellation of services due to any avoidable/unavoidable reasons we must be notified of the same in writing at info@121finance.com / refund@121finance.com. Cancellation request should be placed within 24 hours of agreement. Cancellation charges will be effective from the date we receive advice in writing, and cancellation charges would be as mentioned in the Loan Agreement.
3. Any refunds, if applicable within the purview of our refund policy, will be processed over a period of 2-4 weeks due to Indian banking procedures. The refund policy is subject to change by 121 Finance Pvt Ltd. The changes will apply after due legal diligence. Suitable announcements will be made on the website and legally compliant notice period will be given before any changes come into force. If lenders or borrowers do not wish to accept the revised policy, lenders or borrowers should not continue to use the services and inform us about the same on info@121finance.com / refund@121finance.com. If lenders or borrowers continue to use the services after the date on which the change comes into effect, lenders or borrowers use of the services indicates your agreement to be bound by the new refund policy.
4. Please note that there may be certain instructions to remit payments or seek rendition of services that 121 Finance is unable to accept; shall be cancelled. We reserve the right, at our sole discretion, to refuse or cancel any order for any reason. We may also require additional verifications or information before accepting any instruction or registering you on as a lender or a borrower. The borrower(s) and lender(s) are required to note that negative third-party verification report(s) are crucial factors considered during the funding process. The funding may get rejected at any stage due to lack of information or verifiable information.
5. Company assumes no responsibility and shall incur no liability if it is unable to affect any Payment Instruction(s) on the Payment Date owing to any one or more of the following circumstances:
 - If the Payment Instruction(s) issued by you is/are incomplete, inaccurate, and invalid and delayed.
 - If the Payment Account has insufficient funds/limits to cover for the amount as mentioned in the Payment Instruction(s)
 - If the funds available in the Payment Account are under any encumbrance or charge.
 - If your Bank or the NCC refuses or delays honoring the Payment Instruction(s)

- Circumstances beyond the control of Company (including, but not limited to, fire, flood, natural disasters, bank strikes, power failure, systems failure like computer or telephone lines breakdown due to an unforeseeable cause or interference from an outside force)
- In case the payment is not affected for any reason, you will be intimated about the failed payment through proper communication channel, such as E-mail / SMS.

6. I have a complaint/concern

In accordance with the relevant provisions of the Information Technology Act, 2000 and Rules made there under, the name and contact details of the Grievance Officer who can be contacted with respect to any complaints or concerns including those pertaining to breach of 121 Finance Pvt. Ltd. Terms of Use, Privacy Policy and other policies or questions are published as under:

- **Grievance Redressal Office:** Vivek Agarwal
- **Email Address:** complaints@121finance.com

The Grievance Officer can be contacted between 10:30 a.m. to 6:00 p.m. from Monday to Saturday except on public holidays.