**Terms and Conditions**

**CIBIL Terms and Conditions Highlights**

Just like any other organisation, CIBIL (Credit Information Bureau India Limited), has certain terms and conditions that govern the use of their services. These terms lay down the guidelines that CIBIL promises to follow and the guidelines that govern the relationship that they share with their customers. The terms and conditions are divided into 9 sections, each of which deals with a specific part of the services they render.

**Terms and conditions** The following are some of the terms and conditions, laid down by CIBIL, in their simplest form.

* The products provided by CIBIL, the credit reports and other services, are limited to India.
* The information provided in the reports is based on the latest information received by [CIBIL](https://www.bankbazaar.com/cibil/cibil-credit-score.html) from its member organisations. If there are discrepancies, then it could be because the members have not sent the updated information to CIBIL.
* CIBIL does not need permission from an individual to gather information about them from its members.
* It also does not hold itself responsible for the accuracy of the information provided to it by its members.
* CIBIL can reject applications and ask for a fresh application to be submitted in case there are 3 discrepancies in the request forms or the payments. These discrepancies could be
* Payee information not matching
* Payments made via demand drafts that are NOT payable in Mumbai or are invalid (expired).
* Address proof and ID proof is not valid or has expired.
* The authorisation letter or the ID proof of the authorised signatory, in case of a commercial credit information report, is invalid or expired.
* CIBIL will do its best to provide accurate reports but beyond that it will not be held accountable for any damage done by these reports.

**Request forms for products and services and proof of identity and address**

* Credit information reports or any other services provided by CIBIL will be provided only as long as the requests are made using the forms provided by the company.
* Customers agree to fulfil KYC (Know Your Customer) requirements as and when required by CIBIL.
* The information provided on the forms must be the same as those provided to various banks.
* Proof of address and identity should be provided when submitting forms with requests for services.
* If you have made a request then you must ensure that all supporting documents reach CIBIL within 7 days of filing the request and any payment information should reach within 30 days.
* If details provided by you are incorrect and lead to the report of another person being generated, then it will be sent to that person instead of you and you will bear the cost of it.

**Charges**

* All the charges related to credit reports and any other services provided by CIBIL will be decided by CIBIL.
* The charges levied may include things like [Taxes](https://www.bankbazaar.com/tax.html), delivery charges and even payment gateway charges.
* Paying via a payment gateway means that you agree to the terms and conditions of the payment gateway, which may not be owned by CIBIL.
* In case you pay for a report and CIBIL does not have enough information to generate such a report and generates a "No-hit" report, then all the charges paid by you will be refunded by CIBIL.
* If all the charges are not paid by you, and all the required documents are not submitted, then CIBIL is not obligated to process your request.

**Payment modes**

The terms and conditions related to payment methods may have parts that are specific to the method of payment you choose but the general ones are.

* You understand that the charges you pay are a sum of charges meant for the credit report along with charges for payment gateways, delivery of report and any taxes.
* If your payment is being made by a DD then:
* The information mentioned on it should be accurate and free of any mistakes.
* The amount that is paid via the DD should be the full amount for the service you wish to commission.
* If there is a problem with the DD then your request will not be processed till a fresh DD is received by CIBIL.
* If you plan on paying via credit or debit cards:
* You undertake that the card being used by you is yours and you have permission to use it.
* If there is a problem that occurs during the payment process and the payment is not received by CIBIL, they will not process your request.
* If the payment made by you is in excess of the amount required then you must inform CIBIL so that they can refund any excess charges.
* CIBIL is not responsible for any fraud committed using your stolen or lost [credit cards](https://www.bankbazaar.com/credit-card.html).
* If your payment is made via net banking
* You promise to use only your own net banking account to make any payments to CIBIL for its services.
* Your application will be processed only after CIBIL has received the payment from your end.
* If you have made the payment twice by accident then please let CIBIL know so that any extra charges can be refunded at the earliest possible.
* CIBIL will not be held responsible for any fraudulent use of your account.
* CIBIL will also not be responsible if the payment gateway is infected by viruses or other malicious software which may lead to a delay in processing requests.

**Raising a dispute over any information**

* In case of a dispute regarding the information provided, you can inform CIBIL of the concern and they will take it up with the appropriate credit providers.
* CIBIL has the right to suspend any of its services at any time. This will include any terminating any concerns raised by you.

**Refunds and charge back**

* When it comes to refunds, CIBIL will have complete control over deciding what amount is refunded.
* Refunds can be initiated in case
* The transaction was conducted through credit/debit cards or net banking or there was a fraudulent transaction that has been confirmed by the police.
* If there is a problem while processing online payments and you get charged twice for the same transaction.
* If you paid via a DD and there is no information found about your credit history.
* If CIBIL fails to process your request because it did not receive the supporting documents within 30 days of you raising the request.

**Delivery of credit information reports and other products and services**

* Reports that you asked for are sent through Indian postal services or any other courier service that is deemed fit. If you want, you can request for a tracking number for the report.
* The credit reports are sent only to the address according to CIBIL records however if you wish you can have it sent to another address provided you complete the KYC for the address and it matches the address proof you send.
* If you are not available at your address to receive the credit report, the delivery service will attempt to deliver again however after a second failed attempt, the report will be sent back to CIBIL and you will have to apply for it all over again.
* Once CIBIL has received the completed form, address and ID proof and the payment, it may take up to 10 working days for the reports to be generated and dispatched.

**Disclaimer of warranties and limitation of liability**

* While CIBIL tries its best to provide services of the highest standards, it won't take responsibilities of assuring that services will be always accurate and free of errors or viruses, etc.
* CIBIL will also not take the responsibility for any damages caused by Your inability to use its services.
* Costs you may incur if you choose to use an alternate service.
* Unauthorised tampering with the data.
* Any loss or damage caused by the lack of performance of the website.
* They will also not be held responsible for any break in service that results from circumstances beyond their control.
* CIBIL will also not take responsibility if you incur damages or loss as a result of sharing information contained in the credit report over the phone or via email.

**Miscellaneous**

* If any part of their terms and agreements are found to be in violation of any law then CIBIL maintains the right to amend them in a way that makes them legal.
* The terms and conditions can change without prior notice however, users will be informed of changes through the website.
* If you violate any of the terms and conditions set forth by CIBIL then they cannot be held responsible for any damage caused.
* CIBIL can use any of the information you provide in any manner they deem fit as long as it is not illegal.
* They can also get in touch with you through your mobile number in case there is a need to do so for service provided by them.
* The company cannot be held liable if it fails to provide services as a result of circumstances beyond its control