

Caution Notice

It has been brought to our notice that certain unscrupulous individuals/entities are using the name of Centrum Microcredit Limited (“**Company**”) without the authorization of the Company with an ulterior motive to earn wrongful gain and/or cheat the general public by fraudulently offering various lending products in the tradename of the Company through the *modus operandi* of an impersonating app/ website that has been created by the said fraudsters.

The app is named as “**IQue Credit**”, which is available on the Playstore, which claims to provide instant loans and personal loans. The website address is “**<http://www.iqueoffice.com>**” which displays the incorrect Certificate of Registration (CoR) of the Company. The general public is advised not to download this app or click this link since the app / website is unauthorisedly using the name of the Company and an incorrect CoR is also displayed on the website/ application in view to conduct fraudulent activities and/or harm the reputation and goodwill of the Centrum group. The Company has already surrendered the original CoR to the Reserve Bank of India (RBI) for cancellation purpose and the Company is no longer carrying on any lending business.

We wish to caution the general public that this app / website neither belong to, nor is in anyway associated with the any of the entities of Centrum group, ‘Centrum’ brand or ‘Unity’ brand. We bear no responsibility for any amounts being deposited / withdrawn or any loans offered and accepts no liability whatsoever, direct or indirect, for noncompliance with the laws of Republic of India or any country other than the Republic of India. Please note that any person who deals with such unscrupulous individuals/ entities shall be doing so at their own risk and the Company / Centrum group will not be liable or responsible for any kind of loss incurred or damage suffered or any consequences arising there from.

Please note that despite the Caution Notice should any person access or use any fraudulent websites or mobile applications, neither Unity Small Finance Bank and Centrum affiliates, nor their or their affiliates' directors, officers, employees, or agents shall be liable for any loss, damage or expense arising out of any such access or use, without limitation, any loss of profit, indirect, incidental or consequential loss. Further, any action you take shall be entirely at your own risk and costs.

We strongly recommend the general public not to fall prey to such fake apps/ fraudulent activities. Should you come across any such fraudulent incident or have any information pertaining to the same we request you to immediately share the same with us and the Reserve Bank of India (RBI). The RBI has also set up a Consumer Education and Protection Cell ([CEP Cell](#)) in all its Regional Offices. Kindly assist us in taking appropriate action to curb such fraudulent / malafide activities.

You may reach us at care@unitybank.co.in