**TERMS AND CONDITION**

**GENERAL T&C:**

**Dear Users,**

Fund booking is a financial services provider application and we generate that leads on paid basis. We are not any bank and NBFC or any other kind of Financial institutions. Also we can’t provide a loan. We only generate the leads and can refer to other banking sector that they can teach at your far better guidelines.

**CREDIT SCORES:**

Fund Booking is not authorize to check your credit history. So don’t worry, Fund booking will not check any credit history. But it will lead to any financial institution. Then they can check your credit history before or while loan process. In that case, fund Booking is not responsible.

**3 EMI FREE:**

“3 EMI FREE” is just a sales attraction line. Fund Booking is not responsible if any user will not get any monetarium period due to lockdown from the Bank/ NBFC or any other financial institutions. We are just a lead generator. So, Fund Booking is not responsible.

**LOW CIBIC SCORE:**

“Low Cibic Score” is also a sales attraction line, which is used to attract the users. For getting any loan, applicant should be a good credit/cibic history. Any Applicant/User can’t claim for any types of our services, if they will not be getting satisfied.

**APPLICATION FEE:**

Application fees or any other kind of other fees which is taken by Fund Booking is not returnable amount or application fee. If any Applicant/user did not get refund back then Fund Booking app is not responsible. We Fund Booking is just a kind of application leads generator in the market. And we are not responsible for any kind of due or refund. If any user/applicant is not getting loan states/ required loan/call/replies as per requirement, then Fund Booking is not responsible.

**DATA POLICY:**

Fund booking will not sell Applicant/User’s database to any third party in the market. Your database is 100% secured and safe with us. But Fund Booking can use your contact details with loan providers/banks/NBFC/Financial Institutions only for your services. For any query please,

**Mail us at:** mfo@fundbooking.com

**EXTRA PRIVACY POLICY**

**1.ALL LOAN PRODUCTS:**

Telepe.in having online way for apply all listed loan products online in easy way. Users have all option at one app.

Telepe will generate user data base only and sell to their financial service providers who is interested to buy the genuine leads. Telepe.in is not an any Bank/Nbfc/financial institution and will not provide any loan direct to users.

**2.WHY TAKE PAYMENTS:**

Telepe take some application charges from the users while they apply them Telepe can judge that you are a needy and genuine user.

**3.THIS PAYMENT IS REFUNDABLE**:

No, the application fees are not refundable in any circumstance/way.

**4.WHAT IS THE MEANING OF “INSTANT”:**

“Instant” meaning at this platform that user can apply any loan instant basis online by our Telepe app only. Here is does not mean that Telepe transfer the loan amount instantly in the account.

**5.STUDENT LOAN PROCESS:**

Students can apply this loan application on the behalf of him/her parents basis only. If students have family income as per bank requirements then they can apply and can get a call from service provider if any finance services provider may interest in your application. Telepe is not responsible for any kind of loan rejection / refund / calls / mails and other services. Telepe is only a lead generating platform.

**6.BUSINESS LEADS:**

If any financial company or service provider or any banker purchase any package from the Telepe for leads.

Process then you have to know about some rules/terms:

i. Telepe client take any lead success guarantee. This is depends on your convenience Skills/Products/Services…etc.

ii. Any leads can sell here (Telepe) by many times.

iii. Any refund process will not be accepted once package sell by Telepe.

iv. Lead exchange only by Telepe after lead verification if needed.

**7.ELIGIBILITY CRITERIA:**

I. Resident Indian citizen only.

II. Salaried person ages 23+ years-58 years.

III. Business person ages 23+ years-62 years.

IV. Good cibil score 700+.

V. No defaults / write off required.

VI. Maintain proper documents (all).

VII. PAN + Aadhar mandatory

**8.BAD/LOW CIBIL/CREDIT SCORE:**

Telepe will not check any cibil score or credit history by online or any other way. But after user leads sell bank or any other 3rd party can check cibil / credit history so in that case Telepe is not responsible.

We are an online application generator for all type of credit history users and they can apply the loan. Including bad cibil / credit history users.

**SUGGESTION FOR LOW/BAD CIBIL:**

Please mention your credit / cibil history. If you have (or any other user) bad history of cibil / credit, then please do not apply for any loan.

Telepe using line “bad / low cibil score” only to capture the market and for sales generation only. Telepe will not take only loan related responsibility for those users.

**9.PRIVATE LOAN/DAILY BASIS LOAN:**

Telepe will refer to those customers / users who are interested for pay day/ daily basis/ private loan. If any users will RCV calls / MSG or any fund, then Telepe is not responsible.