

## Terms and Conditions

These Terms and Conditions ("Terms") govern the use of the online payment portal ("Portal") operated by **Moneytor**, a brand of **Aggra Technology Private Limited**, a company incorporated under the Companies Act, 2013, with its registered office at Bootstart Cowork, Colaba, Mumbai-400005, hereinafter referred to as "we", "us", or "our".

This Portal is intended solely for borrowers ("you", "user") to repay outstanding dues under unsecured loan agreements facilitated by lenders and managed, serviced, or recovered via Moneytor. By using this Portal, you agree to be bound by these Terms.

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### 1. Eligibility

To access and use this Portal, you must:

- Be at least 18 years old;
  - Be an Indian resident;
  - Have an active loan account under collection or repayment facilitated by Moneytor and/or its lending partners;
  - Use the Portal voluntarily or as part of an agreed-upon recovery or settlement process.
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### 2. Purpose of the Portal

This Portal is strictly for:

- Making payments toward unsecured loan obligations (principal, interest, penalties, and other dues);
- Settling amounts as communicated by Moneytor or your lender;
- Fulfilling recovery notices or negotiated settlements (where applicable).

It is **not** to be used for applying for loans or receiving disbursements.

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### 3. Payment Methods

Moneytor accepts digital payments through:

- Unified Payments Interface (UPI)
- Credit Cards
- Debit Cards
- Net Banking
- Wallets and other RBI-authorised instruments

All transactions are processed through secure RBI-compliant third-party payment gateway providers. Moneytor does **not store** your card details, UPI PINs, or any sensitive personal payment data.

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#### 4. Payment Confirmation

- A confirmation receipt will be sent to your registered mobile number and/or email upon successful payment.
- If you do not receive confirmation within **24 hours**, you must contact our support team.

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#### 5. Refund and Cancellation Policy

- Payments made through the Portal are **non-refundable**, except in the event of:
  - Duplicate payments;
  - Payment of excess amount in error;
- Any refunds will be processed back to the original payment method within **7–10 working days**, subject to verification.

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#### 6. Failed Transactions

- If a payment fails but your account is debited, the payment gateway shall automatically refund the amount to your source account within **5–7 business days**.
- Moneytor shall not be liable for delays caused by your bank or the payment gateway.

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#### 7. Compliance with Indian Law

This Portal operates in accordance with:

- The **Information Technology Act, 2000**;
- **RBI's Digital Payment Security Controls**;
- Applicable **Consumer Protection** and **NBFC Lending** norms;
- The **Fair Practices Code** followed by lending institutions.

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#### 8. User Obligations

By using this Portal, you agree to:

- Provide accurate borrower and payment information;
  - Not use the Portal for illegal, fraudulent, or third-party transactions;
  - Cooperate with any verification procedures if required;
  - Notify us immediately in case of unauthorized access or errors.
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## 9. Privacy and Data Protection

- Moneytor values your privacy and processes personal information in line with applicable Indian data protection laws.
  - Your payment and identity information is secured via encryption and used solely for loan servicing and compliance purposes.
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## 10. Limitation of Liability

Moneytor shall not be held liable for:

- Any indirect or consequential loss from the use of the Portal;
  - Errors due to incorrect borrower details;
  - Delays or failures caused by banks, payment gateways, or telecom providers.
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## 11. Modification of Terms

We reserve the right to amend these Terms at any time. Changes will be posted on the Portal and will take effect immediately. Continued use of the Portal implies acceptance of the revised Terms.

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## 12. Governing Law and Jurisdiction

These Terms shall be governed by the laws of **India**. Any dispute arising under these Terms shall be subject to the exclusive jurisdiction of the courts of **Mumbai, Maharashtra**.

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## 13. Grievance Redressal

For complaints, refund requests, or support, please contact:

**Grievance Redressal Officer**

**Moneytor (Aggra Technology Pvt. Ltd.)**

Email: [help@moneytor.in](mailto:help@moneytor.in)

Phone: 9987676717, 8655831539

Working Hours: Monday–Friday, 10:00 AM to 6:00 PM