

Terms and Conditions: Services on WhatsApp

1. Definitions

- "Services" shall mean the notifications provided by GIC Housing Finance Limited ("GICHFL") to the Users about their loan-related aspects and transactions through WhatsApp (by Meta) application. This shall also include any marketing communication.
- "User": shall mean the individual subscribing to and/or using the Services.
- "Non-related communication": shall mean to include any communication that does not pertain to the User's loan account, enquiries, or services offered by GICHFL.
- "Third-party service providers": shall mean any external entities that GICHFL may collaborate with to enhance or provide the Services.
- "WhatsApp": shall mean the messaging service provided by WhatsApp, part of Meta Platforms, Inc.

2. Subscription to WhatsApp Services

- By subscribing to GICHFL's WhatsApp services, the User agrees to receive notifications about loan-related communications and transactions via WhatsApp.

3. Scope of Services

- Users may receive notifications related to loan account details, new loan enquiry, OTP services and offers features via WhatsApp.
- The addition or removal of features pertaining to the Services shall be at GICHFL's discretion.

4. Data Sharing Consent

- WhatsApp may collect device information such as location, network, contacts, call logs, installed apps, and storage data. This information, along with transactional and promotional SMS, may be used for service optimization, statistical analysis, and collaboration with third-party service providers.
- User consents to the use of chat data for data analysis, Management Information System (MIS) purposes, reporting, auditing, and regulatory compliance as needed. This data may be processed internally or shared with authorized third parties for business insights and service enhancements.
- The User also agrees that GICHFL may use the chat service data for fraud detection, risk management, compliance with legal and regulatory requirements, and improving customer experiences.

5. Control Over WhatsApp Terms and Conditions

- GICHFL has no control over WhatsApp's Terms and Conditions, and WhatsApp is a third-party platform owned by Meta Platforms, Inc. GICHFL shall not be held liable for any implications arising from the use of WhatsApp, including changes or updates to its Terms and Conditions.

6. Non-Use for Grievances or Fraud Reporting

The WhatsApp service cannot be used for reporting grievances or fraud. GICHFL is not liable for handling such reports received through this platform. For any grievance or other concerns, the User may report it to the appropriate authority as mentioned in paragraph no. 8 below.

7. Responsibility for Query Resolution

- User interactions via WhatsApp are subject to system algorithms, and GICHFL does not guarantee satisfactory query resolution through this channel. Users are responsible for ensuring proper communication and may use alternative methods if needed.

8. Grievance Redressal

- For complaints or issues, users can contact GICHFL by emailing customercare@gichf.com or visiting <https://gichfindia.com/>

9. Security of WhatsApp Account

- Users are responsible for maintaining the security of their WhatsApp account linked to their registered mobile number with GICHFL. GICHFL will not be liable for any unauthorized access to the User's WhatsApp account.

10. Consent for Data Processing and Usage

- The User expressly consents to the collection, processing, and retention of their personal data shared during WhatsApp interactions. Such data may be used for:

- Internal assessments, audits, and legal purposes.
- Developing personalized marketing campaigns and improving customer service offerings.
- Meeting regulatory or statutory obligations as per applicable laws.

11. Amendments:

These Terms and Conditions are subject to change without any notice to the User.