

TERMS AND CONDITIONS

At GIC Housing Finance Limited, we are strongly committed to protect the personal including but not restricted to sensitive personal and financial information that customer submits to us and we would endeavor to protect it from unauthorized use.

1. Introduction

The Terms and Conditions written here shall manage your use of this <https://gichfindia.com/>. These will be applied fully and affect to your use of this Website. By using this, you agree to accept all terms and conditions written here. You must not use, if you disagree with any of these Terms and Conditions. Use of this website shall entirely be at your cost & consequences.

2. Intellectual property rights

Other than the content you own, under these Terms, GIC Housing Finance Ltd and/or its licensors own all the intellectual property rights and materials contained.

You are granted limited license only for purposes of viewing the material contained on this <https://gichfindia.com/> to perform the actions facilitated by GIC Housing Finance Ltd.

3. Restrictions

You are specifically restricted from all of the following including but not limited to:

- Publishing any material in any other media;
- Selling, sublicensing and/or otherwise commercializing any material;
- Publicly performing and/or showing any material;
- Using this Website in any way that is or may be damaging to Website s;
- In any way that impacts user access to this Website s;
- Using this Website contrary to applicable laws and regulations, or in any way may cause harm to the Website s, or to any person or business entity;
- Engaging in any data mining, data harvesting, data extracting or any other similar activity in relation to this Website s;
- Using this Website s to engage in any advertising or marketing.

GIC Housing Finance Ltd may restrict access by you to any area of this Website at any time, in absolute discretion. Any user ID and password you may have for this Website s are confidential and you must maintain confidentiality as well.

4. Your content

In these Terms and Conditions, "Your Content" shall mean any audio, video text, images or other material you choose to display on this Website.

Your Content must be your own and must not be invading any third-party's rights. GIC Housing Finance Ltd reserves the right to remove any of Your Content from this Website at any time without notice, at its sole discretion.

5. No warranties

This Website s is provided "as is," with all faults, and GIC Housing Finance Ltd express no representations or warranties, of any kind related to this Website or the materials contained. Also, nothing contained on this Website s shall be interpreted as advising you to do or to forbear from doing anything

6. Limitation of liability

In no event, shall GIC Housing Finance Ltd, nor any of its officers, directors and employees, shall be held liable (directly or indirectly) for anything arising out of or in any way connected with your use of this Website s whether such liability is under contract or not. GIC Housing Finance Ltd, including its officers, directors and employees shall not be held liable for any indirect, consequential or special liability arising out of or in any way related to your use of this Website s.

7. Indemnification

You hereby indemnify to the fullest extent GIC Housing Finance Ltd from and against any and/or all liabilities, costs, demands, causes of action, damages and expenses arising in any way related to your breach of any of the provisions of these Terms.

8. Severability

If any provision of these Terms is found to be invalid under any applicable law, such provisions shall be deleted without affecting the remaining provisions herein.

9. Variation of terms

GIC Housing Finance Ltd is permitted to revise these Terms at any time as it sees fit, and by using this Website and you are expected to review these Terms on a regular basis. Such revisions shall be binding on you.

10. Assignment

GIC Housing Finance Ltd is allowed to assign, transfer and subcontract its rights and/or obligations under these Terms without any notification. However, you are not allowed to assign, transfer, or subcontract any of your rights and/or obligations under these Terms.

11. Entire agreement

These Terms constitute the entire agreement between GIC Housing Finance Ltd and you in relation to your use of this Website s, and supersede all prior agreements and understandings.

12. Governing law & jurisdiction

These Terms will be governed by and interpreted in accordance with the laws of India, and you submit to the exclusive jurisdiction of the state and federal courts located in Mumbai for the resolution of any disputes.

PRIVACY POLICY

This Privacy Policy governs the manner in which GIC Housing Finance Limited collects, uses, maintains and discloses information collected from users (each, a "User") of the GIC Housing Finance Limited website ("Site") s. This privacy policy applies to the Site and all products and services offered by GIC Housing Finance Limited.

1. Personal identification information

We may collect personal identification information from Users in a variety of ways, including, but not limited to, when Users visit our site, fill out a form, and in connection with other activities, services, features or resources we make available on our Site. Users may be asked for, as appropriate, name, email address, phone number. We will collect personal identification information from Users only if they voluntarily submit such information to us. Users can always refuse to supply personal identification information, except that it may prevent them from engaging in certain Site related activities.

2. Non-personal identification information

We may collect non-personal identification information about Users whenever they interact with our Site. Non-personal identification information may include the browser name, the type of computer, geo-coordinates and technical information about Users means of connection to our Site, such as the operating system and the Internet service providers utilized and other similar information.

3. Web browser cookies

Our website and application may use "cookies" to enhance User experience. User's web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. User may choose to set their web browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Site may not function properly.

4. Why we use collect information

GIC Housing Finance Limited may collect and use Users personal information for the following purposes:

- To improve customer service, information you provide helps us respond to your servicerequests and support your needs more efficiently.
- To process requests, we may use the contact details (e-mail address and phone no.) to respond to their inquiries, questions, and/or other requests.
- Any other purpose as required by GIC Housing Finance Ltd.

5. How we protect your information

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site. Sensitive and private data exchange between the Site and its Users

happens over a SSL secured communication channel and is encrypted.

6. Sharing your personal information

We do not sell, trade, or rent Users personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates and advertisers for the purposes outlined above.

7. Changes to this privacy policy

GIC Housing Finance Limited has the sole discretion to update this privacy policy at any time. When we do, we will post a notification on the main page of our Site. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

8. Your acceptance of these terms

By using this Website, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Website. Your continued use of the Websites following the posting of changes to this policy will be deemed your acceptance of those changes.

Contact us

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact us at:

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