

Terms and Conditions – InstantRupiya

These Terms and Conditions govern the use of the InstantRupiya website, mobile application, and related services. By accessing or using the platform, you agree to be legally bound by these Terms.

Acceptance of Terms

By registering, accessing, downloading, installing, or using InstantRupiya, you confirm that:

- You are legally competent to enter into a binding agreement.
- You have provided accurate and complete information.
- You agree to comply with all applicable laws and regulations.
- You accept these Terms and all related policies.

Nature of Services

InstantRupiya operates as a technology platform that facilitates access to financial products offered by authorized lending partners.

InstantRupiya does not independently guarantee:

- Loan Approval
- Loan Amount
- Interest Rate
- Processing Time
- Disbursement Time

Final decisions remain solely with the respective lending partner.

Registration and User Account

To access services, users may be required to create an account and provide accurate information.

Users are responsible for:

- Maintaining account confidentiality
- Protecting login credentials
- Ensuring information accuracy
- Reporting unauthorized account access

Loan Application Process

Users may be required to submit:

- Identity Proof

- Address Proof
- Income Proof
- Employment Information
- Banking Information
- Additional Documents requested by lending partners

Submission of an application does not guarantee loan approval.

User Obligations

Users shall not:

- Provide false information
- Engage in fraudulent activities
- Misrepresent identity
- Violate applicable laws
- Attempt unauthorized access to systems
- Distribute malware or harmful content
- Interfere with platform operations

Intellectual Property

All trademarks, logos, software, designs, content, and intellectual property rights associated with InstantRupiya remain the exclusive property of InstantRupiya or its licensors.

Unauthorized use is strictly prohibited.

Suspension and Termination

InstantRupiya reserves the right to suspend, restrict, or terminate user access without prior notice if:

- Terms are violated
- Fraud is suspected
- Regulatory requirements demand action
- Security risks are identified

Limitation of Liability

To the maximum extent permitted by law, InstantRupiya shall not be liable for:

- Service interruptions
- Technical failures
- Data loss
- Delayed loan approvals

- Rejected applications
- Third-party actions
- Financial losses arising from platform use

Indemnification

Users agree to indemnify and hold harmless InstantRupiya, its directors, employees, partners, and affiliates from any claims, losses, liabilities, damages, or expenses arising from misuse of services or violation of these Terms.

Governing Law

These Terms shall be governed by the laws of India. Any disputes arising from the use of the platform shall be subject to the exclusive jurisdiction of competent courts in India.

Amendments

InstantRupiya reserves the right to update these Terms at any time. Continued use of services following modifications constitutes acceptance of revised Terms.