

Fair Practices Code

LoanDidi™, operated by 36 Forts Capital Private Limited | Version 1.0 | Effective date: 31 May 2026

LoanDidi™ (“LoanDidi”, “we”, “us” or “our”), operated by 36 Forts Capital Private Limited, is a Digital Lending App / Lending Service Provider (“DLA/LSP”) for its lending partner, Collocate Merchants Private Limited, a Non-Banking Financial Company registered with the Reserve Bank of India (“RBI”) (the “Lender”). This Fair Practices Code (the “Code”) sets out the fair-dealing standards LoanDidi follows in its interactions with you, and reflects our commitment to support the Lender’s own RBI-aligned Fair Practices Code. Lending decisions, pricing, disbursement and recovery are carried out by the Lender; LoanDidi’s role is to source, onboard and help service applications fairly and transparently.

1. Objectives

- To deal with every user honestly, fairly and with respect;
- To be transparent, so you can clearly understand what to expect from LoanDidi and from the Lender;
- To communicate in plain language and support communication in a language you understand, on request; and
- To foster a fair and cordial relationship between you, LoanDidi and the Lender.

2. Our Key Commitments

- To act with integrity and transparency, and not to mislead you about any product, charge or process;
- Not to discriminate against any person on the basis of gender, religion, caste, language, disability or any other prohibited ground, and to treat all users consistently and fairly;
- To clearly disclose, at every stage, that LoanDidi is the DLA/LSP and that Collocate Merchants Private Limited is the Lender that sanctions, disburses and holds the loan;
- To make this Code available on our website; and
- To render reasonable assistance to persons with disabilities in accessing our services.

3. Applications and Their Processing

- We will tell you, up front and in plain terms, what information and documents are needed to start an application;
- We will help you submit your application to the Lender and will keep you informed of its progress, and we will let you know the contact through which you can check status;
- We will make clear that the decision on any loan, and its terms, rest solely with the Lender, taken in accordance with the Lender’s credit policy and applicable RBI timelines; and
- We will not collect any information from you that is not needed for the enquiry or application, and we will collect it only with your consent.

4. Transparency on Interest, Charges and Key Terms

LoanDidi does not set or vary interest rates or charges. All commercial terms — the annualised rate of interest, the Annual Percentage Rate (APR), processing fee, penal charges and any other charges — are determined and disclosed by the **Lender** through its sanction letter, the Key Fact Statement (KFS) and the Loan Agreement, in accordance with the Lender’s Interest Rate & Charges Policy. We will present this information to you clearly and will not add any charge of our own that has not been disclosed. We support the Lender’s commitment that there are no hidden or retrospective charges, that penal charges (where applicable) are reasonable and are not penal interest, and that changes to terms are applied prospectively with due notice.

5. Privacy and Confidentiality

We treat your personal information as private and confidential and handle it in accordance with our Privacy Policy and applicable law, including after your relationship with us ends. We share information only as needed to process

your application (with the Lender and its authorised partners), where required by law, or with your consent. As required under the RBI's digital lending directions, data collected through the DLA/LSP is not retained by LoanDidi beyond what is necessary for immediate processing; loan and borrower records are held by the Lender, on servers located in India.

6. Conduct and Recovery

LoanDidi does not undertake loan recovery; recovery, where required, is carried out by or on behalf of the Lender under the Lender's Fair Practices Code. We support the Lender's commitments that borrowers will be treated without harassment, that polite and civil language will be used, and that borrowers will ordinarily be contacted only between **08:00 and 19:00 hours**. Any LoanDidi staff or representatives who interact with you will be expected to behave courteously and professionally, and we will act on any complaint of misconduct.

7. Non-Discrimination and Accessibility

We do not discriminate in offering access to our services. We aim to make our website usable by as many people as possible, and we will render reasonable assistance to physically or visually challenged users who need help in accessing our services.

8. Grievance Redressal

If you are unhappy with any aspect of our service, you may raise a grievance at **contact@loandidi.com** (phone: **+91 900 900 3333**). Our full escalation process, including escalation to the RBI where a complaint remains unresolved beyond 30 days, is set out in our Grievance Redressal Code, available in the Legal & Support section of our website. Grievances relating to the loan itself may also be raised with the Lender.

9. Feedback

We welcome your feedback and suggestions, which help us improve our services.

10. Overriding Effect and Review

In case of any conflict between this Code and applicable RBI guidelines, the RBI guidelines prevail. This Code is reviewed at least annually, or upon a material change in applicable law or in our arrangements with the Lender, and is approved by the management of 36 Forts Capital Private Limited.

This document is reviewed at least annually, or upon a material change in applicable law or in LoanDidi's arrangements with its lending partner. In case of any conflict between this document and applicable RBI directions, the RBI directions prevail.

For and on behalf of **36 Forts Capital Private Limited** (operator of LoanDidi™)

Authorised Signatory / Director