

Terms of Service

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

These Terms of Service (“Terms”) govern your access to and use of the website and services of LoanDidi™ (“LoanDidi”, “we”, “us” or “our”), a digital lending platform operated by 36 Forts Capital Private Limited. By accessing our website or submitting an enquiry or loan application through it, you confirm that you have read, understood and agree to be bound by these Terms and by our Privacy Policy.

1. Our Role — What LoanDidi Is and Is Not

LoanDidi is a Digital Lending App / Lending Service Provider (“DLA/LSP”). We help you discover loan products, submit an application and stay informed about its progress. We are **not** a lender and we do not sanction, approve, price, disburse or hold loans. All loans are offered, sanctioned, disbursed and held on the books of our lending partner, **Collocate Merchants Private Limited**, a Non-Banking Financial Company registered with the Reserve Bank of India (“RBI”) (the “Lender”). Loan-management and origination technology is provided by the Lender’s technology partner. The identity of the Lender and of LoanDidi as its DLA/LSP is disclosed to you on our website and in the loan documentation issued by the Lender. Nothing on our website is an offer or commitment to lend; every loan is subject to the Lender’s approval, applicable law and the loan agreement you execute with the Lender.

2. Definitions

“You” or “User” means a person who accesses our website or applies for a loan through it; “Lender” means Collocate Merchants Private Limited; “KFS” means the Key Fact Statement issued by the Lender; and “Loan Agreement” means the agreement executed between you and the Lender. Capitalised terms not defined here carry the meaning given in the Loan Agreement, the KFS or applicable law.

3. Eligibility

To use our services you must be a resident of India, at least 18 years of age, and competent to contract under the Indian Contract Act, 1872. Whether a loan is offered to you, and on what terms, is determined solely by the Lender in accordance with its credit policy and applicable law. LoanDidi does not guarantee that any application will be approved.

4. Information You Provide

You agree to provide true, current and complete information, and to complete any verification and KYC that the Lender requires. You authorise LoanDidi to share the details you submit with the Lender and its authorised technology and verification partners so that your application can be assessed and processed. You are responsible for the accuracy of the information you provide and for keeping your contact details up to date.

5. Loan Terms, Interest and Charges

All commercial terms of any loan — including the loan amount, rate of interest, Annual Percentage Rate (APR), tenure, repayment schedule, processing fee, penal charges and any other charges — are set, disclosed and governed by the **Lender** through its sanction letter, the KFS and the Loan Agreement, and by the Lender’s own Interest Rate & Charges Policy and Fair Practices Code. LoanDidi does not set or vary interest rates or charges. In case of any conflict, the Loan Agreement and the KFS issued by the Lender prevail over these Terms.

6. Repayment and Disbursement

Where a loan is approved, disbursement is made by the Lender to your verified bank account, and repayment is made to the Lender on the agreed dates, ordinarily through an electronic mandate (such as e-NACH or UPI AutoPay) registered in favour of the Lender. These arrangements are between you and the Lender; LoanDidi does

not receive, hold or disburse loan monies.

7. Acceptable Use of the Website

- You will use our website only for lawful purposes and will provide accurate information;
- You will not attempt to gain unauthorised access to the website, introduce malicious code, scrape data, or interfere with its operation or security;
- You will not impersonate any person or misstate your identity, or use our services to facilitate any fraudulent or unlawful activity.

8. Intellectual Property

The LoanDidi name and logo, and the content, design and software of our website, are owned by or licensed to 36 Forts Capital Private Limited and its partners and are protected by applicable law. You may not copy, reproduce or exploit any of it without our prior written permission, except as needed for your personal use of the services.

9. Third-Party Links and Services

Our website may link to or integrate with third-party websites and providers, including the Lender and its verification, technology and payment partners. We are not responsible for the content or practices of those third parties, and your use of them is subject to their own terms and policies.

10. Communications and Consent

By using our services, you consent to receive communications from LoanDidi and, in connection with your application, from the Lender and its authorised partners, by email, SMS, telephone, WhatsApp and similar means, in relation to your enquiry, application and loan servicing. Any recovery-related contact by or on behalf of the Lender is governed by the Lender's Fair Practices Code and is ordinarily made only between 08:00 and 19:00 hours.

11. Disclaimers

Our website and services are provided on an "as is" and "as available" basis. While we strive to keep the website accurate and available, we do not warrant uninterrupted or error-free operation. Any loan is always subject to the Lender's approval, applicable law and the executed Loan Agreement.

12. Limitation of Liability and Indemnity

To the extent permitted by law, LoanDidi and 36 Forts Capital Private Limited will not be liable for any indirect, incidental or consequential loss arising from your use of the website or services, or from the acts of the Lender or any third party. You agree to indemnify and hold us harmless against any loss, claim or expense arising from your breach of these Terms, your provision of inaccurate information, or your violation of any applicable law.

13. Grievance Redressal

Any grievance relating to our website or services may be raised at contact@loandidi.com (phone: +91 900 900 3333) and, if unresolved, escalated as set out in our Grievance Redressal Code, available in the Legal & Support section of our website. Grievances relating to the loan itself — such as interest, charges or recovery — may also be raised with the Lender, whose grievance details are set out in the Lender's documentation.

14. Governing Law and Amendments

These Terms are governed by the laws of India and are subject to the jurisdiction of the appropriate courts in India. Matters relating to a loan are additionally governed by the dispute-resolution and jurisdiction provisions of the Loan Agreement with the Lender. We may amend these Terms from time to time by posting the revised version on our website with a new effective date; your continued use signifies acceptance of the amended Terms.

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