

Terms of Use of Online Payment facility

The following terms and conditions apply to all online payments made to Auxilo Finserve Private Limited (hereinafter 'Auxilo'). All Customers (hereinafter "you" / "Customer(s)") using the online payment facility are requested to please read them carefully before making an online payment. By using the online payments facility on this portal you accept these terms and conditions. If you do not agree with the terms and conditions of this policy, please do not proceed.

1. Auxilo is only providing a link to the Payment Gateway Service provider or the Bank which will enable you to pay online.
2. For your convenience, this page may contain certain hyperlinks to other Auxilo pages as well as to websites outside Auxilo. In addition, you may have link to our website from another website. Auxilo cannot be held responsible for the privacy policies and practices of other websites, even if you access them using links from Auxilo website. Auxilo can make no promises or guarantees regarding data collection on the hyper-linked pages and on websites that are not owned by Auxilo.
3. It is recommended that you check the policy of each website or link you visit and contact the owners or operators of such websites if you have any concerns or question. Auxilo shall be not responsible for and shall have no liability for and disclaims all warranties whatsoever, expressed or implied, including without limitation to any warranties related to performance, security, stability, or non-infringement of title of the third party or other Service Providers Websites (including site content) or any controls downloaded from such other Websites. Auxilo shall not be held responsible for any damages you may suffer as a result of using the third party web sites.
4. Auxilo will be required to share your Billing information/account with the Payment Aggregator or other participants and by proceeding with using the online payment facility you provide your consent for the same. Such information is extracted from the application and other details submitted by the you and as per the account information available with Auxilo.
5. If any Payment Gateway Service Provider or Bank imposes any taxes or charges, the same shall be borne by the Customer. Auxilo shall be indemnified from any such claims.
6. All payments will be processed on the basis of the information that you provide. Auxilo does not accept any liability if you make a mistake while completing a form or for any reason whatsoever.
7. Neither Auxilo nor any of its employees or offices shall be liable for any loss or damage that may be suffered by the customer as a result of usage of online payment gateway.
8. Once the payment has been confirmed online, you will be given a transaction number. Please note the transaction number and quote in any queries about the payment.
9. You will be solely responsible for the security and confidentiality of your password, which you must not reveal to any third party or any representative or agent of Auxilo. Auxilo expressly disclaims all liabilities that may arise as a consequence of any unauthorized use of your password.
10. The information and data that you provide during this online transaction will only be used for the purpose of recording your payment and the customer's credit/debit card details will be processed and stored by the Payment Gateway Service provider or the Bank only. Auxilo does not store any information with respect to your credit/debit card and any of your Bank account details.

11. While processing your payment you might be required to provide your credit or debit card details to the approved payment gateways. In this regard you agree to provide correct and accurate credit/ debit card details to the approved payment gateways for availing Services on the Website. You shall not use the credit/ debit card which is not lawfully owned by you, i.e. in any transaction, you must use your own credit/ debit card. The information provided by you will not be utilized or shared with any third party unless required in relation to fraud verifications or by law, regulation or court order. You will be solely responsible for the security and confidentiality of your credit/ debit card details. Auxilo expressly disclaims all liabilities that may arise as a consequence of any unauthorized use of your credit/ debit card
12. By using this site, you agree that Auxilo will have no liability for disclosure of your information due to errors in transmission or unauthorized acts of third parties. Please also ensure to read the privacy policy.

Auxilo may suspend services on the web site for any customer at its sole discretion without assigning any reason whatsoever. In such event you shall contact Auxilo offices for any clarification. Auxilo reserves the right to levy any service charges as applicable from time to time in consideration for the online payment gateway services provided herein to the user. In case user is not consenting to any service charges then, user may opt out of these services.

Transmitted Material

Internet transmissions are never completely private or secure. You understand that any message or information you send to this Site may be read or intercepted by others unless there is a special notice that a particular message (for example, credit card information) is encrypted (send in code). Sending a message to Auxilo does not cause Auxilo to have any special responsibility to you.

Disclaimer

The material in this Site could include technical inaccuracies or typographical errors. Auxilo may make changes or improvements at any time. Auxilo does not warrant that the functions contained in this site will be uninterrupted or error free, that defects will be corrected, or that this site or the servers that make it available are free of viruses or other harmful components.

Note

Third party payment payment will not be accepted (only from the borrower/co-borrower's account). If amount received from the third party, the same shall be refunded to third party's account.

There is a lock-in period of 6 months for part prepayment / loan closure from the date of first disbursement. If, the payment received within this period, the same shall be returned / credited at the sole discretion of Auxilo.

Borrower can make part prepayment / loan closure 7 days before the installment/cycle date. If payment received within 7 days of the borrower's regular installment/cycle date, then the same shall be credited / adjusted to borrower's loan account on the date of installment date/ cycle date.

Prepayment charges of 5% Plus GST is applicable on the amount prepaid. The same shall be deducted from the amount prepaid and balance will be credited to loan principal OR borrower can pay along with the amount prepaid.

Prepayment charges is applicable only to B2B customer.