



GEO VPL FINANCE

ONLINE GOLD LOAN DISBURSEMENT SERVICES

TERMS & CONDITIONS:-

1. In order to get access from anywhere on Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD, only the existing customers need to register at our online portal.
2. Your Mobile number is mandatory for online Gold Loan registration through Geo VPL Finance PVT LTD. Your all subsequent Online gold loan disbursements will be confirmed through OTP sent to your mobile number which is registered with us.
3. You can access to our Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD by logging into Geo Online (<https://netpay.geovpl.com>) after getting authorization from Geo VPL Finance PVT LTD. Please read all our terms and conditions before logging into our OGL services. To avail The Online Gold Loan (OGL) Disbursement services you must accept our terms and condition.
4. All your payments with regard to Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD will be disbursed to the bank account confirmed by the customer at the time of registration.
5. Any discrepancies or variance found relating to your online account should be immediately brought to the notice of Geo VPL Finance PVT LTD either by e-mail or letter or calling the landline number provided on www.geovpl.com
6. Each time when you renew your account through OGL, your existing gold loan will be closed and a fresh gold loan will be created.
7. Transaction charges will be debited from the transaction amount on upfront basis.
8. Fund shall be credited in T+1 days in the customer Loan Account opened in Geo VPL Finance PVT LTD.
9. The customer can view and print e-Receipt after the confirmation from the payment gateway.
10. It will be the responsibility of the cardholder to ensure that no double payment is made from his end for the same account.
11. Once the payment has been made, no cancellation will be entertain for any reason.
12. During Online payment, if the amount is debited from customer bank account and the transaction details are not generated online, please allow us to generate the transaction details within 24 hours. If the online transaction details are not generate, even after 24 hours or money is not refunded to the bank account, please contact the landline number provided in the website.
13. If the customer paid twice for one transaction, the one transaction amount will be refunded via same source within 7 to 14 working days.
14. If the online payment is not credited to customers loan account within 24 hours, the transaction amount will be refunded via same source within 7 to 14 working days.
15. Transaction charges to be borne by the customer (Total amount + Transaction charges)

Payment Gateway Charges :-

Payment Gateway	Transaction Via	Worldline	Service Charge
DEBIT CARD	RUPAY	<2000 - 0.40%	On actuals
		>2000 - 0.60%	On actuals
	VISA/MASTER	0.90%	On actuals
Internet Banking	SBI & HDFC	Rs.10/-	On actuals
	ICICI	Rs.13/-	On actuals
	AXIS	Rs.11/-	On actuals
	All Other Banks	Rs.7/-	On actuals

PRIVACY POLICY:

Geo VPL Finance PVT LTD is strongly committed to protect the personal and financial information that the user of the website (hereinafter "user(s)") submits to us and would endeavor to protect it from unauthorized use. Geo VPL Finance PVT LTD assures that the information made available to us will be kept in strict confidentiality and we will use the information only to help us to service their account better, to provide them with products and services that they may have requested, and to inform them about other products and services that may be of interest to them. We do not sell your personal information to third parties. We shall not reveal information or data relating to borrower accounts, whether provided by the borrowers or otherwise, to anyone, including other companies, entities in their group, other than in the following exceptional cases;

1. If the information is to be given by law.
2. If there is a duty towards the public to reveal the information
3. If the borrower asks us to reveal the information, or with the borrower's permission.
4. If Geo VPL Finance PVT LTD is asked to give a reference about borrowers, VPL Finance PVT LTD shall obtain his/her written permission before giving it.

The users authorizes VPL Finance PVT LTD to exchange, share, part with all information related to the details and transaction history of the users to its Affiliate regulatory authorities/banks/financial institutions/credit bureaus/agencies/participation in any required form as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold VPL Finance PVT LTD liable for use or disclosure of this information. Other websites that the users may access via website may have different privacy policies and access to such web sites will not be subject to this privacy policy. We recommend that the users read the privacy statement of each such website to find out how they protect their personal information. Due to changes in legislation or enhancements to functionality and content on the website, we may make changes to privacy policy (without being obliged to do so) and would reflect those changes in this privacy policy statement. Hence the users are requested to go through the privacy policy statement on a regular basis

Please note that this privacy policy does not create any contractual or other legal rights in or on behalf of any party, nor is it intended to do so.

Security:

1. Geo VPL finance PVT LTD will make reasonable use of available technology to ensure security and to prevent unauthorized access to any of these services. The Online Gold Loan (OGL) Disbursement Services through Geo VPL Finance PVT LTD is VERISIGN certified. It means that the two-way communication is secured with 128-bit SSL encryption technology, which ensures the confidentiality of the data during transmission.
2. You are welcome to access "The Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD" from anywhere at any time.
3. There is no way to retrieve a password from the system. Therefore if a customer forgets his/her password, he/she can reset the password by using "forgot password" option.

Geo VPL finance's obligations:

1. Rules and regulations applicable to normal banking transactions including RTGS/NEFT/IMPS (Immediate Payment Service) regulations in India will be applicable for the transactions executed through online/mobile.
2. Online/Mobile facilities can be accessed from anywhere any time provided internet/data connection is available with reasonable coverage/ speed to access data.
3. Geo VPL finance PVT LTD reserves the right to modify the services offered or the Terms and conditions of "Geo VPL Finance PVT LTD Online Gold Loan (OGL) Disbursement services" at any time without any notice. The changes made will be notified to the customers on the website of Geo VPL Finance PVT LTD.
4. All authorized transaction requests received from the customers after logged into the Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD will be eligible for fulfillment only after the completion of registration at the branch.
5. Passwords can be reset by clicking "forgot password" option and OTP will be send to the registered mobile number or e-mail account which is preferred by the customer.
6. Geo VPL Finance PVT LTD, at its sole discretion, shall have the right/liberty to modify or amend or withdraw all type services offered in Online Gold Loan (OGL) Disbursement services with or without prior intimation to the customers. A notification of that effect will be updated on Geo VPL Finance PVT LTD Online Gold Loan website.
7. Fresh OGL paid ticket will be send to the customers E-mail ID registered with the Geo VPL Finance PVT LTD. All communications shall be made by Geo VPL finance in the said E-mail ID
8. Customers are obliged to carry the latest OGL paid ticket at time of releasing the ornaments.
9. Maintenance and Up-gradation of Software/OS/Hardware used by the customer will be the Whole and sole responsibility of the customer alone and Geo VPL Finance PVT LTD will have no obligation whatsoever to support them in any manner. However an update from time to time may be provided to customer regarding mobile OS, browsers which are required for using Geo VPL Finance PVT LTD Online Gold Loan (OGL) Disbursement services.

10. In the event of contingencies resulting in closure/Merger/shifting of branches, the company shall transfer the inventory kept in the branch to any other office/branch of the company subject to providing due notice in this regards to the customer.
11. It may be noted that where the outstanding loans/pledges have been settled at any point in time, the inventory (against which the pledge was created) will continue to exist in live status (without any outstanding) for further availability of loan.

Customer's obligations:

1. It is a whole and sole responsibility of the customer to maintain secrecy in regard to User name and Password registered on Geo VPL Finance PVT LTD Online Gold Loan (OGL) Disbursement services. Geo VPL Finance PVT LTD assumes that any logging into Geo VPL Finance PVT LTD Online Gold Loan (OGL) Disbursement Services using valid User name and Password is a valid session initiated by none other than the customer and will be binding on the customer.
2. All Online Gold Loan transactions are made in Geo VPL online portal will be processed on taking OTP confirmation that is sent to the customer's registered mobile number. Any change in customer mobile number registered with us should be informed and changed within company records.
3. All intimations, notices, terms & conditions and latest OGL paid tickets are sent to the customer's registered E-mail ID shall be deemed to have been received by the customer even in the absence of any acknowledgment from the customer. Any change in customer E-mail ID registered with us should be informed and changed within company records.
4. All Online Gold Loan disbursements are made in Geo VPL online portal will be processed to the customer's registered bank account. Any change in bank account details registered with us should be informed and changed within company records.
5. The customer has an obligation not to attempt or permit others to attempt or access Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD for any illegal means or illegal activities forbidden by law.

Liability of the User:

1. The customer is liable to keep his/her User ID and Password strictly confidential at his/her own risk and responsibility and Geo VPL Finance PVT LTD will not be liable for the same in any manner and he/she shall be liable for any loss from unauthorized transaction caused by negligent action on his/her part such as:
 - Divulging the same to any other person including minor or company staff
 - Keeping User name and Password in written or electronic record
2. Not informing Geo VPL finance PVT LTD in a reasonable time about any unauthorized access to or erroneous transactions in Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD shall, in no circumstances, be held liable by the customer if access to Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD is not available in the desired manner for reasons including but not limited to natural calamity, flood, fire and other natural disasters of any kind, legal restraints, faults in the telecommunication network or internet or network failure, power breakdown or UPS breakdown, software or hardware failure and or error or any reason beyond the reasonable control of Geo VPL Finance PVT LTD.
3. Geo VPL Finance PVT LTD will be completely absolved of all liabilities in case the customer fails to inform/complaint to Geo VPL Finance PVT LTD within 24 hours about any unauthorized access to or erroneous transaction on Online Gold Loan Disbursement services through Geo VPL Finance PVT LTD. After receiving the customer complaint Geo VPL Finance PVT LTD will disable the Geo Online Gold Loan access credentials of that customer. In such cases if fund transfer has not been already initiated, then Geo VPL Finance PVT LTD will stop the transfer and inform the customer. In case the transfer has already been initiated before receiving the customer complaint then Geo VPL Finance PVT LTD will share all the transfer/transaction details with the customer to enable the customer to take up the matter with the concerned authorities.
4. Geo VPL Finance PVT LTD shall in no way be liable for any loss or damage that may occur due to hacking of the Geo VPL Finance OGL account by any persons other than the user, which fits in the definitions of a 'Cyber Related Crime' as accepted intentionally. Geo VPL Finance PVT LTD shall, under no circumstances, be liable for any damages whatsoever whether such damages are direct, indirect incidental, consequential and irrespective of whether any claim is based on loss of revenue, investment, production, goodwill, profit, interruption of business or any other loss of any character or nature whatsoever and whether sustained by the user or any other person.
5. The Customer shall indemnify and hold Geo VPL Finance PVT LTD harmless against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which Geo VPL Finance PVT LTD may at any time incur, sustain, suffer or be put to as a consequence of or by reason of arising out of providing Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD or by reason of Geo VPL Finance PVT LTD in good faith taking or refusing to take or omitting to take action on any instruction given by the Customer.

Refund Policies

- 1) It will be the responsibility of the cardholder to ensure that no double payment is made from his end for the same account.
- 2) Once the payment has been made, no cancellation will be entertain for any reason.
- 3) During Online payment, if the amount is debited from customer bank account and the transaction details are not generated online, please allow us to generate the transaction details within 24 hours. If the online transaction details are not generate, even after 24 hours or money is not refunded to the bank account, please contact the landline number provided in the website.
- 4) If the customer paid twice for one transaction, the one transaction amount will be refunded via same source within 7 to 14 working days.
- 5) If the online payment is not credited to customers loan account within 24 hours, the transaction amount will be refunded via same source within 7 to 14 working days.

Do's & Don'ts:

1. The customer should keep his/her user ID and password strictly confidential and should not divulge the same to any other person. Any loss by the customer due to non-compliance of this condition will be at his/her own risk and responsibility and Geo VPL Finance will not be liable for the same in any manner.
2. The customer is free to choose a password of his/her own for Online Gold Loan (OGL) Disbursement services through Geo VPL Finance PVT LTD. As a precaution, a password is generic in nature, guessable or inferable personal data such as name, address, telephone number, driving license, date of birth etc. is best avoided. Similarly, it is a good practice to commit the password to memory rather than writing it down.
3. It may not be safe to leave the computer unattended during a valid session. This might give access of account information to others.

Governing Law and Jurisdiction:

1. All claims, disputes, differences or controversy arising out of or in connection with this Agreement whether during its subsistence or thereafter, shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory amendments thereof and shall be referred to the Arbitration of a Sole Arbitrator to be appointed by the company. The award given by such Sole Arbitrator shall be final and binding on the Borrower and the Company. The venue of arbitration shall be in Ernakulam.

I have received, read and fully understood the aforesaid terms and conditions and/or have independently had the aforesaid terms and conditions translated accurately in my vernacular language and has completely and fully understood the same to my satisfaction

Above conditions Accepted