

General Terms & Conditions

- ICICI Home Finance Company Limited (ICICI HFC) maintains the website of <https://www.icicihfc.com> ("Website") to provide visitors/customers with information about ICICI HFC, its services and products and also to facilitate communication with ICICI HFC and availing its services.
- The visitor/customer means any person having access to the Website for general information about ICICI HFC and its products and other facilities offered from time to time on the Website.
- ICICI HFC reserves the right to add, amend, revise suspend or cancel in whole or in part any of the services which are, or may become, part of the Website, without any prior notice to the visitor(s)/customer(s). Any addition, suspension, revision, amendment, cancellation, or suspension shall be effective and binding on the visitor(s)/customer(s). ICICI HFC may introduce new services in relation to the Website from time to time. The existence and availability of the new services will be notified on the Website as and when they become available and any revisions in the Terms and Conditions will take place in accordance with these Terms and Conditions.
- By accessing the Website, the visitor(s)/customer(s) acknowledges and accepts these Terms and Conditions.
- The availability of the information and guidance as part of the Website does not constitute a recommendation by ICICI HFC, to buy any products, etc. discussed therein by ICICI HFC or any of their personnel. Any decisions will be based solely on the visitor(s)/customer(s) own evaluation of the products of ICICI HFC and his/her need for the same. While adequate care would be taken to ensure completeness, accuracy, etc. of the information/services provided, neither ICICI HFC nor any of their personnel shall in 'any circumstance be liable for any loss or damage caused by a visitor(s)/customer(s) reliance on information obtained through the Website. It is the sole responsibility of the visitor/customer to evaluate the completeness, accuracy or usefulness of any opinion, guidance or other content made available on the Website and the visitor(s)/customer(s) should consult his/its own legal counsel, business advisor and tax advisor as to the legal, business, tax and related matters concerning any products with respect to which guidance is sought or given.
- The visitor(s)/customer(s) to the Website represents that the visitor(s)/customer(s) is legally competent to enter into a binding legal contract and agrees to be bound by the terms and conditions of the use.
- The Website is maintained by ICICI HFC and the visitor(s)/customer(s) will use the Website subject to the Terms and Conditions and all applicable laws. This Website is offered to the visitor(s)/customer(s) on the condition that the visitor(s)/customer(s) accept the Terms and Conditions contained herein, without modification or reservation of any of the terms, conditions, and notices contained herein and by accessing and browsing this Website, the visitor(s)/customer(s) accept, without limitation or qualification, the Terms and Conditions and acknowledge that any other agreement between the visitor(s)/customer(s) and ICICI HFC are superseded and of no force or effect. This Website may contain links to other websites, web-pages and services also operated by ICICI HFC and/or its Affiliates (the "ICICI Sites") and use of each ICICI Site by the visitor(s)/customer(s) is also subject to the Terms and Conditions and other terms and guidelines, if any, contained within each such ICICI Site. In the event that any of the terms, conditions, and notices contained herein conflict with the Terms and Conditions or other terms and guidelines contained within any particular ICICI Site, then the Terms and Conditions and other terms and guidelines for such ICICI Site shall prevail. The visitor(s)/customer(s) hereby

agree and confirm that he will click on the links to, and familiarise himself with the terms and conditions and other terms and guidelines found throughout this Website and the ICICI Sites and abide by them if the visitor(s)/customer(s) choose to use the sites, pages or services to which they apply.

- All information, content, materials, products including but not limited to text, content, photographs, graphics, directories, guides, news articles, opinions, reviews, images, illustrations, profiles, audio clips, video clips and trademarks on the website is protected by copyright in the favour of ICICI HFC under applicable copyright laws and is also protected otherwise under general intellectual property law and the same will not be used except as provided in these Terms and Conditions or without the prior written permission of ICICI HFC.
- All information submitted by the visitor(s)/customer(s) through the Website shall be deemed to be the property of ICICI HFC and the ICICI HFC shall be free to use any ideas, concepts, know-how or techniques provided by the visitor(s)/customer(s) at the Site, in any manner whatsoever. On initiating a contact through the Website, the visitor/customer is agreeing to be contacted by the ICICI HFC or any other entities with whom the ICICI HFC has entered into an arrangement.
- The visitor(s)/customer(s) will not use the Website for any purpose that is unlawful or prohibited by these Website Usage Terms. Further, the visitor(s)/customer(s) will not use the Website in any manner that could damage, disable or impair the Website or interfere with any other party's use or enjoyment of the Website.
- ICICI HFC reserves the right to determine the availability and eligibility for any product or service.
- ICICI HFC will use "cookies" (Cookies are small data files that a website stores on the computer) for storing visitor(s)/customer(s) preferences, profiling visitor(s)/customer(s) and tracking visitor(s)/customer(s) behavior on the Website.
- ICICI HFC is not responsible for the availability of content or other services on third party sites linked from the ICICI HFC's Website. ICICI HFC has not verified, monitored, or endorsed in any way the content, accuracy, opinions expressed, and other links provided by these sites. Also, ICICI HFC does not make any warranties, and expressly disclaims all warranties express or implied, including without limitation with respect to any information or services or products that are available or advertised or sold through these third party websites.
- ICICI HFC shall not be liable if any transaction does not complete or for any failure on part of ICICI HFC to perform any of its obligations under these terms and conditions or those applicable specifically to its services/facilities if performance is prevented, hindered or delayed by a Force Majeure event (defined below) and in such case, its obligations shall be suspended for so long as the Force Majeure event continues.

"Force Majeure Event" means any event due to any cause beyond the reasonable control of ICICI HFC, including without limitations, unavailability of any communication systems, breach, or virus in the processes or payment or delivery mechanism, fire, flood, explosion, acts of God, strikes or industrial action of any kind, riots, war, acts of government, computer hacking, unauthorised access to computer data and storage devices, computer crashes, malfunctioning in the computer terminal or the systems getting affected by any malicious, destructive or corrupting code or program, mechanical or technical errors/failures or power shut down, faults or failures in telecommunication, etc

- ICICI HFC has the absolute discretion to amend or supplement any of the Website Usage Terms at any time by giving 5 days' notice. Changed Terms and Conditions shall be communicated on the Website.
- The Courts in Mumbai alone shall have exclusive jurisdiction for any claims or matters arising out of dealings with ICICI HFC and all disputes will be governed by the laws of India.
- ICICI HFC shall not be responsible or liable for the authenticity, accuracy, completeness, errors, omission, typographic errors, disruption, delay, interruption, failure, deletion, defect of any information, research, reports, analysis, quotes, etc in this Website or any part thereof. Further, ICICI HFC shall not be liable for any action taken by the visitor/customer based on or relying on the information provided in or by the Website.
- ICICI HFC does not warrant that access to the Website will be uninterrupted, timely, secure, or error-free; nor make any warranty as to the results that may be obtained from the Website or as to the accuracy or reliability of the content contained therein.
- ICICI HFC makes no warranty regarding the transactions entered into through the Website. No advice or information, whether oral or written, obtained by the visitor(s)/customer(s) from or through the Website or any person shall create any warranty not expressly stated herein.
- ICICI HFC will not be liable for any virus that may enter into the system of the visitor/customer as a result of using the Website. Further, ICICI HFC makes no guarantees to the visitor/customer or third parties that the content contained on the Website would be virus free.
- In the process of using this Website, the Privacy Policy as set forth in the Website www.icicihfc.com shall be applicable.