

Terms and Conditions:

These Terms & Conditions govern your payment of Equated Monthly Instalments ("EMIs") to Zoho Finance Private Limited ("Zoho Finance") through this online payment facility ("Facility"). By proceeding with the payment, you agree to the following:

- 1. This Facility is provided solely for the purpose of repaying EMIs under your loan agreement with Zoho Finance. The loan agreement you have entered into with Zoho Finance remains the governing document for all matters related to your loan.
- 2. You are solely responsible for ensuring the accuracy and completeness of the information provided while making the payment through this Facility. Zoho Finance shall not be liable for any loss arising from your submission of incorrect payment information.
- 3. You acknowledge and agree that Zoho Finance shall not be responsible for any technical failures, downtime, or delays in transaction processing caused by the payment processor.

Refund Policy:

All EMI payments made through this Facility are non-refundable. Any amount paid will be directly credited and applied towards the outstanding principal, interest, or other dues owed to Zoho Finance, in accordance with the terms of your loan agreement. If you experience any issues relating to your EMI payment through this Facility, you may contact us at info@zfpl.com and ap.zfpl@zfpl.com