

USER VERIFICATION AND CREDIT REPORT AUTHORIZATION

As part of your Travel Loan application processed through Sankash Private Limited ("SanKash"), we request your authorization to obtain and use your credit report. You understand that by applying for a travel loan and clicking on the appropriate disclosure, you are providing "written instructions" to Sankash Private Limited authorizing Sankash and its NBFC Partners (i.e. non-banking financial companies ("NBFC") such as Aditya Birla Finance Ltd., DMI Finance Private Limited, ECL Finance Limited, Manappuram Finance Limited, Apollo Finvest (India) Limited, Bridge Fintech Solutions Pvt Ltd., LoanTap Financial Technologies Private Limited and / or any of its associated NBFCs and any other NBFC that SanKash may collaborate with from time to time) to obtain information from your personal credit profile or other information from one or more consumer reporting agencies. Hereinafter the term "Sankash" would include its NBFC Partners as defined above).

You authorize Sankash to access and retrieve your financial and personal information maintained online by third party institutions (e.g. banks) with which you have pre-existing relationships. Sankash works with financial institutions and other third-party service providers to retrieve financial and other information.

You authorize Sankash to verify your identity and information in your application, and you agree that Sankash may contact third parties to verify any such information. Sankash may use your consumer reports to authenticate your identity, to make credit decisions, and for related purposes.

You authorize Sankash to obtain consumer reports each time you request a travel loan, during the processing of travel loan to you, or at various times during the term of your travel loan in connection with the servicing, monitoring, collection or enforcement of the payments.

You further acknowledge that Sankash may report credit data to credit reporting agencies. Sankash agrees that any information furnished will be accurate.

You acknowledge that Sankash and its NBFC Partners are facilitating and lending, respectively travel loans to customers (including you) through travel agents and agencies on a non-exclusive basis. Sankash and its NBFC Partners have no affiliation to any particular travel agent or agency and do not provide any warranty in relation to any products or services offered by a travel agent or agency.

You acknowledge that by accepting the travel loan facilitated by Sankash and the completion of the provision of the loan to the travel agent or agency by the NBFC Partners, it is your obligation to repay the loan, notwithstanding whether or not the travel agency or agent has adhered to its obligations of offering the products and services to you to your satisfaction.