



Fair Code Policy

Quince Capital is the brand name of Satyam Finlease Pvt. Ltd.

CIN: U74899DL1994PTC063887 | **GST:** 27AADCS9634E1Z7 | www.quincecapital.in

1. Our Commitment: Transparency in Every Deal

- 1.1. Satyam Finlease Private Limited ("Satyam" or the "Company") is a Reserve Bank of India-registered, non-deposit-taking NBFC.
- 1.2. We operate on the principles of integrity and fairness, ensuring our business dealings are clear, transparent, and compliant with the RBI's Master Direction – Scale Based Regulation, 2023. This code applies to every employee and authorized representative of the company across all our products and services.

2. Clear Communication

- 2.1. We believe you should always know where you stand. We commit to:
 - 2.1.1. Providing clear information about terms, conditions, interest rates, and service charges in your preferred language
 - 2.1.2. Ensuring you understand the full benefits available to you
 - 2.1.3. Operating strictly within the letter and spirit of relevant laws
 - 2.1.4. Acting quickly to correct mistakes and resolve complaints
 - 2.1.5. Treating every customer equally. We do not discriminate based on age, race, caste, gender, marital status, religion, or disability

3. Applying for Your Loan

- 3.1. **Plain Language:** All loan-related communication will be explained in a language you understand
- 3.2. **Information First:** Our application forms include all the necessary details so you can make an informed decision
- 3.3. **Receipts:** You will receive an acknowledgment for every loan application submitted.
- 3.4. **Verification:** To keep our process robust, we may verify your details by contacting your residence/business or through a physical visit by authorized agencies if necessary.

4. Appraisal and Terms

- 4.1. **Sanction Letter:** If your loan is approved, you will receive a Sanction Letter. This document clearly lists the approved amount, processing fees, annualized interest rate, tenure, and any penal charges.
- 4.2. **Your Records:** You will be provided with a copy of the loan agreement for your records.

5. Penal Charges

- 5.1. **Standard Practice:** Penalties for non-compliance with material terms are treated as charges and are not capitalized.
- 5.2. **Fairness:** Penal charges for individual, non-business loans will not exceed the charges applied to non-individual borrowers for similar breaches.
- 5.3. **Visibility:** All penal charges are disclosed in your agreement and displayed on our website.

6. Disbursement and Changes

- 6.1. **Advance Notice:** Any changes to interest rates or terms will be communicated via notice in a language you understand and will only apply prospectively.
- 6.2. **Release of Securities:** Once your loan is fully repaid and all dues are settled, we will release all securities.
- 6.3. **Document Return:** We will release all original property documents within 30 days of full repayment. Your sanction letter will specify the exact timeline and location (branch or HO) for document return.
- 6.4. **In Case of Delay:** If document release is delayed, we will proactively inform you of the reason via call, SMS, or mail.

7. General Practices

- 7.1. **Non-Interference:** We respect your independence. We will not interfere in your business affairs except as provided in our agreement or if new, undisclosed information comes to light.
- 7.2. **Balance Transfers:** If you request a Balance Transfer, we will provide our consent (or reasons for refusal) within 21 days.
- 7.3. **Professional Recovery:** We strictly prohibit undue harassment. Our staff is trained to deal with borrowers with professionalism and courtesy.

8. Grievance Redressal

- 8.1. If you have a concern, we want to hear it. Our Board reviews the status of all complaints regularly.
 - 8.1.1. **Email:** hello@quincecapital.in
 - 8.1.2. **Call:** +91 8956604659
 - 8.1.3. **Write:** 10th Floor, 1019-C Wing, 215 Atrium, Andheri Kurla Road, Chakala, Andheri East, Mumbai 400 093
- 8.2. The contact details of our Grievance Redressal Officer are prominently displayed at our branches and on our website.
- 8.3. If your complaint isn't resolved within one month, or if you are unsatisfied with the resolution, you can reach out to the NBFC Ombudsman:
 - 8.3.1. **Portal:** <https://cms.rbi.org.in>
 - 8.3.2. **Address:** Centralised Receipt and Processing Centre, RBI, 4th Floor, Sector 17, Chandigarh – 160 017
 - 8.3.3. **Toll-Free:** 14448
 - 8.3.4. **Email:** CRPC@rbi.org.in

9. Confidentiality and Security

- 9.1. **Privacy:** We treat your personal information as private and confidential

- 9.2. **Disclosure:** Information is only shared if required by law (e.g., Regulators, Government authorities, or Credit Agencies) or if you have permitted it
- 9.3. **Third Parties:** Any partner providing support services is legally required to handle your data with the same high level of confidentiality

10. Guarantors and Credit Bureau

- 10.1. **For Guarantors:** We will keep you informed of your specific liability terms and alert you if the borrower defaults
- 10.2. **Credit Reporting:** We share loan information with Credit Bureaus. We may report data if payments fall behind or if legal proceedings are initiated.

11. Marketing

- 11.1. We ensure our promotional material is clear and never misleading. You will only receive information about other products or offers if you have given your consent.

Approval

Department	Approval Authority	Last Review Date	Version
Compliance	Board	Dec 2025	1.0

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