

Business WhatsApp: Terms and Conditions

1. Our Commitment: Finance at Your Fingertips

1.1. At Quince Capital, we believe your finance should move in rhythm with your business. These Terms and Conditions (“Terms”) govern your use of our Business WhatsApp services to manage your loan accounts, receive alerts, and stay updated on new offerings. By using our WhatsApp application, you signify that you have read, understood, and agreed to these binding Terms.

2. Scope and Acceptance

2.1. These Terms apply to all existing and potential customers of Satyam Finlease Private Limited (“SFPL,” “Quince Capital,” “we,” “us,” or “our”). If you do not agree with any of these terms, please discontinue the use of our Business WhatsApp services immediately.

2.2. We may update these Terms from time to time to keep pace with new technology or regulations. Your continued use of the service after such changes constitutes your acceptance of the revised Terms. These should be read alongside our standard Terms of Use and our Privacy Policy.

3. Using Quince Capital on WhatsApp

3.1. By subscribing to our Business WhatsApp services, you consent to:

- 3.1.1. **Transaction Alerts:** Receiving notifications regarding your loan application status, disbursals, and pending EMI details
- 3.1.2. **Loan Management:** Accessing account statements, repayment schedules, and top-up eligibility alerts (such as Q-Refill updates)
- 3.1.3. **Personalized Notifications:** Receiving information on new products, festive offerings, and service announcements on your registered mobile number

4. Security and Responsibility

- 4.1. **Your Account:** You are solely responsible for securing your WhatsApp account and the mobile device linked to your registered number
- 4.2. **Data Transmission:** You understand that while we use secure systems, messaging over WhatsApp involves third-party networks. Information exchanged may be susceptible to transmission delays or unauthorized interception by third parties.
- 4.3. **Technical Integrity:** Digital services rely on complex software and hardware that may occasionally experience interruptions. Quince Capital does not guarantee uninterrupted service and is not liable for any malfunctioning due to system failures.

5. Liability and Disclaimers

5.1. Quince Capital, its directors, and employees shall not be liable for any direct, indirect, or consequential damages arising from your use or inability to use the Business WhatsApp service. We reserve the right to withdraw or modify this service at our sole discretion at any time.

6. Governing Law

6.1. These Terms are governed by the laws of India. The courts of Mumbai, Maharashtra, shall have exclusive jurisdiction over any disputes arising from these Terms or your use of the service.

Approval

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

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

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