

# Fair Code Policy

## 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](mailto:hello@quincecapital.in)
  - 8.1.2. **Call:** 18002107990
  - 8.1.3. **Write:** R Square, 11th Floor, Andheri Kurla Road, Near Chakala Metro Station, J.B. Nagar, Andheri - East, Mumbai - Maharashtra 400059 India
- 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

### Disclaimer:

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