

To,

TransUnion CIBIL Limited

[Formerly known as Credit Information Bureau (India) Limited]

19th Floor, One World Centre Tower-2A-2B,

841 Senapati Bapat Marg,

Lower Parel,

Mumbai – 400 013

Sub: Grant of Consent

Dear Sirs,

In connection with submission of the application for my credit information (“**Credit Information Report**”) offered by TransUnion CIBIL Limited (**TUCL**) through **Tide Platform Private Limited** (referred to as the “**Company**”) and delivery of the Credit Information Report to the Company, I hereby acknowledge and agree to the following:

- A. The Company is my lawfully appointed agent and it has agreed to be my agent to receive the Credit Information Report from TUCL on my behalf and use Credit Information Report for the purpose of sharing it with me, for ongoing credit monitoring, for my credit awareness and to show offers to me (“Purpose”) and the Company has granted its consent for being appointed for the aforesaid Purpose.
- B. I grant my unconditional consent to the Company to receive the Credit Information Report from TUCL on my behalf and the Company has granted its consent for being appointed for the aforesaid Purpose.
- C. I hereby expressly grant unconditional consent to, and direct, TUCL to deliver my Credit Information Report to the Company on my behalf. I further expressly consent to TUCL storing and using my logs relating to the access of my credit information and sharing such information with third parties for the purpose of assessing my credit awareness / monitoring behavior or other purpose permitted under applicable law.
- D. I agree that my consent shall be stored by the Company either as an electronic or physical record and which is permanent in nature and shall be verifiable from time to time. I understand that the Company can receive the Credit Information Report only on the basis of my consent. I understand that based on my present consent the Company can refresh and access my Credit Information Report multiple times for a period of 6 months from the date of this present Consent given to the Company. Company can store the Credit Information Report only for (i) a limited time period of six months or (ii) till such time the credit information is required to be retained to satisfy the abovesaid Purpose for which it was provided or (iii) until I withdraw my consent to store such Credit Information Report, whichever is earlier and thereafter, the stored Credit Information Report shall be deleted, purged, expunged by the Company.
- E. I shall not hold TUCL responsible or liable for any loss, claim, liability, or damage of any kind resulting from, arising out of, or in any way related to: (a) delivery of my Credit Information Report to the Company; (b) any use, modification or disclosure by

the Company of the contents, in whole or in part, of my Credit Information Report, whether authorized or not; (c) any breach of confidentiality or privacy in relation to delivery of my Credit Information Report to the Company.

- F. I acknowledge and accept that TUCL has not made any promises or representations to me in order to induce me to provide my Credit Information Report or seek any consent or authorization in this regard.
- G. I agree that I may be required to record my consent / provide consent electronically and in all such cases I understand that by clicking on the "I Accept" button below, I am providing "written consent" to [COMPANY] authorizing [COMPANY] to obtain my Credit Information Report from my personal credit profile from TransUnion CIBIL LIMITED]. I further authorize [COMPANY] to obtain such information solely to confirm my identity and display my Credit Information Report to me. Further in all such cases "By checking this box and/or clicking on the 'Authorize button, I agree to the terms and conditions, acknowledge receipt of TUCL privacy policy and agree to its terms, and confirm my authorization for [COMPANY] to obtain my Credit Information Report.
- H. I understand that in order to deliver the product to me, I hereby authorize [COMPANY], to obtain my Credit Information Report from TUCL.
- I. I UNDERSTAND THAT THE PRODUCT IS PROVIDED ON AN "AS-IS", "AS AVAILABLE" BASIS AND TUCL EXPRESSLY DISCLAIMS ALL WARRANTIES, INCLUDING THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.
- J. I shall not sue or otherwise make or present any demand or claim, and I irrevocably, unconditionally and entirely release, waive and forever discharge TUCL, , its officers, directors, employees, agents, licensees, affiliates, successors and assigns, jointly and individually (hereinafter "Releasee"), from any and all manner of liabilities, claims, demands, losses, claims, suits, costs and expenses (including court costs and reasonable attorney fees) ("Losses"), whatsoever, in law or equity, whether known or unknown, which I ever had, now have, or in the future may have against the Releasee with respect to the submission of my Credit Information Report and / or my decision to provide TUCL with the authority to deliver my Credit Information Report to the Company. I agree to defend, indemnify, and hold harmless the Releasee from and against any and all Losses resulting from claims made against TUCL by third parties arising from and in connection with this letter.
- K. I agree that the terms of this consent/confirmation letter shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of the courts located in Mumbai in regard to any dispute arising hereof. TUCL is entitled to assign its rights hereunder to any third person without taking my prior written consent.