Terms of Service

Borrower Agreement & Platform Usage Terms

Legal Entity	Noxven Ventures (OPC) Private Limited
Brand / Platform	Money Multiplier (empowered by Seven Fincorp)
Document	Borrower Agreement & Platform Usage Terms
Version	v2.1
Effective Date	01 July 2025
Jurisdiction	Republic of India
Language	English (Binding)

This document sets out legally binding obligations. Please read carefully before using the Platform or Services. By accessing or using the Services, you confirm that you have read, understood, and agree to be bound by these terms and conditions in their entirety.

1. Introduction & Platform Overview

1.1 About Money Multiplier

Money Multiplier is a digital lending facilitation platform operated by Noxven Ventures (OPC) Private Limited, functioning under the brand Seven Fincorp ('Company', 'we', 'us', or 'our'). The Platform connects eligible borrowers with regulated financial institutions ('Partner Lenders') for the purpose of accessing credit products including personal loans, consumer loans, and other financial products.

Money Multiplier operates as a technology-enabled intermediary and facilitator. The Company may act as a Loan Service Provider in relation to Partner Lenders in accordance with applicable regulatory guidelines. The Company does not independently sanction, approve, underwrite, or disburse loans unless specifically and expressly disclosed to the user.

1.2 Acceptance & Binding Agreement

These Terms of Service ('Terms') constitute a legally binding agreement between you and the Company governing your use of the Money Multiplier Platform. By registering, accessing, or using the Platform in any manner, you confirm that you have read, understood, and agree to be bound by these Terms and all associated policies, including our Privacy Policy.

1.3 User Eligibility

To use the Platform, you must satisfy all of the following eligibility conditions:

- You must be at least 18 years of age at the time of registration.
- You must be an Indian citizen or a lawful resident of India.
- You must hold a valid PAN card and Aadhaar number (or other permissible KYC documents).
- You must have a valid bank account in your name with an Indian bank.
- You must have the legal capacity to enter into binding contracts under Indian law.
- You must not have been previously barred from using the Platform or any related services.

2. Lender Disclosure & Loan Process

2.1 Partner Lender Identification

Money Multiplier connects users with one or more regulated Partner Lenders who are licensed financial entities authorised to disburse loans in India. The identity of the applicable regulated Partner Lender shall be clearly disclosed to you:

- Before submission of your loan application.
- Before execution of any loan documentation.
- Before acceptance of any loan offer or terms.
- In the Key Fact Statement provided by the Partner Lender.

2.2 Key Fact Statement

Borrowers shall receive the applicable Key Fact Statement ('KFS') from the regulated Partner Lender prior to execution of the loan agreement. The KFS shall contain details of the loan amount, interest rate, repayment schedule, processing fees, and all-in annual percentage cost in a standardised format. You are strongly advised to read the KFS carefully before accepting any loan offer.

2.3 Cooling-Off / Exit Rights

Borrowers may be entitled to cooling-off or exit rights as prescribed by the Partner Lender and applicable regulatory framework. The specific cooling-off period, if any, will be disclosed in the loan documentation and the KFS provided by the Partner Lender.

During the cooling-off period, you may cancel the loan without penalty by repaying the principal amount disbursed along with any interest accrued. The exercise of cooling-off rights is subject to the Partner Lender's loan agreement terms.

3. Consent, Data & Communications

3.1 Consent Withdrawal

Users may withdraw consent previously granted through the Platform by using the consent management interface within the Platform, by contacting the Grievance Officer through the details provided below, or through any other consent management mechanism made available by the Company.

Withdrawal of consent shall not affect the lawfulness of processing undertaken pursuant to valid consent before its withdrawal. Certain processing activities required by law or for contract performance may continue even after consent withdrawal.

3.2 Consent Audit Trail

Electronic consents, OTP verifications, acknowledgements, and authorisations provided through the Platform may be retained by the Company and its Partner Lenders for compliance, audit, dispute resolution, and regulatory purposes. These records constitute valid evidence of consents granted and are maintained per applicable data retention requirements.

3.3 Communications

By registering on the Platform, you authorise the Company and its Partner Lenders to contact you via SMS, email, in-app notifications, WhatsApp, and other channels for loan updates, repayment reminders, and service announcements. You may opt out of marketing communications at any time as described in the Privacy Policy.

4. Recovery & Collection Practices

4.1 Recovery Agent Conduct

In the event of default on a loan obtained through the Platform, the Partner Lender may engage recovery agents for the recovery of outstanding amounts. Recovery agents engaged by Partner Lenders shall comply with applicable fair practices codes, recovery guidelines, and lawful collection practices.

Recovery agents are required to conduct themselves with dignity and respect toward borrowers at all times. Harassment, intimidation, or any coercive behaviour is strictly prohibited.

- Recovery agents will identify themselves and show their identity card before contact.
- Recovery activities will be conducted only at reasonable hours per applicable guidelines.
- Borrowers may lodge complaints against recovery agents through the grievance mechanism.
- All recovery activities are subject to monitoring and oversight by the Partner Lender.

5. Intellectual Property, Disclaimers & Liability

5.1 Intellectual Property

All intellectual property rights in the Money Multiplier Platform vest exclusively with Noxven Ventures (OPC) Private Limited or its licensors. You may not reproduce, distribute, or create derivative works without prior written consent from the Company.

5.2 Disclaimers

The Platform is provided on an 'as is' basis. The Company makes no warranty that any loan application will be approved, that specific products will be available, or that Partner Lender terms will meet your requirements. All credit decisions are made exclusively by Partner Lenders.

5.3 Limitation of Liability

To the maximum extent permitted by law, the Company shall not be liable for any indirect, incidental, special, or consequential damages arising from your use of the Platform or acts of Partner Lenders or other third parties.

6. Governing Law & Grievance Redressal

6.1 Governing Law

These Terms are governed by the laws of the Republic of India. Any dispute shall be subject to the exclusive jurisdiction of courts of competent jurisdiction in India.

6.2 Grievance Redressal — Money Multiplier

Any complaints or grievances relating to the Platform, these Terms, or the Privacy Policy may be directed to the designated Grievance Officer:

Designation	Grievance Officer
Platform	Money Multiplier (empowered by Seven Fincorp)
Company	Noxven Ventures (OPC) Private Limited
Email	contact@sevenfincorp.com
Response Time	Acknowledgement within 48 hours; resolution within 30 days

6.3 Modifications

The Company reserves the right to modify these Terms at any time. Updated Terms will be posted on the Platform with a revised effective date. Continued use constitutes acceptance of the revised Terms.