

TERMS OF SERVICE AND INFORMATION SHARING AGREEMENT

1. DEFINITIONS

- 1.1 "Company" refers to the document forwarding agency.
- 1.2 "Applicant" means the individual seeking a loan.
- 1.3 "Banks" means the financial institutions to whom documents are forwarded.

2. CONSENT AND INFORMATION SHARING

2.1 **DEEMED CONSENT CLAUSE** By submitting any financial documents or personal information to the Company, the Applicant expressly and irrevocably:

- Consents to the complete sharing of submitted documents and information with multiple banking institutions
- Acknowledges that document submission constitutes explicit permission for comprehensive information disclosure
- Understands that information sharing is fundamental to the loan application process

2.2 The Applicant agrees that:

- Submission of documents implies unconditional consent for information distribution
- No additional explicit consent will be required beyond initial document submission
- The Company is authorized to forward all provided financial and personal information to potential lending banks

3. SCOPE OF INFORMATION SHARING

3.1 Shared information may include, but is not limited to:

- Personal identification documents
- Financial statements
- Income proofs
- Property details
- Credit history documentation
- Contact information
- Loan application forms

3.2 The Company is authorized to:

- Transmit documents to multiple banks
- Share information across different banking networks
- Reproduce and distribute submitted documents as necessary for loan processing

4. APPLICANT REPRESENTATIONS

4.1 The Applicant confirms and warrants that:

- All submitted information is accurate and complete
- They have the legal right to share the provided documents
- They understand the implications of information sharing

5. LIABILITY AND LIMITATIONS

5.1 The Company:

- Does not guarantee loan approval
- Is not responsible for banks' decision-making processes
- Serves solely as a document transmission intermediary

6. PRIVACY AND DATA PROTECTION

6.1 While facilitating document sharing, the Company commits to:

- Maintaining confidentiality of submitted information
- Using industry-standard security protocols
- Limiting information use to loan application purposes

7. AMENDMENTS

7.1 The Company reserves the right to modify these terms, with current terms always available through official communication channels.

8. APPLICANT ACKNOWLEDGMENT

By utilizing our services, the Applicant explicitly acknowledges:

- Understanding of complete information sharing
- Unconditional consent for document transmission
- Limited role of the Company in loan processes

IMPORTANT: CONTINUED USE OF OUR SERVICES CONSTITUTES ACCEPTANCE OF THESE TERMS

Last Updated: 14th of December 2024