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**Please read the following terms and conditions carefully.**

References to "you" or "your" are references to any person accessing this web site ("Site").

References to "we", "us" or "our" are references to Barclays Investments & Loans (India) Limited ("Barclays").

References to "Barclays Group" are references to us, our parent company and any companies we and /or our parent company totally or partly own at any time.

## **Company Information**

Barclays Investments & Loans (India) Limited is registered with Reserve Bank of India as Non Banking Finance Company vide its Registration No: B-13.02176 having its registered office at Nirlon Knowledge Park, Level 10, Block B-6, Off Western Express Highway, Goregaon (East), Mumbai- 400063, India.

These terms and conditions govern your use of this Site and by accessing this Site you agree to be bound by them. All information in this website is provided on an "as is" basis.

Please note that if you are an existing Barclays customer, these terms will apply in addition to those contained in your Customer Agreement, Barclays products and services may also be subject to separate terms and conditions which govern their use.

We reserve the right to change these terms and conditions at any time and without notice by updating this posting and your continued access to or use of this Site following any such change will constitute your acceptance of the revised terms and conditions.

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We may in our sole discretion terminate your access to or use of this Site for any reason, including without limitation where we believe that you have not acted in accordance with the terms and conditions of this Site.

This Site is designed to be accessed from its homepage. Accessing a specific page within this Site via a hypertext link may mean that you do not see important information about this Site, the conditions for its use and the Barclays Group.

While we will endeavour to ensure that this Site is normally available 24 hours a day, we shall not be liable if for any reason this Site is unavailable at any time or for any period. Also, your access to this Site may also be suspended temporarily or restricted without notice to allow for repairs, maintenance, or the introduction of new facilities or services or for reasons beyond our control.

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No third party is permitted to link any other web site to this Site without obtaining our prior written consent.

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### **No Warranty**

Although we have taken all reasonable care to ensure that the information provided on this Site is accurate and up to date, we make no representations or warranties of any kind, express or implied, with regard to the accuracy, timeliness, reliability or completeness of any such information.

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(ii) Any action based on the content of this Site or any use or application of the same or any error or omission relating to the transmission of the content of this Site.

We do not exclude our duties or liabilities under applicable laws/ regulations for the conduct of business.

We reserve the right to modify, suspend or discontinue, temporarily or permanently, this Site or any part of it, with or without notice, at any time. You agree that we shall not be liable to you or to any third party for any such modification, suspension or discontinuance of this Site.

### **Governing Law**

Indian law governs these terms and conditions and you agree that any matter or dispute in connection with this Site and these terms and conditions shall be referred to arbitration under the Arbitration and Conciliation Act, 1996. The dispute shall be referred to a sole arbitrator appointed by us. The arbitration shall be held in the English language in Mumbai and the courts of Mumbai shall have the exclusive jurisdiction to try any matters arising from the arbitration.

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If any provision of these terms and conditions (or part of any provision) is found by any authority of competent jurisdiction to be invalid, unenforceable or illegal, the other provisions shall remain in force.

### **Contacting Us about this Site**

If you have any questions or comments about this site or these terms and conditions please contact us on any of the contact points mentioned on the homepage of this site.