



AGREEMENT REFERENCE

Agreement date	01 Feb 2025	Account No.	FAC_34065E1DE0
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PARTIES

This agreement is made between the fictional lender named above (the Lender) and Kavya Chopra (the Borrower), customer CUST_E81664E55B, of Kolkata, West Bengal.

Date of birth	18 Mar 1971
Email (synthetic)	kavya.chopra.4746@synthetic.slw.invalid

1. THE CREDIT LINE

The Lender makes available a revolving credit line of ₹ 2,66,276.01 in INR on account FAC_34065E1DE0, under product REVOLVING_CREDIT_EMI version 2, from 01 Feb 2025.

2. STATEMENTS AND PAYMENT

A statement is issued on day 1 of each month. Payment is due on day 7, as stated on each statement.

3. INTEREST, FEES AND TAXES

Interest on the revolving balance: 0.00% a year. GST at 18.00% applies to taxable fees. Convenience fee: 2.00% of the purchase amount (applies on: Purchase posted). Late fee: by the slab table on the amount overdue in the Key Fact Statement (applies on: Bill overdue).

4. HOW PAYMENTS ARE APPLIED

Payments are applied in this order: Late fee, Tax, Overdue interest, Interest, Convenience fee, Principal.

5. DELINQUENCY

If an amount stays unpaid after its due date, the line is blocked at 30 days past due, and the account is classified non-performing at 90 days past due.

6. CLOSURE

The line may be closed once the closure conditions of the product are met. On closure with nothing outstanding, the Lender issues a No Objection Certificate.

STANDARD TERMS AND CONDITIONS

The following standard terms form part of this agreement. They are read with the clauses above and with the Key Fact Statement.

A. DEFINITIONS

In this agreement, the Lender means Ulmarin Finance; the Borrower means the person named under Parties; the Facility means the revolving credit line described above; and the Key Fact Statement means the key fact statement issued to the Borrower for the Facility. Headings are for convenience only and do not affect the meaning of any clause.

B. USE OF THE FACILITY

The Borrower uses the Facility for lawful personal purposes only, within the available credit shown on the latest statement. The Borrower keeps the account details and any credentials secure and tells the Lender at once of any transaction the Borrower did not authorise.



C. STATEMENTS AND BILLING

The Lender issues a statement for each billing cycle on the statement day stated above. Each statement shows the opening balance, the transactions of the period, the fees, charges, interest and taxes posted, the payments and credits applied, the closing balance, the total amount due, the minimum amount due and the payment due date. The Borrower checks each statement and reports any error to customer care promptly.

D. PAYMENTS AND THEIR ALLOCATION

Payment is due by the payment due date shown on each statement. Each payment is applied to the dues in the order of priority stated above and in the Key Fact Statement. An amount received in excess of the dues is held as account credit, as the payment receipt shows.

E. FEES AND CHARGES

Interest, fees, charges and taxes apply only as stated above and in the schedule of charges in the Key Fact Statement. Each fee assessed is shown on a tax invoice and on the statement for its billing cycle.

F. DEFAULT AND THE CONDUCT OF RECOVERY

If an amount due stays unpaid after its payment due date, the account is overdue and the consequences stated above under Delinquency apply. The Lender, or an agent it authorises, may contact the Borrower to recover overdue amounts. Contact is made courteously, at reasonable hours and without intimidation or harassment, and an agent carries identification and the Lender's authorisation.

G. CLOSURE AND NO OBJECTION CERTIFICATE

The Borrower may ask to close the Facility. Once nothing is outstanding and the closure conditions of the product are met, the Lender confirms the closure in writing and issues a No Objection Certificate for the account.

H. GRIEVANCE REDRESSAL

The Borrower may raise any complaint about the Facility with customer care at support@ulmarin.slw.invalid. A complaint that is not resolved may be escalated to the Grievance Redressal Officer of Ulmarin Finance through the same contact. The contact is a reserved address of a fictional lender and reaches nobody.

I. GOVERNING LAW AND JURISDICTION

This agreement is governed by the laws of India. The courts at the place of the Lender's registered office have jurisdiction over any dispute under it.

J. SYNTHETIC DATA

This agreement is synthetic training data generated by a simulator. Ulmarin Finance, the Borrower and every account, amount and date in it are fictional. It is not an offer of credit and creates no obligation.

ACCEPTANCE

Accepted electronically by the Borrower on 01 Feb 2025. This is a synthetic training document: it bears no real signature and creates no obligation.