

Following terms & conditions (“Terms of Use”) are applicable to any person (including their heirs, representatives, beneficiaries, successors, executors, administrators and permitted assigns) using the services of Aptus Value Housing Finance India Ltd and its affiliates (“User”) for transacting on Aptus Value Housing Finance India Ltd and / or it’s affiliates’ website, mobile app and any other online platform/network together/collectively referred to as the “Online Platform”. The Services (defined hereinafter) of the Online Platform is offered to the User of the Service on the condition that the User accepts the terms contained herein:

- That Aptus Value Housing Finance India Ltd and its affiliates (“**APTUS**”) have outsourced to the service provider (“**Service Provider**”), the online payment services activities viz. various facilities through internet, including facilities including but not limited to net banking, UPI QR code, UPI, wallets and debit cards and providing authorization (from third party clearing house networks) and settlement facilities in respect of payment instructions initiated by the users on certain websites of banks using valid debit cards and / or online banking accounts. These facilities will be hereinafter referred to as the “**Services**” to be offered by the Service Provider. Users shall be directed from APTUS’s website to the website of Service Provider for executing the transaction process. Once the transaction is complete the User shall be redirected to the website of APTUS.
- If the payment transaction is delayed or not effected at all for any reason whatsoever including on account of incomplete or incorrect information, the User shall not hold APTUS responsible in any way whatsoever.
- APTUS reserves the right to change, without notice, this “Terms of Use” under which the Service is offered. The User’s continued use of the Service shall be subject to the Terms of Use in force at the time of the use.
- The User’s continued use of this website shall be deemed acceptance of these Terms of Use and the User shall be unequivocally bound by all these Terms of Use.
- APTUS shall not be liable for the correctness, accuracy or reliability of the data or uninterrupted or error free provision of the Service.
- APTUS shall not be liable for any loss or damage including without limitation direct or indirect, special, incidental, technical or consequential damages, losses or expenses arising from or occasioned by (a) any such inaccuracy, error, delay or omission, or (b) interruption in any such data, information or message, due either to any act or omission by APTUS or to any force majeure event or any other cause beyond the reasonable control of APTUS.
- In addition to and without limiting the foregoing, APTUS shall not be liable for any harm caused by the transmission, through the services or information, of a computer virus, or other computer code or programming device that might be used to access, modify, delete, damage, corrupt, deactivate, disable, disrupt, or otherwise impede in any manner the operation of the services or any of the users software, hardware, data or property.
- The effects of the payment will be subject to clearance from your banker and will reflect in your loan account within 3 working days.