

Terms of Use

We're updating our Terms of Service , and wanted to share details with you that Anchorage application includes Google Maps features and contents.

Changes to Terms of service

Effective ___ 1st April 2023, updates will go into effect for document(s) contained in the Terms of Service. To agree with our Terms of Use, Privacy Policy and Disclaimer (if any) click at the below mentioned links of Terms:

THIS WEBSITE WWW.ANCHORAGE.COM AND OTHER RELATED INTERNET BASED APPLICATIONS (COLLECTIVELY REFERRED TO AS "WEBSITE" OR "SERVICES") OWNED AND OPERATED BY ANCHORAGE FINANCIAL SERVICES LIMITED, A COMPANY INCORPORATED UNDER THE LAWS OF REPUBLIC OF INDIA HAVING ITS REGISTERED OFFICE NO.31/,2,INDIRA ENCLAVE,FLAT NO.2- A,INDIRA NAGAR FIRST AVENUE, ADAYAR,CHENNAI, TAMIL NADU- 600 020 (HEREINAFTER REFERRED TO AS "WE", OR "US" OR OUR OR "ANCHORAGE").

THESE GENERAL TERMS OF USE (HEREINAFTER REFERRED TO AS THE "TERMS") SHALL CONSTITUTE A VALID AND BINDING LEGAL AGREEMENT BETWEEN US AND THE USER OF OUR WEBSITE/ SERVICES (HEREINAFTER, WHERE THE CONTEXT SO REQUIRES, "YOU" OR "USER" ARE REFERRED TO INTERCHANGEABLY).

USERS OF THIS WEBSITE OR SERVICES OFFERED BY US ARE REQUESTED TO READ THESE TERMS BEFORE REGISTERING, ACCESSING, BROWSING, DOWNLOADING OR USING ANYTHING FROM THE WEBSITE BY ACCESSING OR WHILE USING THE WEBSITE OR THE SERVICES.

YOU UNDERSTAND AND AGREE THAT ANCHORAGE WILL TREAT YOUR USE OF THE WEBSITE OR SERVICES AS ACCEPTANCE OF THESE TERMS OF USE.

USERS, PLEASE TAKE NOTE THAT ANY STATEMENTS MADE ON OUR WEBSITE SHALL NOT BE CONSTRUED AS A PROMISE FOR GRANT OF ANY SERVICES.

1. INTRODUCTION

1. The Terms are governed by the provisions of the applicable Indian laws, the rules, regulations, guidelines, and clarifications framed thereunder, including but not limited to:

1. The Indian Contract Act, 1872;

2. The Information Technology Act, 2000;
 3. The Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011; and
 4. The Information Technology (Intermediaries Guidelines) Rules, 2011.
2. These Terms and your activity under these Terms are an electronic record as per the (Indian) Information Technology Act, 2000 and these Terms being electronically generated by a computer system does not require any physical or digital signatures.
 3. Anchorage reserves the right to modify these Terms and other policies applicable in general and to specific areas of our Services or to a particular service which shall also be considered as part of these Terms, at any time without giving you any prior notice and such changes shall be binding on you.
 4. You shall revisit these Terms from time to time to stay abreast of any changes that we may introduce to these Terms. Your use of our Website or Services pursuant to any such modification shall be treated as your acceptance to follow the modified Terms as applicable.
 5. By using our Website, you agree to these Terms. Further you represent and warrant to us that: -
 1. You are a person who is not barred or otherwise legally prohibited from receiving or using the Website or Services under the laws of the country in which you are resident or from which you access or use the Services;
 2. You are a resident of the Republic of India.
 3. You shall not impersonate any person or entity or falsely state or otherwise misrepresent age, identity or affiliation with any individual or entity.
 4. Notwithstanding anything contained herein you agree that:
 1. Anchorage reserves the right to deny your registration/access as a User and deny Services without assigning any reason whatsoever;
 2. The information contained in this Website or Services does not constitute any advice or recommendation with respect to such financial instruments. You understand that the objective is to give you information for making informed decisions and to compare with similar Services. Any and all information provided is therefore for general information purposes only.
 3. You have also understood we advise that independent professional advice is obtained before you purchase any product and Service.
 6. By using the Website or Services, you grant consent to Anchorage to the use of your information as outlined by Anchorage in its Privacy Policy. You understand that this Website uses cookies; by using this Website, you agree to these Terms and consent to Anchorage's use of cookies in accordance with the terms of Anchorage's Privacy Policy.
 7. Anchorage may translate these Terms into other languages for your convenience. Nevertheless, the English version governs your relationship with Anchorage, and any inconsistencies among the different versions will be resolved as per the English version.

2. USING THE WEBSITE/ SERVICES

1. **Acceptance:** By using the Services you agree to unconditionally accept and agree to comply with and be bound by these Terms. Subject to the aforesaid Anchorage grant you permission to use the Website or Services subject to the restrictions in these Terms. Your use of the Services is at your risk.
2. **User Account:** You may create a User Account (“Account” or “User Account”) and provide certain information about yourself to use some of the features of the Services that are offered through the Website or Services. You agree that you are solely responsible for maintaining the secrecy of your passwords, login and account information for using the Services. You are also responsible for all activities that occur in connection with your Account. You agree to notify Anchorage immediately of any unauthorized use of your Account. Anchorage reserves the right to close your Account at any time for any or no reason. Also, you shall not create multiple Accounts. You agree not to use the Services for any purpose that is unlawful, illegal or forbidden by these Terms, or any local laws that might apply to you. When you create a User Account, you will be additionally required to accept the specific terms and conditions for expressing your interest to for availing various services.
3. **Submission of Information:** While creating your User Account you will be asked to provide certain information, which is mandatory. Also, there will be other details, which you can provide at your discretion. In both cases, we may ask you to provide complete and accurate information about yourself to bolster your credibility. You confirm and warrant to Anchorage that the details submitted by you are accurate and correct and Anchorage can rely on it for providing the Services sought by you through the Services.
4. **Communications:** If you create a User Account, you agree to receive certain communications in connection with the Website or the Services. By using the Services and/or registering yourself at Anchorage’s Services you authorize Anchorage, Anchorage’s affiliates, Anchorage’s associates, partners to contact you via email or phone call or SMS and offer you their services for the product you have opted for, imparting product knowledge, offer promotional offers running on website & offers offered by the associated third parties, for which reasons, as well as web aggregation. Irrespective of the fact if also you have registered yourself under DND or DNC or NCPR service, you still authorize Anchorage to give you a call from us, Anchorage’s affiliates, Anchorage’s associates, partners for the purposes mentioned above. Anchorage may also pass your information to third party financial services companies for the purpose of them, tell you about their services or products.
5. **Service Fee:** You agree that you shall pay a fee for the Services as per terms of the specific services provided by the Services. The fee once paid shall be non-refundable, unless agreed by Anchorage in writing. The payment of fee or application made in Services does not assure you a grant of a loan or other Services mentioned on our Website; the same will be subject to the satisfaction of other formalities required for the specific Services.
6. **Availability of Website or any Services:** Anchorage’s Website or Services may be modified, updated, interrupted, suspended or discontinued at any time without notice or liability.

3. GRANT OF AUTHORITY

1. Anchorage may as a result of your interaction with the Services hold and process personal information obtained about you. When you access the Services and provide information the same will be deemed as your authorisation to Anchorage (i) to use it for making lending decisions or decision to provide any Services (ii) to other service providers for offer various

- products and services which you may need (iii) for fraud prevention and debt collection (iv) to understand your financial needs (v) servicing Anchorage relationship with you and to conduct Anchorage's business and to provide you with better customer services and products.
2. You grant Anchorage authority to pass such information to other agents as permitted by law so that they may do the same and they may pass information held by them about you to Anchorage so that Anchorage may do the same.
 3. Anchorage will not disclose any such information outside of Anchorage except as mentioned above other than for fraud prevention purposes and/or if required/obliged by law or Governmental or judicial bodies or agencies or to Anchorage's regulators under proper authority, or under a strict code of secrecy to sub-contractors or persons acting as Anchorage's agents or where Anchorage have your consent or have previously informed you.
 4. By consenting to these Terms, You hereby grant Anchorage authority, power and also authorize Anchorage or Anchorage's authorized representatives to do all acts on your behalf as may be necessary for the purpose of providing the Services sought by you through the options available in Anchorage's Services.

4. PROPRIETARY RIGHTS

1. You do not have the right to use any of Anchorage's trade names, trademarks, service marks, logos, domain names, and other distinctive brand features. You do not have the right to copy and use the software, text, images, graphics, video, and audio used on this Services ("Content"). You do not have the right to remove, obscure, or alter any proprietary rights notices (including trademark and copyright notices), which may be affixed to or contained within the Services. You will not copy or transmit any of the Services.
2. Anchorage neither represents nor warrants that your use of materials displayed on the Website/Services will not infringe rights of third parties.

5. PROHIBITED CONDUCT

1. By using Anchorage's Services you agree that you shall not:
 - a. use Anchorage's Services and Services for spamming or any other illegal purposes;
 - b. infringe Anchorage's or any third party's intellectual property rights, rights of publicity or privacy;
 - c. post or transmit any message which is libelous, defamatory or which discloses private or personal matters concerning any person;
 - d. post or transmit any message, data, image or program which violates any law;
 - e. refuse to cooperate in an investigation or provide confirmation of your identity or any other information you provide to Anchorage;
 - f. remove, circumvent, disable, damage or otherwise interfere with security related features of the Anchorage's Services or features that enforce limitations on the use of Anchorage's Services and Website;
 - g. upload any content that constitutes negligent advice or contains any negligent statement, an incitement to commit a crime or contains instructions for the commission of a crime or the promotion of criminal activity; or any content which is in contempt of any court, or in breach of any court order; or discriminates on the basis of age, sex, religion, race, gender;

harassing, invasive of another's privacy, blasphemous; in breach of any contractual obligations or depicts violence or is pornographic, paedophilic, obscene, suggestive or sexually explicit; or consists of or contains any instructions, advice or other information which may be acted upon and could, if acted upon, cause illness, injury or death, or any other loss or damage; or constitutes spam; or is grossly harmful, offensive, deceptive, fraudulent, threatening, abusive, hateful, harassing, anti-social, menacing, hateful, discriminatory or inflammatory; or causes annoyance, inconvenience or needless anxiety to any person; or racially, ethnically objectionable, disparaging, relating or encouraging money laundering or gambling, or harm minors in any way or otherwise unlawful in any manner whatever;

- h. upload any content that threatens the unity, integrity, defence, security or sovereignty of any country, or public order or causes incitement to the commission of any cognizable offence or prevents investigation of any offence or is insulting any nation;
- i. upload any content that contains software viruses or any other computer code, files or programs designed to interrupt, destroy or limit the functionality of any computer resource;
- j. reverse engineer, decompile, disassemble or otherwise attempt to discover the source code of Anchorage's Services and Services or any part thereof or infringe any patent, trademark, copyright or other proprietary rights;
- k. use Anchorage's Services and Services in any manner that could damage, disable, overburden, or impair, including, without limitation, using Anchorage's Services and Services in an automated manner;
- l. modify, adapt, translate or create derivative works based upon Anchorage's Services and Services or any part thereof;
- m. intentionally interfere with or damage operation of Anchorage's Services and Services or any other User's use of Anchorage's Services and Website, by any means, including uploading or otherwise disseminating viruses, adware, spyware, worms, or other malicious code or file with contaminating or destructive features;
- n. use any robot, spider, other automatic devices, or manual process to monitor or copy Anchorage's Services and Services without prior written permission of Anchorage;
- o. interfere or disrupt Anchorage's Services and Services or networks connected in addition to that;
- p. take any action that imposes an unreasonably or disproportionately large load on Anchorage's infrastructure/network;
- q. use any device, software or routine to bypass Anchorage's Services and Services robot exclusion headers, or interfere or attempt to interfere, with Anchorage's Services and Website;
- r. forge headers or manipulate identifiers or other data to disguise the origin of any content transmitted through Anchorage's Services and Services or to manipulate your presence on Anchorage's Services and Website;
- s. use the facilities and capabilities of Anchorage's Services and Services to conduct any activity or solicit the performance of any illegal activity or other activity which infringes the rights of others;
- t. breach these Terms or any other policies of Anchorage;

- u. provide false, inaccurate or misleading information to Anchorage's Services and Website; and
 - v. use Anchorage's Services and Services to collect or obtain personal information, including without limitation, personal information about other Users of Anchorage's Services and Website.
2. Although Anchorage may from time to time monitor or review postings, transmissions, and the like on the Website, Anchorage is under no obligation to do so and assumes no responsibility or liability arising from the content of any such locations nor for any error, defamation, libel, slander, omission, falsehood, obscenity, pornography, profanity, danger, or inaccuracy contained in any information within such locations on the Website.
 3. You are prohibited from posting or transmitting any unlawful, threatening, libelous, defamatory, obscene, scandalous, inflammatory, pornographic, or profane material or any material that could constitute or encourage conduct that would be considered a criminal offense, give rise to civil liability, or otherwise violate any law.
 4. Anchorage retains the right to remove any such posting and will fully cooperate with any law enforcement authorities or court order requesting or directing Anchorage to disclose the identity of anyone posting any such information or materials.

6. DISPLAY/ ADVERTISEMENTS/ WEB LINKS

1. Anchorage has not reviewed any sites that may be linked to the Services and is not responsible for the content of any off-site pages or any other sites linked to the Website. Your linking to any other off-site pages or other sites is at your risk.
2. Anchorage's display on or through the Services of various services or product options offered by third parties does not in any way imply, suggest, or constitute any sponsorship, recommendation or approval or advise of Anchorage of any such third parties or their products.
3. You agree that Anchorage is in no way responsible for the accuracy, timeliness or completeness of information it may obtain from these third parties. Your interaction with any third party accessed through the Services is at your risk, and Anchorage will have no liability with respect to the acts, omissions, errors, representations, warranties, breaches or negligence of any such third parties or for any personal injuries, death, property damage, or other damages or expenses resulting from your interactions with the third parties.
4. You agree that you may need to agree with terms and condition of such third parties by accessing their Services and the same will be at your sole risk and responsibility. Further, the obligations that may arise

7. INACCURACIES

1. While Anchorage uses reasonable efforts to include accurate and up to date information at the Website, Anchorage makes no warranties or representations as to the Website's accuracy. Anchorage disclaims any and all liability for the accuracy, completeness, or correctness of such information.

8. SECURITY

1. While Anchorage uses reasonable efforts to safeguard the security of the Website, there can be no guaranty that such safeguards will successfully prevent unauthorized alterations in the content

or functionality of the Site. Anchorage assumes no liability or responsibility for any unauthorized changes in the content or functionality of the Website/Services.

9. DISCLAIMER OF WARRANTY

1. The Services and all content and services provided on the Services are provided on an "as-is" and "as-available" basis. Anchorage expressly disclaims all warranties of any kind, whether express or implied, including, but not limited to, the implied warranties of merchantability, fitness for a particular purpose, title, non-infringement, and security and

accuracy, as well as all warranties arising by usage of trade, course of dealing, or course of performance. Anchorage makes no warranty, and expressly disclaims any obligation, that:

1. the content will be up-to-date, complete, comprehensive, accurate or applicable to your circumstances;
2. the Services will meet your requirements or will be available on an uninterrupted, timely, secure, or error-free basis
3. the results that may be obtained from the use of the Services or any services offered through the site will be accurate or reliable; or
4. the quality of any products, services, information, or other material obtained by you through the Services will meet your expectations.

10. LIMITATION OF LIABILITY

1. Anchorage (including its officers, directors, employees, representatives, affiliates, and providers) will not be responsible or liable for:

1. any injury, death, loss, claim, act of god, accident, delay, or any direct, special, exemplary, punitive, indirect, incidental or consequential damages of any kind (including without limitation lost profits or lost savings), whether based in contract, tort, strict liability or otherwise, that arise out of or is in any way connected with (i) any failure or delay (including without limitation the use of or inability to use any component of the Website), or (ii) any use of the Services or content, or (iii) the performance or non-performance by Anchorage or any provider, even if Anchorage have been advised of the possibility of damages to such parties or any other party, or
2. any damages to or viruses that may infect your computer equipment or other property as the result of your access to the Services or your downloading of any content from the Services.

11. USE INFORMATION ON THIS SERVICES

1. Except as expressly permitted by these Terms, no portion of the information on this Website may be reproduced in any form, or by any means, without Anchorage's prior written permission.

12. GOVERNING LAW AND JURISDICTION

1. The laws of the India, without regard to its conflict of laws rules, will govern these Terms, as well as your and Anchorage's observance of them.
2. If you take any legal action relating to your use of the Services or these Terms, you agree to file such action only in the courts located in Mumbai, India.

13. DETAILS OF GRIEVANCE OFFICER

1. In accordance with Information Technology Act, 2000 and rules made there under, the name and contact details of the Grievance Officer of Anchorage are as provided below:

Name: T M VENKATRAMANAN MURTHY

Address: No.31/2, Indira Enclave, Flat No.2-A, Indira Nagar First Avenue, Adayar, Chennai, Tamil Nadu- 600 020.

Phone No: 044-47687368 Email id: info@a1loans.in

2. If the matter is not resolved at the first instance by the Grievance Officer, then the same may then be settled by arbitration by a single Arbitrator appointed by Anchorage. The arbitration shall be held, in Chennai, in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The language of Arbitration shall be in English.

14. BREACH OF THE TERMS

1. Without prejudice to Anchorage's other rights under these Terms, if you breach these Terms in any way, or if Anchorage suspect that you have breached these Terms in any way, Anchorage may

1. send you one or more formal warnings;
2. temporarily suspend your access to Anchorage's Services and Services;
3. permanently prohibit you from accessing Anchorage's Services and Services;
4. block computers using your IP address from accessing Anchorage's Services and Services;
5. contact any or all of your internet service providers and request that they block your access to Anchorage's Services and Services;
6. commence legal action against you, whether for breach of contract or recovery of amounts due or damages or otherwise; and
7. suspend or delete your account on Anchorage's Services and Services.

15. FEEDBACK

1. Your feedback makes use of Anchorage's Services and Services better; please feel free to share it with Anchorage on info@a1loans.in. Unless specifically admitted by Anchorage or as required by law all feedback shall be non-confidential in nature.

2. Anchorage will assume no responsibility for reviewing unsolicited ideas and will not incur any liability as a result of any similarities between those ideas and materials that may appear in future programs of Anchorage.
3. Please do not reveal trade secrets or other confidential information in your messages to Anchorage. Any and all rights to materials submitted to Anchorage become the exclusive property of Anchorage.

16. MISCELLANEOUS

1. You hereby agree that Anchorage may assign, transfer, sub-contract or otherwise deal with Anchorage's rights and obligations under these Terms. You may not, without Anchorage's prior written consent, assign, transfer, sub-contract or otherwise deal with any of your rights and obligations under these Terms.
2. If Anchorage fails to act on your breach or anyone else's breach on any occasion, Anchorage is not waiving Anchorage's right to act with respect to future or similar breaches.

3. If any of these Terms is found to unenforceable or invalid by a court, that Term will be enforced to the fullest extent permitted by applicable law and the other Terms will continue to remain valid and enforceable.
4. These Terms, together with those agreements made a part of these Terms by reference, make up the entire agreement between Anchorage and you relating to your use of the Services, and replace any prior understandings or agreements (whether oral or written) regarding your use of the Website/Services.
5. In any such action or for any action Anchorage may initiate, Anchorage will be entitled to recover all legal expenses incurred in connection with the legal action, including but not limited to costs, both taxable and non-taxable, and reasonable attorney fees.
6. You are hereby notified that this application uses the Google Maps API(s). By using the Website/Services you authorize us to use Google Maps API(s) as per Google Privacy Policy at <https://policies.google.com/privacy>. Further by using this application, users are bound by Google's Terms of Service (<https://policies.google.com/terms?hl=en>).
7. You are hereby notified that this application includes Google Maps features and content. Use of Google Maps features and content is subject to the then-current versions of the (1) Google Maps/Google Earth Additional Terms of Service at https://maps.google.com/help/terms_maps.html and (2) Google Privacy Policy at <https://www.google.com/policies/privacy/>.