

General Terms and Conditions

1. Introduction

These General Terms and Conditions ("Terms") govern the use of the website and services provided by JMJ Fintech Limited (Formerly known as Meenakshi Enterprises Limited)("Company," "we," "us," or "our"). By accessing or using our website and services, you agree to comply with and be bound by these Terms. If you do not agree, please do not use our services.

2. Definitions

- **User/Client:** Any individual or entity accessing or using the website or services.
- **Services:** Any financial products, loans, or related services offered by the Company.
- **Website:** The official website of JMJ Fintech Limited.
- **Third Parties:** Any external entities, including regulatory authorities, service providers, or affiliates.

3. Use of Website

- Users must ensure that the information provided is accurate and up-to-date.
- Unauthorized use, including hacking, distributing malware, or any activities that compromise security, is strictly prohibited.
- We reserve the right to restrict or terminate access to users who violate these Terms.

4. Financial Products and Services

- All loans and financial services are subject to applicable laws, company policies, and eligibility criteria.
- Loan approvals are at the sole discretion of the Company and are subject to creditworthiness and risk assessment.
- Interest rates, fees, and repayment terms are disclosed before availing services and may be updated periodically.

5. Privacy and Data Security

- The Company follows stringent security measures to protect user data, including encryption and secure storage.
- Personal and financial information is collected, stored, and used as per our Privacy Policy.
- Users have the right to access, modify, or request deletion of their data as per applicable laws.

6. Information Disclosure

- User data may be shared with regulatory authorities, credit bureaus, or service providers for compliance and operational purposes.
- We do not sell or rent personal data to third parties.

7. Limitation of Liability

- The Company is not liable for any direct, indirect, incidental, or consequential damages arising from the use of our services.
- We do not guarantee uninterrupted or error-free access to our website and services.

8. Indemnification

- Users agree to indemnify and hold harmless the Company, its directors, employees, and affiliates from any claims, damages, or liabilities arising from their use of our services.

9. Governing Law and Jurisdiction

- These Terms are governed by the laws of India.
- Any disputes shall be resolved in the jurisdiction where the Company is registered.

10. Amendments

- The Company reserves the right to modify these Terms at any time.
- Users are advised to review this page periodically to stay informed of any changes.

11. Contact Information

For any queries or concerns, please contact us:

- **Email:** info@jmfintechltd.com
- **Phone:** +91 9995600625
- **Address:** 1st Floor, Pooma Complex, Naduvilal Junction, M G Road, Thrissur-680001

By using our website and services, you acknowledge that you have read, understood, and agreed to these Terms and Conditions.