

## **FAIR TRADE POLICY**

This Fair-Trade Policy (“Policy”) outlines the principles and practices that Perpetuity Capital (Oracle Marketing Private Limited) (“Company”), a Non-Banking Financial Company (NBFC), follows in its loan origination, lending, servicing, and recovery activities. This policy is framed in accordance with applicable Reserve Bank of India (RBI) guidelines and is intended to ensure fairness, transparency, and ethical conduct in all dealings with customers and stakeholders.

### **1. Transparency and Communication**

The Company ensures that all loan-related documents clearly disclose interest rates, fees, repayment schedules, and applicable charges. Customers are provided accurate and timely information regarding loan processing, approvals, and any changes in terms. Open communication channels are maintained to address customer queries and concerns.

### **2. Ethical Lending Practices**

The Company follows responsible lending practices by assessing the creditworthiness of applicants using fair and unbiased criteria. Customer information is treated as confidential and is used strictly for lawful business purposes. Interest rates and charges are fair, transparent, and aligned with market conditions and the borrower’s risk profile.

### **3. Fair Collection Practices**

Recovery and collection activities are conducted with respect and dignity, without harassment or coercion. All collection practices comply with applicable laws and regulatory guidelines. Customers facing genuine financial difficulties may be offered reasonable and flexible repayment solutions wherever feasible.

### **4. Non-Discrimination**

The Company does not discriminate against any customer or employee based on gender, caste, religion, race, age, disability, or any other protected characteristic. Inclusive and equal opportunity practices are followed across all operations.

### **5. Training and Accountability**

Employees and authorized representatives receive periodic training on fair practices, ethical conduct, and regulatory compliance. The Company maintains strict accountability for adherence to this policy, and appropriate action is taken in case of violations.

### **6. Continuous Improvement**

The Company periodically reviews and updates this policy to align with changes in regulatory requirements, industry standards, and best practices.

## 7. Grievance Redressal Mechanism

The Company has established a Grievance Redressal Mechanism to address customer complaints in a fair and timely manner.

Grievance Redressal Officer: **Sumanta Roy**

Email: **audit@perpetuitycapital.in**

Customers may escalate unresolved complaints after 30 days through the Reserve Bank of India's Complaint Management System (CMS) available at <https://cms.rbi.org.in>.

## 8. Applicability

This policy applies to all products, services, employees, agents, and third-party service providers engaged by the Company.

## 9. Board Approval and Review

This Fair-Trade Policy has been approved by the Board of Directors of the Company and shall be reviewed periodically to ensure continued compliance with regulatory requirements.

## Conclusion

Perpetuity Capital (Oracle Marketing Private Limited) is committed to maintaining the highest standards of fairness, transparency, and ethical conduct, and to building long-term trust with its customers and stakeholders.

For any queries related to this policy, please contact:

Email: **contact@perpetuitycapital.in**

