

Terms of Service – CreditMantra Credit Score Services

CreditMantra Solutions Private Limited

Address: R-30, Shivnagar, Damoh Road, Jabalpur, Madhya Pradesh – 482002

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Introduction

This document, along with our **Privacy Policy** and **Terms of Use**, governs your relationship with CreditMantra Solutions Private Limited ("CreditMantra", "we", "our", "us"). Please read all of them carefully to understand how you may use our services.

By accessing or using the services through our website, mobile application, or any other associated platform (collectively, "Platform"), including by verifying your mobile number and clicking "Get Free Report" or similar, you agree to be bound by these Terms of Service and disclaimers.

1. Credit Information Report Service

CreditMantra's credit score service ("Service") enables you to access your credit score and credit report, as provided by our partnered credit bureaus (including but not limited to CIBIL, and CRIF Highmark). The Service consists of delivering and displaying your credit report and score and related insights to help you understand and improve your credit profile.

By clicking/proceeding 'Show me my Credit Score' / 'I agree/accept' / you voluntarily agree to provide your personal details, and you authorize Creditmantra Solutions Private Limited to obtain your credit profile/score from CRIF Highmark. You also agree to the following [Terms & Conditions](#).

2. Terms of Registration and Authorization

By submitting your details and opting for the Service, you:

- Authorize CreditMantra as your lawful representative to request and obtain your credit report from credit bureaus.
- Consent to CreditMantra storing and using your credit data to provide you with tailored services and product offers.
- Allow CreditMantra to create a "Credit Information" section under your user account ("My Account").
- Agree that this consent is valid for all credit bureaus we partner with and remains active until withdrawn.
- Understand that CreditMantra may attempt to retrieve your credit report multiple times for up to 6 months from your registration date.

- Agree to terms set forth by partner credit bureaus, including their standard terms.
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3. Information We Collect

We collect the following information for registration and Service delivery:

- Full name, gender, date of birth
- Email address and mobile number
- PAN and address details
- Income and employment details
- Your credit report and score from credit bureaus

For more, refer to our **Privacy Policy**.

4. How We Use Your Credit Information

We use your credit data to:

- Provide you with a comprehensive credit profile
 - Assist in understanding your credit standing and improving your score
 - Recommend customized financial products and services
 - Send you offers and promotional content
 - Conduct data analytics (in anonymized form)
 - Share personal and financial information with financial institutions, excluding credit reports generated from Credit Information Companies (CICs)
 - Display reward/loyalty programs, where applicable
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5. Your CreditMantra Credit Information Account

Eligibility

- Must be 18 years or older
- Must provide accurate, complete, and up-to-date information
- Must only request your own credit report

Unsubscribe

You may unsubscribe at any time via your account dashboard. Upon unsubscribing, we will no longer update or retrieve your credit data, and you will only have access to past data, “as-is”.

Request to Delete Your Credit Information Account

We recommend continuing with this Service, as it helps you track your credit report and score regularly and make informed financial decisions. However, if you wish to delete your credit information account, you may email us with a deletion request.

Once we receive your request, CreditMantra will permanently delete your stored credit information, stop refreshing your credit report, and discontinue sending any related communications. Please note that this deletion will apply only to your CreditMantra credit information account from your “My Account” and your “My Account” shall be continued to be valid, If you use any other services or products offered by CreditMantra, your main account with us will remain active and governed by the applicable Terms of Use.

6. Alerts

We may provide **real-time alerts** through SMS, email, WhatsApp, or app notifications regarding changes to your credit report or score, based on inputs from our partner credit bureaus. You agree to receive such communications.

7. Real-Time Alerts (via TU CIBIL or Other Bureaus)

By consenting, you authorize CreditMantra to:

- Receive notifications from TU CIBIL or other bureaus about changes to your credit report
 - Send these alerts to your registered mobile/email
 - You agree not to hold CreditMantra or its bureau partners liable for any damages, decisions, or claims resulting from receiving such alerts
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8. Disclaimer of Warranties

The Service is provided “as is.” We do not guarantee the accuracy, completeness, or timeliness of credit reports, which are owned and maintained by credit bureaus.

We are not liable for any damages, direct or indirect, resulting from your use or inability to use the Service.

9. Limitations and Restrictions

- Service requests are accepted for individual users only

- You must provide correct and complete information
 - Credit bureaus may reject a request if data is mismatched or incomplete
 - Analyses or suggestions provided by CreditMantra are for informational purposes only and may not reflect assessments by third parties such as lenders
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10. Confidentiality

All use of your data is governed by our **Privacy Policy**, which is an integral part of these Terms of Service.

11. Indemnification

You agree to indemnify and hold harmless CreditMantra, its officers, directors, employees, agents, affiliates, and partners from any claims, damages, or expenses arising from:

- Your breach of these terms
 - Any inaccuracy in the data you provide
 - Your use of the Service
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12. Links to Other Websites

CreditMantra may provide links to third-party websites. We are not responsible for their content, privacy practices, or any damages resulting from your use of such websites.

13. Compliance, Applicable Laws & Jurisdiction

You agree to comply with all Indian laws while using the Service.

These Terms of Service are governed by the laws of India.

Courts located in **Jabalpur, Madhya Pradesh** shall have exclusive jurisdiction over any disputes.

14. Other Terms and Conditions

- CreditMantra reserves the right to update these terms at its discretion
- You may not transfer or assign your rights under these Terms
- If any part of these Terms is found invalid, the remainder remains effective
- Our failure to enforce any provision does not constitute a waiver

Contact Us**CreditMantra Solutions Private Limited**

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