

Terms & Conditions for online payments

The Terms and Conditions contained herein shall apply to any person (“User”) using the services of Andhra Pradesh State Financial Corporation (APSFC) for making repayment of loan instalments, interest and Other Expenses, payment of application fees, service charges and all other payments through an online payment gateway service (“Service”) offered jointly by ICICI Bank Ltd and Payment Gateway Service provider, through APSFC's website i.e. www.esfc.ap.gov.in. Each User is therefore deemed to have read and accepted these Terms and Conditions.

A. General Terms and Conditions for Online Payments:

1. Once a User has accepted these Terms and Conditions, he / she may register and avail the Services. A User may either register for Customer Portal on APSFC's website or in any other manner as may be specified by APSFC from time to time for payment of their Loan Instalments, interest, other expenses, Loan Application Fees, Service Charges etc.,
2. APSFC's rights, obligations, undertakings shall be subject to the laws in force in India, as well as any directives / procedures of Government of India, and nothing contained in these Terms and Conditions shall be in derogation of APSFC's right to comply with any law enforcement agencies request or requirements relating to any User's use of the website or information provided to or gathered by APSFC with respect to such use. Each User accepts and agrees that the provision of details of his / her use of the Website to regulators or police or to any other third party in order to resolve disputes or complaints which relate to the Website shall be at the absolute discretion of APSFC.
3. If any part of these Terms and Conditions are determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth herein, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of these Terms and Conditions shall continue in effect.
4. These Terms and Conditions constitute the entire agreement between the User and APSFC. These Terms and Conditions co-exist with all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the User and APSFC. A printed version of these Terms and Conditions and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to these Terms and Conditions to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.
5. The entries in the books of APSFC and / or the Payment Service Providers kept in the ordinary course of business of APSFC and/or the Payment Service Providers with regard to transactions covered under these Terms and Conditions and matters therein appearing shall be binding on the User and shall be conclusive proof of the genuineness and accuracy of the transaction.

B. Limitation of Liability:

1. APSFC has made this Service available to the User as a matter of convenience. APSFC expressly disclaims any claim or liability arising out of the provision of this Service. The User agrees and acknowledges that he / she shall be solely responsible for his / her conduct and that APSFC reserves the right to terminate the rights to use of the Service immediately without giving any prior notice thereof.

2. APSFC and / or the Payment Service Providers shall not be liable for any inaccuracy, error or delay in, or omission of (a) any data, information or message, or (b) the transmission or delivery of any such data, information or message; or (c) any loss or damage arising from or occasioned by any such inaccuracy, error, delay or omission, non-performance or interruption in any such data, information or message. Under no circumstances shall the APSFC and / or the Payment Service Providers, its employees, directors, and its third party agents involved in processing, delivering or managing the Services, be liable for any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary arising out of or in any way connected with the provision of or any inadequacy or deficiency in the provision of the Services or resulting from unauthorized access or alteration of transmissions of data or arising from suspension or termination of the Services.

3. APSFC and the Payment Service Provider(s) assume no liability whatsoever for any monetary or other damage suffered by the User on account of:

- i. the delay, failure, interruption, or corruption of any data or other information transmitted in connection with use of the Payment Gateway or Services in connection thereto; and/ or
- ii. any interruption or errors in the operation of the Payment Gateway.

4. The User shall indemnify and hold harmless the Payment Service Provider(s) and APSFC and their respective officers, directors, agents, and employees, from any claim or demand, or actions arising out of or in connection with the utilization of the Services.

5. The User agrees that APSFC or any of its employees will not be held liable by the User for any loss or damages arising from your use of, or reliance upon the information contained on the Website, or any failure to comply with these Terms and Conditions where such failure is due to circumstance beyond APSFC's reasonable control.

C. Miscellaneous Conditions:

1. Any waiver of any rights available to APSFC under these Terms and Conditions shall not mean that those rights are automatically waived.

2. The User agrees, understands and confirms that his / her personal data including without limitation details relating to debit card/ credit card transmitted over the Internet may be susceptible to misuse, hacking, theft and / or fraud and that APSFC or the Payment Service Provider(s) have no control over such matters.

3. Although all reasonable care has been taken towards guarding against unauthorized use of any information transmitted by the User, APSFC does not represent or guarantee that the use of the Services provided by / through it will not result in theft and / or unauthorized use of data over the Internet.

4. APSFC, the Payment Service Provider(s) and its affiliates and associates shall not be liable, at any time, for any failure of performance, error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communications line failure, theft or destruction or unauthorized access to, alteration of, or use of information contained on the Website.

5. The User may be required to register for Customer portal in order to use the Services provided by APSFC on the Website. By accepting these Terms and Conditions the User agrees that his / her User ID and Password are very important pieces of information and it shall be the User's own responsibility to keep them secure and confidential. In furtherance hereof, the User agrees to:

- i. Choose a new password, whenever required for security reasons.
- ii. Keep his/ her User ID & Password strictly confidential.
- iii. Be responsible for any transactions made by User under such User ID and Password.

The User is hereby informed that APSFC will never ask the User for the User's password in an unsolicited phone call or in an unsolicited email. The User is hereby required to sign out of his / her APSFC Customer Portal on the Website and close the web browser window when the transaction(s) have been completed. This is to ensure that others cannot access the User's personal information and correspondence when the User happens to share a computer with someone else or is using a computer in a public place like a library or Internet café.

D. Debit / Credit Card, Bank Account Details:

1. The User agrees that the debit / credit card details provided by him/ her for use of the aforesaid Service(s) must be correct and accurate and that the User shall not use a debit / credit card, that is not lawfully owned by him / her or the use of which is not authorized by the lawful owner thereof. The User further agrees and undertakes to provide correct and valid debit / credit card details.

2. The borrower may repay his / her Loan Instalments / interest / Other expenses / application fee / service charges by using a debit card / credit card / online banking account. The User warrants, agrees and confirms that when he / she initiates a payment transaction and / or issues an online payment instruction and provides his / her card / bank details:

- i. The User is fully and lawfully entitled to use such credit / debit card, bank account for such transactions
- ii. The User is responsible to ensure that the card / bank account details provided by him / her are accurate
- iii. The User is authorizing debit of the nominated card / bank account for the repayment of their Loan Instalments / interest / Other expenses / application fee / service charges selected by such User along with the applicable Fees.

- iv. The User is responsible to ensure sufficient credit is available on the nominated card / bank account at the time of making the payment to permit the payment of the dues payable or the bill(s) selected by the User inclusive of the applicable Fee.

E. Personal Information:

1. The User agrees that, to the extent required or permitted by law, APSFC and / or the Payment Service Provider(s) may also collect, use and disclose personal information in connection with security related or law enforcement investigations or in the course of cooperating with authorities or complying with legal requirements.
2. The User agrees that any communication sent by the User vide e-mail, shall imply release of information therein / therewith to APSFC. The User agrees to be contacted via e-mail on such mails initiated by him / her.
3. In addition to the information already in the possession of APSFC and / or the Payment Service Provider(s), APSFC may have collected similar information from the User in the past. By entering the Website the User consents to the terms of APSFC's information privacy policy and to APSFC's continued use of previously collected information. By submitting the User's personal information to APSFC, the User will be treated as having given his / her permission for the processing of the User's personal data as set out herein.
4. The User acknowledges and agrees that his / her information will be managed in accordance with the laws for the time in force.

F. Payment Gateway Disclaimer:

Customer Portal Service is provided in order to facilitate access to view and repay Loan Instalments / interest / other expenses / application fee / service charges etc online. APSFC or the Payment Service Provider(s) do not make any representation of any kind, express or implied, as to the operation of the Payment Gateway other than what is specified in the Website for this purpose. By accepting/ agreeing to these Terms and Conditions, the User expressly agrees that his/ her use of the aforesaid online payment Service is entirely at own risk and responsibility of the User.