

# EMI OPTION BY BAJAJ FINSERV

## Interest-Free Loans

Our special association with Bajaj Finserv gives you 0% interest finance options.

EMI Tenure	Interest	Down Payment	EMI Amount	Total Payment
9 Months	0%	$\frac{\text{Total Payment}}{10}$	$\frac{\text{Total Payment} - \text{Down Payment}}{9}$	Price Mentioned In Website

Estimated calculations. Interest-free EMIs on orders above Rs.15,000/- upon down payment of 10% of order value. Loan approval at Bajaj Finserv's discretion. **Processing fee of Rs.749/-** to be borne by the customer.

## Terms And Conditions

### Financing by Bajaj Finance Limited

#### What are the eligibility criteria to avail financing by Bajaj Finance Limited?

Order value should be more than INR 15,000/-

You should meet atleast one of the following criteria:

Have a credit card (Gold or above)

You should be an existing Bajaj Finance Limited customer or

You should be a salaried professional or

You should have taken a loan in the past

#### How can I avail financing by Bajaj Finance Limited?

You just need to select "Interest Free EMI (Bajaj Finserv)" option on our checkout page and you are done. Yes, it is that easy! Soon after you place an order, you will receive an email from us. it will be an order confirmation and Bajaj Finserv intimation email

#### Do I need to pay anything additional to avail Bajaj Financing?

Unicos India Ltd is offering zero percent interest rate finance in association with Bajaj Finserv. However, customers who wish to avail this payment method would be required to bear a one time processing fee of Rs. 749/-

#### What documents will I have to submit?

Once your loan is approved, our team will contact you to schedule an appropriate time. As per your convenience our team will come and collect one-tenth (1/10th) of the total loan amount as a DOWN PAYMENT along with the processing fees and the below-mentioned documents. We will submit these documents to Bajaj Finance Limited to process your order further.

Please note that the PAN card, address proof of the shipping address\* and a cancelled cheque are mandatory documents. They will be required in all instances. We'll require additional documents in the following two instances:

- Loan Applications for Individuals with Salary Accounts:
  1. Bank statements for the last three months
  2. Salary payslips for the last two months
- Loan Applications for Existing Bajaj Finance Limited (Bajaj Finserv) Card Holders:
  3. Copy of the EMI Card

### Please keep the following in mind:

1. The order and loan must be in the same name.
2. In case of a rented house, the customer must be staying at the current place for at least 6 months and the rent agreement should reflect the same. Else, Bajaj Finance Limited (Bajaj Finserv) may need a previous rent agreement in addition to the other documents to establish a proof of address (electricity bill, etc.).
3. If shipping address is meant for a new house, Bajaj Finance Limited (Bajaj Finserv) will need the corresponding Sale Deed as an address proof.
4. Unicos India Ltd. is just a facilitator and has no say in the approval/delay/rejection of the loan. This is done at the sole discretion of Bajaj Finance Limited.

### How do I submit the documents?

Bajaj Finserv team will come at a time convenient to you to collect the documents, processing fee and down-payment. They will carry the ECS mandate form and loan application form which you will have to fill up and sign. Please note that the applicant will have to be personally present to sign the form.

### Can my application get rejected? What do I do in that case?

Approval/rejection of financing is solely at discretion of Bajaj Finance Limited. In the event that your loan application is not accepted, you would need to place a fresh order with a different payment type – CoD or Prepaid. We will cancel the current order for which the loan request is placed.

### How would my EMI payment schedule look like?

Your application will be processed for a 10 by 1 scheme where you will be required to make a down-payment for 1 installment and remaining amount will be deducted in 9 EMIs.

For example, if you make a purchase of INR 1,00,000 and use “Financing by Bajaj Finance Limited”, you will be required to make a down-payment of INR 10,000 while submitting the documents. Remaining amount will be deducted from your account in 9 EMIs of INR 10,000 each.

### On what date would the EMIs be deducted from my account? Can I check the schedule?

EMIs will be deducted on 5th of every month. Once your loan is processed, Bajaj Finance Limited will provide you with login details. With these credentials, you can login and check the EMI schedule.

### How do I know the status of my application?

Once the application is processed, we will inform you about the approval/rejection of your application. In case of approval, you will also receive an SMS from Bajaj Finance Limited.

### Can I prepay the loan? Is there any prepayment penalty?

You can either do a part-prepayment or prepay entire loan. For more questions on prepayment policy, please visit <http://www.bajajfinservlending.in/lifestyle-finance.aspx>

### What if I have to cancel the loan against product return ?

In case of cancellation against product return, Unicos India Ltd. will repay the down-payment amount to the customer minus the processing fees and cancellation charges as applicable. Bajaj Finance Limited will repay back the EMIs you have deposited so far.

### Anything else I need to keep in mind?


Please make sure that the order is in name of the same person who will avail financing. The name in invoice should exactly match your name on PAN card.

In case you are using your credit card to apply for the loan, please ensure that you use the same credit card to make the down-payment.

### Will I be asked to share card information, account information or passwords over phone or email?

Unicos India Ltd. team will never request you to share any of your payment details over email or over phone. The only time when you will be asked for your 16 digit card number is if you apply for a loan with Bajaj Finance Limited.

For more questions on Bajaj Lifestyle financing, please visit <http://www.bajajfinservlending.in/life-style-finance.aspx> , or contact us call: 1800-419-1700, email: [customercare@unicosindia.com](mailto:customercare@unicosindia.com)

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