



AGRI GROUP LENDING – TERMS AND CONDITIONS

1. By accepting these terms and conditions you are a person of majority age, i.e. 18 years or above and you are operating a CRDB Bank saving/current account. By clicking on “accept” option you will be deemed to have been read and understood these terms and conditions and have accepted.
2. I hereby agree that I have carefully read and submitted the foregoing information to the Bank. The information submitted is a true and accurate statement of my affairs on the dates indicated. This statement is provided for the purpose of obtaining and maintaining credit with the Bank. I agree that if any material changes occur(s) in information given I will immediately notify the CRDB Bank of the said change(s) and unless is so notified it may continue to rely upon this information and representations made herein as true and accurate statement.
3. I authorize the Bank to make whatever credit inquiries it deems necessary in connection with this information. I also authorize and instruct CRDB Bank to furnish any information to any person or credit reference agency in response to such credit inquiries.
4. I hereby accept to pay loan application fees as per product guidelines and that the same is not refundable even if the Bank does not grant the credit.
5. We collect personal data from you when you apply for and use this product/service. This data includes, but is not limited to, your name, contact details, identification information, financial information, and transaction history. This information is utilized to verify your identity, comply with various legal and regulatory requirements and maintain effective communication with you regarding your accounts, transactions, and other relevant updates. We protect



your data with robust security measures to ensure its confidentiality and integrity, retaining it only for as long as necessary to fulfill these purposes.

6. By accepting these terms and conditions, you consent to the collection, use and sharing of your personal data with third parties as necessary for the provision, improvement and administration of our banking products and services. This includes, but is not limited to, sharing your data with service providers, partners, regulatory authorities and other financial institutions. We ensure that any third party with whom we share your personal data is bound by appropriate confidentiality and data protection agreements. Your data will only be used for legitimate business purposes in compliance with applicable laws and regulations.

7. You have the right to access, correct, delete, or restrict your data, as well as to object to its processing"