SMFG India Credit Company Limited

Important Customer Advisory

Your Loan, Your Responsibility. Use It Wisely and Stay Protected.

✓ **Use your loan only for its declared purpose.** Ensure that the funds are used for the purpose stated in your loan application and agreement.

✗ **Do not use your loan funds for trading, speculative activities, or unauthorised investments.**

📢 **Think Before You Transfer. Verify Before You Invest.** Exercise caution before transferring money to another person or acting on investment advice.

📢 **Beware of loan-related fraud.** Stay alert to fake loan agents, forged identity documents, fraudulent websites, and fake loan offers. Never pay upfront fees, security deposits, processing charges, or transfer money to individuals claiming they can arrange or guarantee a loan.

📢 **Remember that you are responsible for investment losses, but loan repayment remains due.** If you use your loan funds for an investment and incur a loss, you will still be responsible for repaying your loan.

Learn from Real-Life Situations

A borrower took out a loan for a declared personal need but transferred the funds to a third party based on investment advice. He was unable to recover the money, resulting in financial difficulties while the obligation to repay the loan continued.

Key Takeaway: Always use your loan funds for the purpose for which they were borrowed.

Need Assistance?

If you need assistance or wish to raise a concern, please contact us through the following channels:

Toll-Free Number: 1800 103 6001

Timings: 9.00 a.m. to 7.00 p.m.

(Monday to Saturday, excluding public holidays & the fourth Saturday of every month)

Email: namaste@smfgindia.com

Grievance Redressal: https://www.smfgindiacredit.com/grievance-redressal.aspx

***Disclaimer**: Loan funds must be used only for the declared purpose and in accordance with the loan agreement. Misuse of funds may result in action under the applicable terms and conditions.*