



One Mobikwik Systems Limited (“MobiKwik”) is a mobile wallet and a digital financial services provider, operating across payments and financial services. MobiKwik in partnership with different financial institutions offers Buy Now Pay Later services branded and marketed as ZIP, that provides convenience to its users and enables the users to make purchases to appeal their aspirations.

Northern Arc Capital has partnered with One Mobikwik Systems Limited to offer Buy Now Pay Later Zip loans in the form of credit line for users of MobiKwik through Mobikwik mobile application.

About the product:

MobiKwik Zip is BNPL product that provides convenience to users, enables them to make purchases they otherwise could not afford, upgrade purchase choices to appeal to their aspirations and purchase more frequently.

Key features of the product:

1. 100% Digital Journey
2. Flexible tenure and interest free
3. Seamless onboarding and disbursement
4. No security/collateral required

Documents & Loan Eligibility Criteria:

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| Identity & Address proof and other mandatory document | Any Officially Valid Document (or the equivalent e-document thereof containing the details of his identity and address), i.e., passport, driving licence, proof of possession of Aadhaar number, Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address Permanent Account Number (PAN) or the equivalent e-document thereof. |
| Age limit | 20- 55 years |
| Citizenship | Applicant must be an Indian citizen and resident of India |
| Underwriting | Bureau based |
| Employment type | Salaried / Self employed |

** Terms & conditions apply. Loan disbursal at sole discretion of the Northern Arc.*

Loan Details:

- Credit line – BNPL
- Ticket size from Rs. 1000 onwards

- 1 month tenor
- Purpose of loan: it can be used for multiple purposes including: education, emergency needs, shopping, daily utility expenses etc.

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| Name of Digital Lending App (DLA) | Mobikwik |
| Name of the Lending Service Provider (LSP) | One Mobikwik Systems Limited |
| Details of the owner of the DLA | Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram, Haryana-122003, India |
| Grievance Redressal Mechanism | https://www.mobikwik.com/grievancepolicy |
| Grievance Redressal Officials | Prashant Gandhi Email ID: grievance@mobikwik.com Address: One MobiKwik Systems Limited Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram 122003 Contact Number: +918069898317 |
| List of activities that may be carried out by the DLA | <ol style="list-style-type: none"> 1. Customer Acquisition (through loan application) 2. Loan Disbursement 3. Loan Repayment 4. Loan Recovery |
| Platform where the DLA is hosted | Google Play store, Apple Store |
| Website URLs | https://www.mobikwik.com/ |
| Link to the DLA | https://play.google.com/store/apps/details?id=com.mobikwik_new&hl=en_IN&gl=IN https://apps.apple.com/in/app/mobikwik-upi-bills-paylater/id600002523 |
| Privacy Policy of LSP/DLA | https://www.mobikwik.com/privacypolicy |
| Data Storage Policy of LSP/DLA | https://www.mobikwik.com/termsandconditions |