



Uniorbit Technologies Private Limited (Uni Cards) is a platform that facilitates loan transactions between borrowers and personal loan providers such as NBFCs/Banks.

Uni provides credit facility to customers for up to 10 lakhs, basis their eligibility, and the customers can avail loans from the approved credit facility through multiple drawdowns. The spends can be split into 2 or 3 EMIs with zero cost/charges.

Northern Arc Capital has partnered with Uni Cards to offer personal loans for working professionals through Uni Cards.

About the product:

Personal loan is an unsecured form of credit to enable the customer meet personal or emergency requirements. It is multi-purpose in nature and therefore can be used for various purposes including wedding, home renovation, travel purposes and more. The documentation required is minimum with the ease of getting the amount completely digitally without any hassle.

Key features of the product:

1. 100% Digital
2. No collateral
3. Quick, hassle free process
4. No joining Fee, No Annual Charges
5. Smart, Flexible Repayments
6. Rewards for on-time payments

Documents & Loan Eligibility Criteria:

Identity & Address proof and other mandatory document	<ul style="list-style-type: none">• 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	21- 65 years
Citizenship	Applicant must be an Indian citizen and resident of India
Monthly Income	Applicant must have min salary of more than 25k
Employment type	Salaried

* *Terms & conditions apply. Loan disbursement at sole discretion of the Lender.*

Loan Details:

- Personal Loan
- Ticket size from 2,000 to 50% of the customer cash limit
- Flexible Tenure, from 1 to 24 months
- Real Time disbursement

Purpose of Loan:

1. Travel - Get a personal loan to fulfil your travel needs and travel to the destination of your dreams. Get a much-required breather from daily hassle and come back energised
2. Education - Apply for an instant personal loan to help yourself or your family to pursue higher education or professional certification and help create a brighter and more successful career ahead
3. Emergency - A quick and hassle-free personal loan to fulfil your needs at the time of an emergency to be with your loved ones when they need your support. To support any financial need arising at the time of emergencies
4. Shopping - Want to buy the latest gadget or plan to buy an expensive gift for your loved one, this personal loan will help you fulfil all your shopping needs
5. Wedding - Planning for a dream wedding, let us help you with the finances and help you in making this occasion a memorable one.

Name of Digital Lending App (DLA)	Uni Cards: The Pay 1/3rd Card
Name of the Loan Service Provider (LSP)	Uniorbit Technologies Private Limited
Details of the owner of the DLA	<p>Uniorbit Technologies Private Limited</p> <p>Registered Office House No. 303, Blk-X, Near Sant Colombo School, Siddhartha Aptt, Pitampura, North West Delhi, New Delhi-110034</p> <p>Corporate Office IndiQube-Sigma, A-Wing, 3rd Floor, 3/8, Koramangala, Industrial Layout, Bangalore- 560034, Karnataka</p>
Grievance Redressal Mechanism	<p>https://www.uni.cards/prepaid-card-terms: Refer Sec 13</p> <p>https://www.uni.cards/nbfc-terms : After Sec 4</p>
Grievance Redressal Officials	<p>Mr Danish Mirza Grievance Redressal Officer Mail: care@uni.club Phone: 080- 6821 6821 Address: Indiqube Sigma No.3/B, Nexus Koramangala 3rd Block SBI Colony, Koramangala Bengaluru, Karnataka 560034</p>
Platform where the DLA is hosted	Google Play Store and App Store

Website URLs	https://www.uni.cards/
Link to the DLA	https://play.google.com/store/apps/details?id=cards.uni.app.credit&hl=en_IN&gl=US https://apps.apple.com/in/app/uni-cards/id1582949126
Privacy Policy of LSP/DLA	https://www.uni.cards/privacy-policy-main
Data Storage Policy of LSP/DLA	https://www.uni.cards/docs/Uni_Terms_and_Conditions_and_Privacy_Policy.pdf