

ART Venture Finance (India) Private Limited

Terms and Conditions

Effective Date: 1st April 2026

These Terms and Conditions ("Terms") govern your relationship with ART Venture Finance (India) Private Limited ("ART Venture", "we", "us", or "our") and apply to all financial products, services, and related offerings provided by us — including equity investments, convertible instruments, alternative lending facilities, and any other financing arrangements. By accessing or using any of our services, you agree to be bound by these Terms.

1. Application and Approval

- 1.1** Approval of any financing — equity, convertible, or alternative lending — is at the sole discretion of ART Venture and is subject to verification of all submitted information and completion of business, financial, and legal due diligence.
- 1.2** Submission of an application does not guarantee approval, issuance of a term sheet, or disbursement of funds.
- 1.3** ART Venture reserves the right to reject any application without assigning any reason.

2. Interest Rates and Fees

- 2.1** For alternative lending facilities, interest rates will be determined based on the industry benchmark, risk profile, creditworthiness, underlying asset value, cash flow quality, loan amount, and tenure. The applicable rate will be specified in the term sheet and loan agreement.
- 2.2** A processing fee at the industry standard rate for the sanctioned facility amount will be applied to debt products, charged at disbursement. Additional fees — including documentation charges, late payment penalties, and foreclosure charges — will be disclosed at the time of sanction.
- 2.3** For equity and convertible instruments, the investment economics — including valuation, discount rate, and conversion terms — will be set out in the applicable term sheet and transaction documents.
- 2.4** All pricing is subject to applicable taxes including GST at prevailing rates.

3. Repayment

- 3.1** For alternative lending, the Company is required to repay principal and interest as per the schedule set out in the loan agreement. Repayment schedules are structured to align with the Company's cash flow cycle.
- 3.2** Non-payment or delayed payment may attract penal interest, constitute an event of default, and may result in legal action and reporting to credit bureaus.
- 3.3** Prepayment or foreclosure of a lending facility may be allowed subject to the terms of the loan agreement and applicable charges.
- 3.4** For convertible instruments, repayment takes the form of conversion into equity at the agreed terms upon a qualifying event, or repayment of principal and accrued interest if conversion conditions are not met.

4. Use of Funds

- 4.1** The Company shall use disbursed funds strictly for the purpose stated in the application and sanctioned transaction documents.
- 4.2** Misuse or diversion of funds may lead to immediate recall of the facility, demand for repayment, and legal proceedings.

5. Documentation and Verification

- 5.1** The Company and its authorised representatives must provide accurate, complete, and truthful documentation at all stages of the application and post-investment process.

5.2 ART Venture reserves the right to conduct business, financial, and legal verification and background checks at any stage.

5.3 Any material misrepresentation or omission will constitute grounds for immediate termination of the arrangement and may result in legal action.

6. Data Privacy and Consent

6.1 By applying for or using any ART Venture product or service, you authorise ART Venture to collect, store, and use your personal, financial, and business data for the purposes of evaluating the application, managing the investment or facility, and fulfilling regulatory obligations.

6.2 Your data may be shared with regulatory bodies, credit bureaus, legal and financial advisors, and third-party service providers engaged by ART Venture, on a need-to-know basis.

7. Limitation of Liability

7.1 ART Venture is not liable for any indirect, incidental, or consequential damages arising from the use or inability to use our services.

7.2 ART Venture does not guarantee the success of any investment or the achievement of any projected financial outcome. Equity and venture investments carry inherent risk, and all services are provided subject to applicable law and regulation.

8. Amendments

8.1 ART Venture reserves the right to modify these Terms at any time. Updated Terms will be made available on our website and communicated via appropriate means.

8.2 Amendments do not apply retrospectively to executed transaction documents. Continued use of our services constitutes acceptance of the modified Terms.

9. Governing Law and Jurisdiction

9.1 These Terms shall be governed by and construed in accordance with the laws of India.

9.2 Any disputes arising shall first be attempted to be resolved through good-faith negotiation. If unresolved, disputes shall be referred to arbitration under the Arbitration and Conciliation Act, 1996, with the seat of arbitration in New Delhi. The exclusive jurisdiction of courts in Delhi is applicable for any urgent relief.

10. Contact Information

If you have any questions or concerns regarding these Terms, please contact us at:

ART Venture Finance (India) Private Limited

107, Best Sky Tower, Netaji Subhash Place, Pitampura, New Delhi — 110034

Email: office[at]artventurefinance[dot]in

Phone: [Insert Contact Number]

Website: www.artventurefinance.in

This document should be reviewed by qualified legal counsel before publication or use in any transaction.