

## LEGAL DISCLAIMER

Effective Date: June 6, 2026

Last Updated: June 6, 2026

### 1. SERVICE NATURE DECLARATION

Fair Paisa Solution operates exclusively as an advisory consultancy service. We are not a lender, bank, Non-Banking Financial Company (NBFC), depository institution, or financial institution. We do not provide loans, accept deposits from the public, issue credit facilities, or operate as authorized recovery agents for any financial entity .

### 2. NO GUARANTEE OR WARRANTY OF OUTCOME

Our services are strictly advisory, strategic, and facilitative in nature. Fair Paisa Solution expressly disclaims any guarantee, warranty, or assurance of specific outcomes, including but not limited to:

Achievement of a specific debt settlement amount

Approval of loan waiver, restructuring, or consolidation

Improvement of credit score or credit rating

Withdrawal or cessation of legal proceedings by lenders

Complete resolution or elimination of debt obligations

Claims regarding 98% client satisfaction rates and ₹50 Crore+ debt resolved represent historical performance metrics and do not constitute guarantees of future results for any prospective client .

### 3. CLIENT RESPONSIBILITIES AND OBLIGATIONS

Clients of Fair Paisa Solution are hereby obligated to:

Provide complete, accurate, current, and truthful information regarding all financial matters, including submission of all relevant documents, disclosures, and communications

Bear sole and exclusive responsibility for all consequences arising from misrepresentation, omission, suppression of facts, fraud, or delays in information provision

Make all settlement payments, restructuring payments, interest payments, or principal dues payments to lenders solely at the client's own risk and responsibility, unless explicitly agreed otherwise in a duly executed written agreement

#### 4. NOT LEGAL ADVICE

All content, information, guidance, materials, and communications provided through this website, including text, graphics, documents, and verbal or written advice, are for general informational and educational purposes only. Such content shall not be construed as legal advice, legal representation, or professional legal counsel.

No attorney-client relationship, advocate-client relationship, or professional legal relationship is formed between Fair Paisa Solution and any client unless a formal written engagement agreement is duly executed by both parties .

#### 5. NO BANKER-CUSTOMER RELATIONSHIP

Fair Paisa Solution does not establish, create, or maintain any banker-customer relationship with any client. We facilitate negotiations directly with lenders, prepare settlement documentation, provide guidance on borrower rights and regulatory protections, and coordinate communication between borrowers and financial institutions. However, we are not the lender, do not hold client funds, and do not operate as a banking entity .

#### 6. THIRD-PARTY BRAND NAMES, LOGOS, AND TRADEMARKS

All names, logos, trademarks, service marks, brand identifiers, emblems, and corporate identifiers of banks, NBFCs, lenders, financial institutions, credit bureaus, or regulatory bodies displayed on this website are used solely for educational, informational, representational, and illustrative purposes.

Such usage does not constitute, imply, or indicate:

Any endorsement by the respective third party

Any affiliation, partnership, joint venture, or business relationship

Any authorized partnership or licensing agreement

Any official authorization, recognition, or approval

All intellectual property rights, including trademarks, copyrights, and brand rights, belong exclusively to their respective owners. Fair Paisa Solution claims no ownership rights over any third-party intellectual property .

#### 7. RBI GUIDELINES AND INDIAN BANKING LAW COMPLIANCE

Fair Paisa Solution utilizes its professional understanding of Reserve Bank of India (RBI) guidelines, circulars, directives, and Indian banking laws to facilitate debt resolution services. However, clients are expressly advised that:

Fair Paisa Solution is not endorsed, authorized, certified, or regulated by the Reserve Bank of India

Our services are not part of, not authorized by, and not connected to the RBI One-Time Settlement (OTS) Scheme or any RBI-administered debt resolution program

Loan settlement, debt resolution, and restructuring activities are governed by multiple financial and legal frameworks under Indian law, including:

RBI Guidelines on Loan Settlement and Restructuring

Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI), 2002

Insolvency and Bankruptcy Code (IBC), 2016

Consumer Protection Act, 2019

Recovery of Debts and Bankruptcy Act (RDBA), 1993

Information Technology Act, 2000 (for digital communications)

## 8. LEGAL CONSEQUENCES AND TAX IMPLICATIONS WARNING

Clients are hereby expressly advised of the following significant legal and financial risks:

**Continued Lender Claims:** If settlement terms are not properly documented through legally binding written agreements (including Settlement Agreement, No-Dues Certificate, and Loan Closure Certificate), lenders may pursue additional claims, recovery actions, or legal proceedings

**Taxability of Forgone Debt:** Debt amounts forgiven or waived by lenders may be treated as taxable income under Section 41(1) or Section 28(iv) of the Income Tax Act, 1961, and clients may be liable for applicable income tax on such amounts

**Legal Enforcement Actions:** Lenders may initiate legal enforcement actions under:

SARFAESI Act for secured loans (including property attachment)

Insolvency and Bankruptcy Code for corporate debtors

civil proceedings for unsecured loans

Criminal proceedings for fraud or misrepresentation

**Credit Bureau Impact:** Debt settlement may result in adverse reporting to credit bureaus (CIBIL, Experian, Equifax, CRIF High Mark), potentially affecting credit score for 7+ years

## 9. LIMITATION OF LIABILITY

Fair Paisa Solution, its directors, officers, employees, representatives, and agents shall not be liable, responsible, or accountable for any:

Indirect, incidental, consequential, special, or punitive damages

Loss of profits, revenue, business opportunities, or anticipated benefits

Use of, reliance on, or inability to use website content, information, or materials

Failure of negotiation, settlement rejection, or lender non-cooperation

Actions, omissions, or decisions by third parties (including lenders, credit bureaus, or regulatory bodies)

Misinterpretation or misapplication of provided guidance

Client's independent decisions regarding financial transactions

Our total liability, if any, shall be limited to the amount of fees actually paid by the client to Fair Paisa Solution for specific services rendered .

We expressly disclaim any liability for website interruption, discontinuation, temporary or permanent unavailability, technical errors, hacking, data breaches, or accessibility issues.

## 10. NO UNAUTHORIZED OR ILLEGAL RECOVERY PRACTICES

Fair Paisa Solution provides legal protection and guidance against illegal, unethical, or harassment-based recovery practices by lenders and recovery agents. We educate borrowers on their statutory rights under RBI guidelines and Indian law. However:

We are not involved in any unauthorized, unlawful, or illegal recovery activities

We do not act as recovery agents, collection agents, or authorized representatives for lenders

We do not engage in harassment, threats, intimidation, or coercion of any person

## 11. INTELLECTUAL PROPERTY RIGHTS

All content on this website, including but not limited to text, structure, layout, design, graphics, images, logos, branding, trademarks, software, code, documents, templates, forms, and materials, is the exclusive intellectual property of Fair Paisa Solution and is protected by applicable Indian copyright laws (Copyright Act, 1957), trademark laws (Trademark Act, 1999), and international intellectual property conventions .

Unauthorized reproduction, distribution, modification, transmission, republication, display, or use of any website content is strictly prohibited without prior written consent from Fair Paisa Solution.

## 12. CONFIDENTIALITY AND DATA PROTECTION

Fair Paisa Solution handles all client information with reasonable care, professionalism, and confidentiality in accordance with applicable data protection principles. However, clients are advised that disclosure of client information may occur when:

Required by law, court order, or regulatory authority

Necessary to facilitate the matter, including disclosure to lenders, legal counsel, or third-party service providers

Requested by the client in writing

Required to protect the rights, property, or safety of Fair Paisa Solution or third parties ☒

Clients should review our separate Privacy Policy for comprehensive information on data collection, usage, storage, and protection practices.

## 13. THIRD-PARTY LINKS AND external WEBSITES

This website may contain links, references, or references to third-party platforms, websites, services, or resources (including lender websites, credit bureau portals, regulatory websites, or external service providers).

Fair Paisa Solution has no control over, no responsibility for, and no liability for:

Content, accuracy, or completeness of third-party materials

Privacy practices, data protection policies, or security measures

Functionality, availability, or reliability of third-party services

Any damages, losses, or issues arising from use of third-party platforms ☒

Access to third-party links is solely at the client's own risk.

## 14. MODIFICATION OF TERMS

Fair Paisa Solution reserves the unilateral right to amend, modify, update, revise, or replace this Legal Disclaimer at any time, without prior notice to clients or website visitors.

Continued use of this website or engagement with Fair Paisa Solution services after any modifications shall constitute express acceptance and agreement to the revised terms. Clients are encouraged to review this disclaimer periodically for updates [?](#).

#### 15. GOVERNING LAW AND JURISDICTION

This Legal Disclaimer shall be governed by, construed under, and enforced in accordance with the laws of India.

All disputes, claims, actions, proceedings, controversies, or differences arising out of or in connection with this disclaimer, Fair Paisa Solution services, or website use shall be subject to the exclusive jurisdiction of the competent courts located in Jaipur, Rajasthan, India .

Notwithstanding the above, Fair Paisa Solution reserves the right to initiate legal proceedings in any court of competent jurisdiction where permitted by law.

#### 16. NO BINDING PROFESSIONAL RELATIONSHIP THROUGH ENQUIRY

Submitting an enquiry form, contacting Fair Paisa Solution through website channels (including email, phone, chat, or social media), attending initial consultations, or requesting information does not create, establish, or imply any binding professional relationship, contractual obligation, or service agreement between the client and Fair Paisa Solution .

A formal professional relationship is established only when:

All onboarding requirements are completed

Client eligibility is confirmed

Service terms are accepted in writing

A duly executed Service Agreement or Engagement Letter is signed by both parties

#### 17. FREE INITIAL CONSULTATION CLARIFICATION

Fair Paisa Solution offers a Free Initial Consultation solely for the purposes of:

Assessing client eligibility for debt resolution services

Exploring available options and strategies

Providing general information about our services

This consultation is completely free, non-binding, and does not constitute:

A commitment to provide any service

An guarantee of successful outcome

A mandatory requirement for service payment

An attorney-client or advisory relationship

Clients may decline the free consultation without any penalty or obligation.

## 18. CLIENT SUCCESS STORIES AND TESTIMONIALS

Client success stories, case studies, testimonials, and before-after scenarios displayed on this website (including examples such as "₹10 Lakh personal loan settled for ₹4 Lakh") represent verified real client experiences obtained with client consent.

However, such success stories do not constitute:

Guarantees, warranties, or assurances of similar results for future clients

Representations that all clients will achieve similar outcomes

Predictions of future performance

Each debt resolution case is unique, and outcomes depend on multiple factors including lender policies, loan type, documentation quality, financial circumstances, and regulatory changes. Actual results may vary significantly from illustrated examples .

## 19. VOLUNTARY ACKNOWLEDGMENT AND ACCEPTANCE

By accessing, viewing, reading, or using this website, or by engaging with Fair Paisa Solution services, you (the client, visitor, or user) expressly acknowledge that:

You have read, understood, and comprehended all terms of this Legal Disclaimer

You accept and agree to be bound by all terms, conditions, and provisions contained herein

You understand that Fair Paisa Solution is an advisory consultancy, not a lender or financial institution

You understand that no outcomes are guaranteed and all services are advisory in nature

You accept sole responsibility for all financial decisions, payments, and outcomes

You waive any right to claim damages against Fair Paisa Solution within the limits permitted by law

## 20. CONTACT INFORMATION

For questions, clarifications, or concerns regarding this Legal Disclaimer:

Fair Paisa Solution

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