

**Website disclosure of Lending Service Providers/ Digital Lending Partners:**

Particulars	Lending Service Provider ('LSP')	Digital Lending App ('DLA')
<p><b>Name of the LSP/ DLA (Mention separately for each of the engagement)</b></p>	<p>SmartCoin Financials Private Limited</p>	<p>Olyv (SmartCoin) Personal Loan App</p>
<p><b>Logo of the LSP/ DLA</b></p>		
<p><b>Details of activities for which the LSP/ DLA is engaged (Mention separately for each of the engagement)</b></p>	<ul style="list-style-type: none"> <li>• Sourcing and Customer Acquisition</li> <li>• Collection of documents/KYC requirements</li> <li>• Monitoring &amp; Loan Recovery</li> <li>• Other services to facilitate loans</li> </ul>	<p>Same as LSP</p>
<p><b>Contact details of Nodal Grievance Redressal Officer of LSP/ DLA</b></p>	<p>Ravi Kumar                      Ph: +91 9986640571                      Email: <a href="mailto:grievance@smartcoin.co.in">grievance@smartcoin.co.in</a>                      Address: SmartCoin Financials Pvt Ltd., IndiQube Gamma, No.293/154/172, 1st Floor, Outer Ring Road, Kadubeesanahalli, Bengaluru, Karnataka 560103</p>	<p>Same as LSP</p>
<p><b>Details of Customer Support of LSP/ DLA</b></p>	<p>Call on +91 9148380504 (Mon-Sat: 9 pm-6 pm)                      Email: <a href="mailto:help@smartcoin.co.in">help@smartcoin.co.in</a>                      Write to us on the address: SmartCoin Financials Pvt Ltd., IndiQube Gamma, No.293/154/172, 2nd Floor, Outer Ring Road, Kadubeesanahalli, Bengaluru, Karnataka 560103</p>	<p>Same as LSP</p>
<p><b>Link to section on website of LSP/</b></p>	<p><a href="https://web.olyv.in/grievance_redressal_policy.html">https://web.olyv.in/grievance_redressal_policy.html</a></p>	<p>Same as LSP</p>

<b>DLA for customers to lodge a complaint</b>		
<b>Website URLs, including App links in Google Playstore or Apple Appstore</b>	Web: <a href="https://www.olyv.in/">https://www.olyv.in/</a>  Google Playstore: <a href="https://play.google.com/store/apps/details?id=in.rebase.app">https://play.google.com/store/apps/details?id=in.rebase.app</a>	Same as LSP
<b>Link to Privacy Policy of LSP/ DLA</b>	<a href="https://web.olyv.in/images/app/consent/document/english/privacy_policy_v4.html">https://web.olyv.in/images/app/consent/document/english/privacy_policy_v4.html</a>	Same as LSP
<b>Link to Customer Data Handling and Storage Policy of LSP/ DLA</b>	Provided in Privacy Policy	Same as LSP
<b>Details of loan products provided through Vivriti Capital Private Limited</b>	<ul style="list-style-type: none"> <li>• Ticket Size: ₹ 1,000 - 1,00,000</li> <li>• Interest Rate: 22-36% p.a. on reducing balance</li> <li>• Processing Fee: 2-15% (excluding GST)</li> <li>• Loan Tenor: 2 - 12 months</li> <li>• Payment Schedule: Monthly EMI structure with option to pre close the loan</li> <li>• Bounce/Late payment charges: ₹ 0-500 excl. GST</li> </ul>	Same as LSP
<b>Name of the Lender</b>	Vivriti Capital Private Limited	Vivriti Capital Private Limited