 FAIR PRACTICE CODE

Fox Capital Private Limited (Hereinafter referred to as Company or Fox Capital) is a Non Deposit Taking NBFC registered with the Reserve Bank of India. This document provides details of the practices which Fox Capital follows to ensure fair and transparent dealings with its customers and is compliant with the RBI Circular DNBS CC No 320/03.10.001/2012-13 dated February 18, 2013. This code will enable employees to provide better customer service and maintain transparency in business dealings with its customers.

# Application of the Code

This code shall apply to all employees of the company and other persons authorized to represent it in the course of its business with respect to all products and services.

# Commitment

Company shall adhere to this code to act fairly and reasonably in all dealings, on the ethical principle of integrity and transparency, to meet the standard practices prevalent in the finance industry.

* The Company will provide clear and transparent information to customers in the language of their preference so as to enable them to understand:
* Terms and conditions of the products and services offered including the interest rate and service charges.
* Benefits available to customers.
* Products and services of the company will meet relevant laws and regulations in both letter and in spirit.
* The Company will act quickly in correcting mistakes and attending to complaints lodged by its customers.
* The Company shall not discriminate amongst its prospective/existing customers on the basis of age, race, caste, gender, marital status, religion or disability.
* A copy of the code will be posted on the Company’s website and in a visible location at each branch office.
* A copy of the code may be provided on request to any prospective or existing customer.

# Confidentiality

The Company shall collect personal information that it believes to be relevant and required to understand the customers profiles and conduct its business. The Company shall treat all personal information of customers as private and confidential and shall not divulge any information to a third person unless required by any law or Government authorities including Regulators or Credit agencies or where the sharing of information is permitted by the customer. If company shall avail services of any third party for providing support services, the Company shall require that such third parties handle customers’ personal information with the same degree of confidentiality.

# Credit Bureau/ Reference agencies

* The Company may give information to Credit Bureau/ Reference agencies about the personal debts, the customer owes to it if:
* The customer has fallen behind with his / her payments
* Legal proceedings have been initiated against the customer to recover the dues.
* Debts settled through legal recourses against the customer.
* It is mandated by law/arrangement with Credit Bureau to provide the information of all such customers to such agencies. A clause to this effect has been included in the Loan Agreement seeking the customers consent to share information on his loan with Credit Bureaus.