



Terms and Conditions

1. By submitting your details, you expressly authorize **Credit Experts** to collect, access, and retrieve your credit information **only from Experian Credit Information Company of India Private Limited**, based on your explicit consent.
2. The credit score and credit report are generated solely from data provided by Experian. **Credit Experts does not guarantee the accuracy, completeness, or timeliness of the information**, as it is sourced from Experian.
3. The credit report and credit score are provided **for personal reference and informational purposes only** and do not constitute financial, legal, or lending advice.
4. Any discrepancy, error, or inaccuracy in the credit report must be raised directly with Experian or the respective lending institution. Credit Experts may assist in the rectification process upon user request but does not control or influence Experian's decisions.
5. Any amount paid for downloading the full credit report is **non-refundable** once the report has been generated.
6. Credit Experts is not a bank, NBFC, or credit bureau and does not issue loans or make credit approval decisions.
7. User information is collected and processed in accordance with applicable data protection laws and is used only for the purpose of generating the credit report and providing related services.

