

Refund & Cancellation Policy

How to cancel a loan before or shortly after disbursement, and when and how refunds are made.

Company: Maitry Finance Limited

CIN: U65993WB1988PLC045122

RBI Reg. No.: B-05.06619

Effective: 25 September 2026 · Version 1.0

Maitry Finance Limited is a Non-Banking Financial Company registered with the Reserve Bank of India (Registration No. B-05.06619; CIN U65993WB1988PLC045122), with its registered office at Room No. 1, Premises No. Village Faleya, PO Biswarambha, PS Purbasthali, District Purba Burdwan, West Bengal - 713513. This policy explains how a borrower can cancel a loan with Maitry Finance Limited (the "Company") and when the Company refunds money to a borrower.

1. Cancelling before disbursement

You may withdraw your loan application at any time before the loan is disbursed by informing us by email or phone. No interest is payable on a loan that has not been disbursed. Whether any fee already paid is refundable in that case is stated in the Key Facts Statement.

2. Cancelling during the cooling-off period (digital loans)

If you take a loan through a digital channel, you may exit it during the cooling-off period after disbursement, without any prepayment penalty, by repaying the principal and the proportionate Annual Percentage Rate for the days the loan was outstanding.

Loan tenure	Cooling-off period
Less than 7 days	1 day from disbursement
7 days or more	3 days from disbursement

3. Closing a loan after the cooling-off period

After the cooling-off period, a loan cannot be cancelled, but it can be closed early by prepaying the outstanding amount. Foreclosure or prepayment charges, if any, are set out in the Key Facts Statement and our Interest Rate Policy. No such charges apply to floating-rate loans to individual borrowers for purposes other than business.

4. When we refund money

The Company refunds money to a borrower where:

- the borrower has paid more than the amount due, for example through a duplicate payment or an excess payment at closure;
- a fee or charge was levied that was not disclosed in the Key Facts Statement or was not applicable; or
- an amount was collected in error.

5. How to request a refund

Write to support@maitryfin.com with your name, registered mobile number, loan account number, the amount and date of the payment, and the reason for the refund request, along with any supporting documents such as a payment receipt or bank statement.

Once verified, the refund is credited to the bank account from which the payment was made, or to another bank account in your name that you specify. We will tell you the outcome of your request and, if it is declined, the reason.

6. If you are not satisfied

If you disagree with our decision on a refund or cancellation, you may raise it under our Grievance Redressal Policy and, if it is not resolved within 30 days, with the RBI Ombudsman.

Maitry Finance Limited · CIN U65993WB1988PLC045122 · RBI Reg. No. B-05.06619 · 033 4602 3312 · support@maitryfin.com

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