

Terms & Conditions

Last Updated: 14/06/2006

Welcome to ReserveSwift Commercial (“ReserveSwift”, “we”, “our”, or “us”).

By accessing our website, submitting your details, or using our services, you agree to the following Terms & Conditions. Please read them carefully before using our platform.

1. About Our Services

ReserveSwift Commercial is a financial assistance and facilitation platform that helps businesses explore financing options through banks, NBFCs, lending institutions, and financial service providers.

We assist users with loan enquiries, eligibility evaluation, documentation support, and connecting with suitable financing options.

ReserveSwift Commercial is not a bank, NBFC, or direct lending institution and does not provide loans directly.

2. User Eligibility and Responsibility

By using our services, you confirm that the information provided by you is accurate, complete, and submitted voluntarily.

You are responsible for ensuring that all details, documents, and financial information provided during the application process are correct.

Incorrect or incomplete information may affect eligibility checks, processing timelines, or lender decisions.

3. Loan Approval and Financial Terms

Submitting an enquiry through ReserveSwift Commercial does not guarantee loan approval.

All decisions regarding:

Loan approval

Loan amount

Interest rate

Processing fees

Repayment terms

Documentation requirements

Disbursement timelines

are determined solely by the respective bank, NBFC, or financial institution according to their policies and assessment process.

4. Third-Party Financial Institutions

ReserveSwift Commercial may connect users with third-party lenders, financial institutions, or service providers.

We are not responsible for:

Changes in lender policies

Application rejection

Modified loan terms

Delays caused by third parties

Final lending decisions

Users should carefully review all terms provided by the respective lender before accepting any financial product.

5. User Consent and Communication

By submitting your contact details, you authorize ReserveSwift Commercial, its representatives, lending partners, or authorized service providers to contact you regarding:

Your loan enquiry

Application updates

Documentation requirements

Relevant financial services

Communication may happen through phone calls, SMS, email, WhatsApp, or similar channels.

6. Information Sharing

To provide our services, user information may be shared with relevant banks, NBFCs, lending partners, or

service providers for eligibility checks and loan processing.

Handling of personal information is further explained in our Privacy Policy.

7. No Financial Advice

Information provided on our website or through our representatives is for general assistance purposes only.

It should not be considered professional financial, legal, investment, or tax advice.

Users should independently evaluate loan offers before making financial decisions.

8. Website Information

We aim to keep website information accurate and updated. However, loan products, eligibility criteria, interest rates, charges, and lender policies may change without prior notice.

ReserveSwift Commercial does not guarantee that all information displayed will always reflect the latest lender terms.

9. Intellectual Property

All website content, branding, design elements, text, and materials belonging to ReserveSwift Commercial may not be copied, reproduced, or used without permission.

Third-party names, trademarks, or logos belong to their respective owners.

10. Limitation of Liability

ReserveSwift Commercial shall not be liable for losses, damages, delays, rejected applications, or disputes arising from decisions made by third-party lenders or financial institutions.

Users use our services at their own discretion.

11. Changes to Terms

We may update these Terms & Conditions when required.

Continued use of our website or services after updates means you accept the revised terms.

12. Contact Information

For questions regarding these Terms & Conditions, contact us at:

Email: info@reserveswift.com

ReserveSwift Commercial