

Kay Kay Hire Purchase Private Limited

Website Disclaimer, Fraud Awareness & Official-Channel Notice

General information. Website content is general information and may not describe every eligibility condition or contractual term. It is not financial, legal, tax or investment advice, and it is not a promise of sanction or disbursement.

RBI registration. RBI registration authorises the Company to carry on permitted NBFC business subject to law. It does **not** mean that the Reserve Bank guarantees the Company, endorses a product, assures repayment, approves a website claim, or accepts responsibility for the Company's statements. The Company does not accept public deposits.

Product decision. A loan is subject to application, KYC, credit assessment, documentation and final approval. The KFS, sanction communication and agreement control the customer's transaction-specific obligations.

Rates and charges. No customer should rely on a marketing illustration or an EMI calculator result as the final price. The exact rate, APR, fee, tax, net disbursal, repayment and contingent charges are disclosed in the KFS and agreement.

Testimonials. Customer testimonials reflect the individual experience of the customer concerned and are not a representation, guarantee or warranty as to the outcome any other customer may experience.

Note for kaykayhirepurchase.com: the four testimonials currently on the homepage carry identical text under four different names. Replace them with genuine, distinct testimonials, or remove the section. A reviewer who notices this will look harder at everything else.

Accuracy and availability. The Company takes reasonable care to keep content accurate and current but makes no warranty as to accuracy, completeness or fitness for a purpose, and does not warrant uninterrupted or error-free access.

Fraud prevention. The Company does not guarantee approval in return for a payment, and **does not authorise any employee, dealer or agent to collect money in a personal bank account or personal UPI ID.** Verify the domain, the legal entity, the payment beneficiary and the contact details before acting. The Company never asks for a password, an OTP or a card PIN.

Third-party links. External links, including those of dealers and manufacturers, are provided for convenience. The Company does not control or endorse an external website merely by linking to it — save in respect of service providers acting on its behalf, for whose conduct in relation to its lending business the Company remains responsible.

No deposits or investments. The Company does not invite anyone to place money as an "investment", "membership", "security deposit" or assured-return scheme through any app, dealer or agent.

Reporting suspected fraud. Report a suspicious website, call, payment request or impersonation immediately to the official grievance channel and, where appropriate, to your bank, the national cybercrime portal, the police or the RBI Sachet portal.

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Jurisdiction. Use of this website is governed by the laws of India. See the **Governing Law** page.