



**APAC FINANCIAL SERVICES PRIVATE LIMITED**  
**(APAC)**

**APAC Partner Lead Referral Policy**

**Pan India**

**Approval Date: January 2026**

<b>Owner and Prepared By</b>			
<b>Name</b>	<b>Designation</b>	<b>Date</b>	<b>Signature</b>
Khushboo Asawa	Growth Manager		

<b>Reviewed &amp; Approved By</b>			
<b>Name</b>	<b>Designation</b>	<b>Date</b>	<b>Signature</b>
Deepa PK	National Sales Manager		
Mehak Chadha	SVP, Strategy and Investor Relations		
Prashant Hegde	Product Head		
Shraddha Dighe	AVP, Customer Experience		
Akhil Parikh	Company Secretary and Compliance Officer		
Yogesh Babar	Senior Manager- Legal		

<b>Version History</b>				
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1.	1.1	APAC Partner Lead Referral Policy	Jan-26	

**Background**

APACC Partner channel is an alternate sourcing channel through which eligible APAC Partners can recommend and share leads with APAC Financial Services Private Limited (“APAC”) through APAC Partner application and can earn payouts on successful disbursement of the leads. Partner shall mean such person/individual who fall under the eligible criteria mentioned hereunder and shall play a crucial role in bridging the gap between customers and our various loan products. The role of the Partner shall be limited to the extent of introducing potential customers and connect the said potential customers to APAC.

These combined Terms & Conditions (“Terms”) mentioned hereunder shall govern the APAC Partner Program at APAC Financial Services Private Limited. By participating in this program (“Program”), you (“APAC Partner”) shall be required to agree and abide by these Terms:

**Eligibility**

APAC Partners are individuals interested in sharing leads with APAC on continuous basis who are not DSA or employees of any financial organization.

**Non-Eligibility**

APAC Employees/Director(s) and their relatives/related parties are not eligible to participate in this Program.

Direct Selling Agent (“DSA”)/ Connectors cannot become Referrers.

**Valid Referrals**

A lead referral from APAC Partner will be considered valid only when:

1. Referred lead is shared through the APAC Partner Application.
2. Repeat availing of loans/ services by the same Referee shall not be considered under Lead Referral by APAC Partner. APAC Partner will be eligible for payout if the leads get disbursed within 3 months from referring.
3. APAC Partner may give multiple lead referrals.
4. Referred lead from APAC Partner is received before the referee approaches the branch for loan.
5. If two APAC partners refer the same customer (with different mobile numbers), the APAC Partner who referred first shall be considered.

**Payouts and Rewards****APAC Partner Channel:**

Disbursement Payout: Rs. 4000 per disbursement

**Reward Conditions**

1. The reward is non-transferable, non-exchangeable, and subject to tax deduction at source as per applicable laws. Tax compliance remains the participant’s sole responsibility.
2. APAC reserves the right to determine the mode of reward – whether by cash credit, voucher, gift item or any other form, at its sole discretion and may revise the same from time to time; and

**Prohibited Activities**

1. Referrals generated through fake identities, duplicate mobile numbers, forged documents, or any other fraudulent means will be disqualified.
2. Attempting to refer oneself or immediate family members (spouse, children, parents) using different contact information will be considered abuse of the Program.
3. Mass/referral farming, bulk referrals, or referrals submitted through third-party agents/consultants are strictly prohibited and will be disqualified.

#### **Disqualification & Penalty**

1. APAC reserves the right to disqualify any AAPAC Partner and revoke rewards at any stage in case of suspicion or detection of malpractice.
2. Any misuse or abuse of the Program may result in disqualification from the Program and lead to forfeiture or recovery of any disbursed rewards, and/or initiation of appropriate legal action by APAC.

#### **Compliance with data protection and privacy**

The Partner and referred Lead acknowledge and agree that their personal data will be collected and used solely for administering this Program, in accordance with the APAC's Privacy Policy and applicable laws including the Digital Personal Data Protection Act, 2023 ("DPDP Act") and such amendments from time to time.

#### **Changes & Termination**

1. APAC may modify, suspend, or terminate the Program at any time without prior notice.
2. All decisions made by APAC regarding eligibility, reward qualification, and interpretation of terms shall be final and binding.
3. Participants shall be solely responsible for the accuracy of the information submitted. APAC shall not be liable for any claims arising due to incorrect or unauthorized data submission.
4. APAC Partner shall not make any commitments, promises, or assurances regarding loan sanction, disbursement timelines, reward entitlement, or any other benefit on behalf of APAC.
5. APAC reserves the right to reject any referral or loan application at its sole discretion, without assigning any reason and without any liability whatsoever.
6. APAC shall not be responsible for any representations made by APAC Partner to the Referee.
7. Participation in the Program does not guarantee any reward.
8. Any change in terms will be updated on the company's official website [www.apacfin.com](http://www.apacfin.com) and same will be binding on the Partner
9. APAC shall not be held liable for any loss or delay due to technical issues, disbursement rejection, or communication lapses.
10. Participation in this Program by the APAC Partner does not create any agency, partnership, employment, or DSA relationship between the Partner, Referee and APAC. APAC Partners are not authorized to act on behalf of APAC, and their role is limited to voluntarily referring potential leads without obligation or formal engagement.
11. APAC bears no liability for technical issues, disbursement rejections, delays, communication lapses, or inaccurate information submitted by participants.
12. To the maximum extent permitted by law, APAC shall not be liable for any direct, indirect, incidental, or consequential loss, damage, or claims arising from participation in this Program.
13. These terms shall be governed by the laws of India. Any disputes shall be subject to the jurisdiction of the courts in Mumbai, Maharashtra.
14. The Partner shall not establish any direct or indirect relationship with existing employees of the APAC involving giving/taking of money, gifts, or any other form of inducement or bribe.

**End of Document**