



Policy on Collection of Dues

1. Introduction:

Money View and its partners or representatives in no means resort to any policy that are unethical or unduly coercive in nature for dues collection. Our debt collection policy follows fair practices and adheres to courtesy, fair treatment and persuasion, thereby fostering trust & long term relationship with the borrower.

The repayment schedule for any loan sanctioned by Money View will be fixed taking into the account paying capacity and cash flow pattern of the borrower. We explain the EMI schedule and all charges clearly as part of the loan agreement shared with the customer via email as well as on the app while availing the loan.

Money View would expect the customer to adhere to the repayment schedule agreed to and approach Money View for assistance and guidance in case of genuine difficulty in meeting repayment obligations.

2. General Guidelines:

All the members of the staff or any person authorized to representing Money View in collections would follow the guidelines set out below:

1. The customer would be contacted ordinarily at the place of his/her choice and in the absence of any specified place, at the place of his/her residence and if unavailable at his/her residence, at the place of business/occupation.
2. Money View would respect the privacy of its borrowers. It shall however be noted that contacting the borrower on phone or personal visits for recovery of dues (in line with this model policy) will not be construed as an intrusion of the privacy of the borrower.
3. Money View is committed to ensure that all written and verbal communication with its borrowers will be in simple business language and Money View will adopt civil manners for interaction with borrowers.
4. Normally the Money View's representatives will contact the borrower between 0700 hrs and 2100 hrs, unless the special circumstances of his/her business or occupation requires the Money View to contact at a different time.
5. Borrower's requests to avoid calls at a particular time or at a particular place would be honored as far as possible.
6. The Money View will document the efforts made for the recovery of dues and gist of interactions with the borrowers.

7. All assistance will be given to resolve disputes or differences regarding dues in a mutually acceptable and in an orderly manner.
8. Inappropriate occasions such as bereavement in the family or such other calamitous occasions will be avoided for making calls/visits to collect dues.

3. Engagement of collection agent:

Money View may utilize the services of collection agents for collection of dues. Collection agents will be appointed as per regulatory guidelines issued in this regard. The recovery agents engaged by the Money View will be required to follow a code of conduct covering their dealings with customers.
