Terms and Conditions of Use

ScorePro App

Date Updated: 14 October 2026

KBUS Private Limited (the “Company”) operates a mobile application, “ScorePro” (the “App”), available on Google Play Store and other similar platforms. These terms and conditions (“Terms”) govern the use of or access to the App and the Services (as defined below).

These Terms constitute a binding and enforceable legal contract between the Company and a User (as defined below) or any end user of the Services (collectively, “you”). You represent and warrant that you (a) have full legal capacity and authority to agree and bind yourself to these Terms, (b) are 18 (eighteen) years of age or older, (c) are an Indian resident, and (d) hold a valid Permanent Account Number (PAN) issued in your own name. If you represent an entity, organization, or any other legal person, you confirm and represent that you have the necessary power and authority to bind such entity, organization, or legal person to these Terms.

These Terms also include our Privacy Policy and any internal guidelines, supplementary terms, policies, or disclaimers made available or issued by us from time to time. By continuing to access or use the App, or any Service on the App, you signify your acceptance of the Terms. Further, you understand that the App is intended for the use of Indian residents only and your continuing access and/or use of the App shall be construed as a deemed declaration that you are an Indian resident.

The Company reserves the right to make changes to these Terms by posting the new/updated version and your continued use and/or non-deletion of the App shall indicate your agreement to such changes. Accordingly, we

encourage you to kindly continue to review the Terms whenever accessing or using the App so as to be abreast with the changes that we may be carrying out to these Terms.

By using the Services, you agree that you have read, understood, and are bound by these Terms, and that you comply with the requirements listed herein. If you do not agree to all of these Terms or comply with the requirements herein, please do not access the App or use the Services.

1. Services

The App displays to the User his/her credit score and credit information report as sourced from Experian, a credit information company registered with the Reserve Bank of India, together with a factor-wise breakdown of the elements affecting the score, comparative benchmarks, a list of the User's credit accounts as reported to the bureau, and a suggested action plan ("Services"). For the purposes of this clause, Services would include any other future services the Company provides or proposes to provide.

The App is a read-only informational tool - The Company does not generate, calculate, alter, correct, improve or otherwise influence the User's credit score or any entry in the User's credit information report. All such information originates from Experian and is based on what the User's lenders have reported to Experian. Nothing a User does within the App directly edits the User's bureau record.

The Company does not provide credit repair services - All content within the App, including factor ratings, benchmarks, insights and the action plan, is provided for educational and informational purposes only and does not constitute financial, investment, legal or tax advice, a recommendation to obtain or refrain from obtaining any credit facility, or an assurance of any credit outcome. Users should exercise their own judgement and, where appropriate, seek independent professional advice.

Estimated point gains are not guarantees - The “potential gain”, “target score” and per-action point estimates shown in the App are modelled estimates only. Actual movement in a User’s score depends on what the User’s lenders report to Experian, the timing of such reporting, and Experian’s own scoring methodology, none of which are within the Company’s control. The Company does not promise, warrant or guarantee any improvement in a User’s credit score.

The Company is not a bank, non-banking financial company, credit information company, payment aggregator or any other entity regulated as a financial service provider, and does not hold any such licence. The App does not facilitate any lending, money transfer, payment initiation or financial transaction of any kind, other than the collection of subscription charges described in Clause 4.

The Company does not, through the App, take any decision on the grant or refusal of credit to any User, nor does it influence any such decision taken by any lender.

2. Eligibility and Onboarding

To avail the Services, a User will be required to create a profile on the App using his/her mobile number and to furnish his/her Permanent Account Number (PAN). The User warrants that the mobile number and PAN furnished belong to the User personally and that all information furnished in connection with his/her profile is and shall remain accurate, complete and true in all respects. The User further agrees and undertakes to promptly update his/her details on the App in the event of any change or modification of such details.

The User shall not furnish the PAN, mobile number or any other identifying particulars of any other person, or seek to obtain the credit information of any person other than himself/herself, through the App. Any such attempt constitutes a material breach of these Terms and may attract consequences under applicable law.

The User is solely responsible for maintaining the security and confidentiality of his/her account and agrees to immediately notify the Company in writing at utilitylabs002@gmail.com of any disclosure or unauthorized use of his/her account or any other breach of security.

The User expressly agrees to be liable and accountable for all activities that take place through his/her account in furtherance of the use of Services or otherwise. The Company expressly excludes any liability for any unauthorized access to a User's account arising from the User's own act or omission.

The User agrees to receive communications from the Company regarding: (i) information relating to the Services, including credit score updates and subscription notifications; (ii) information about the Company and the Services; (iii) promotional offers and services from the Company and its third party partners where consent has been provided; and (iv) any other matter in relation to the Services.

3. Credit Information, Consent and Accuracy

Consent - To provide the Services, the Company is required to retrieve the User's credit information report and score from Experian. The User must give explicit, informed consent for such retrieval within the App, which is verified through a one-time password sent to the User's registered mobile number. The Company will not retrieve any credit information without such consent.

Use of PAN - The User's PAN and registered mobile number are used solely to enable Experian to uniquely identify the User and retrieve the correct credit information report. If the details furnished do not match the records held by Experian, the report may not be retrievable.

Soft enquiry - Retrieval of a credit report through the App is a soft enquiry made at the User's own request. It is visible only to the User and does not reduce or otherwise adversely affect the User's credit score. Only an application for credit made to a lender results in a hard enquiry, which may temporarily affect the score.

The data shown is as reported to the bureau, not in real time - The App displays the credit information most recently reported by the User's lenders to Experian. Balances, utilization, account statuses and payment records therefore reflect the position as at the last reporting date and not the User's position as of today. The date on which the report was last updated is displayed on the home screen of the App and the User should refer to it before relying on any figure.

Refresh cadence - The credit score and report are refreshed in accordance with the bureau's reporting cycle and the refresh frequency enabled in the App, currently up to once per week. The Company does not control, and cannot accelerate, the frequency with which lenders report to Experian or with which Experian publishes an updated report.

No warranty of accuracy - The Company makes no representation or warranty regarding the completeness, accuracy, correctness, currency or timeliness of the credit information received from Experian, and shall not be liable for any discrepancy between the information displayed in the App and the User's actual position with any lender, or the report available from Experian or any other credit information company directly.

Disputes and corrections - As the Company neither creates nor maintains the credit information record, it cannot correct, amend or delete any entry in it. Where a User believes that any information in the report is inaccurate, incomplete or does not relate to the User, the User must raise a dispute directly with Experian or with the lender that reported the information, in accordance with the process prescribed under the Credit Information Companies (Regulation) Act, 2005 and the rules and regulations made thereunder. The Company will, on request, direct the User to the appropriate channel.

Different scores from different sources - Credit scores may differ across credit information companies and across dates of retrieval, as each bureau maintains its own records and applies its own scoring methodology. A

difference between the score shown in the App and a score obtained elsewhere is not, by itself, an error.

Withdrawal of consent - The User may withdraw consent for the retrieval of credit information at any time by writing to utilitylabs002@gmail.com. On withdrawal, the Company will cease to retrieve any further credit information for the User, and the Services will cease to function. Withdrawal of consent does not affect the lawfulness of processing carried out prior to such withdrawal, and does not affect any retention required under applicable law or under the Company's arrangements with Experian.

Withdrawal of consent does not cancel the subscription - The subscription continues until the UPI Autopay mandate is cancelled in the manner set out in Clause 4.

4. Subscription and Payment

Access to the Services requires a paid subscription - The applicable charges are as displayed in the App at the time of subscription and may be revised only in the manner set out under "Revision of charges" below.

Verification charge - On the first day, an amount of ₹2 (Rupees Two) is debited for the purpose of validating the UPI Autopay mandate. This amount is automatically refunded to the User within 7 (seven) days. It is a verification charge only and does not constitute a subscription charge.

Subscription charge - From the second day onwards, a subscription charge of ₹199 (Rupees One Hundred and Ninety Nine) per month is debited automatically through the UPI Autopay mandate, and recurs monthly until the mandate is cancelled by the User.

A single approval covers both - When the User approves the transaction in his/her UPI application, the User simultaneously authorizes (i) the ₹2 verification debit and (ii) the recurring monthly mandate of ₹199. The User acknowledges that both authorizations are given in that single approval.

Pre-debit notification - In accordance with the applicable National Payments Corporation of India (NPCI) requirements for recurring UPI mandates, the User will receive a pre-debit notification from the User's UPI application or bank at least 24 (twenty four) hours prior to each recurring debit.

Cancellation - The User may cancel the subscription at any time by cancelling the UPI Autopay mandate in the UPI application used to create it. Cancellation before the next scheduled debit prevents all future renewals, and the User retains access to the Services until the end of the billing cycle already paid for. Uninstalling the App, deleting the account or withdrawing consent for credit information retrieval does not cancel the mandate. The Company cannot cancel, modify or pause a mandate on the User's behalf, but will help the User locate it on request at utilitylabs002@gmail.com.

Payment methods - Subscription charges may be paid only through the UPI applications made available in the App at the time of subscription. Payment by debit card, credit card, net banking or any other instrument is not currently supported.

Revision of charges - The Company may revise the subscription charge by giving the User at least 30 (thirty) days' prior notice in the App. A revised charge applies only from the first billing cycle that begins after the notice period ends. A reduced charge will be debited under the existing UPI Autopay mandate without further action by the User. An increased charge will not be debited under the existing mandate: the User will be asked to approve a new or modified mandate in the User's UPI application, and if the User does not approve it before the revised charge takes effect, the subscription will end at the close of the current billing cycle and no further debit will be made. The User may instead cancel at any time before the revised charge takes effect, in the manner set out in this Clause 4.

All subscription charges are service charges for access to the ScorePro App Services. The Company enables subscription payments through third-party payment service providers and is not itself a payment aggregator or payment

gateway.

Upon request, the Company will provide an invoice or payment confirmation for subscription charges paid. Users may write to utilitylabs002@gmail.com for the same.

5. Third Party Services

The Services rely on services, content, documents and information owned by, licensed to, or otherwise made available by third parties ("Third Party Services"), including Experian for credit information and payment service providers for the collection of subscription charges. Users understand that Third Party Services are the responsibility of the third party that created or provided them and acknowledge that use of such Third Party Services is solely at their own risk.

The Company makes no representations and hereby expressly excludes all warranties and liabilities arising out of or pertaining to such Third Party Services, including their accuracy, completeness or availability. All intellectual property rights in and to Third Party Services are the property of the respective third parties.

The User should take care not to share their UPI PIN or OTP with any third party, intentionally or unintentionally. The Company never solicits information such as UPI PIN or OTP over a call, message or otherwise. The Company shall not be liable for any fraud arising from the sharing of such details by the User.

6. User Responsibilities

The User hereby represents and warrants that all information provided by the User through or in relation to the Services is valid, complete, true and correct on the date of agreeing to these Terms and shall continue to be valid, complete, true and correct throughout the duration of the User's use of the App.

The User shall be solely responsible for ensuring compliance with applicable laws and shall be solely liable for any liability that may arise due to a breach of its obligations in this regard.

The User shall not use the Services in any manner except as expressly permitted in these Terms. Without limiting the generality of the preceding sentence, the User may not:

- Access, attempt to access, or seek to display the credit information of any person other than the User.
- Use the Services, or any credit information obtained through them, for any purpose other than the User's own personal and informational use, including for any commercial, lending, underwriting, marketing or profiling purpose.
- Infringe either directly or indirectly any third-party proprietary rights, including but not limited to copyrights, patents, trademarks, or trade secrets, of any party.
- Copy, display, distribute, modify, publish, reproduce, store, transmit, post, translate, create any derivative works from, or license the Services, except as expressly permitted hereunder.
- Use the Services to transmit any data or send or upload any material that contains viruses, trojan horses or any other harmful programmes or similar computer code designed to adversely affect the operation of any computer software or hardware.
- Use any robot, spider, other automated device, or manual process to monitor or copy the App or Services or any portion thereof.
- Use the Services in furtherance of any activity which may be grossly harmful, harassing, blasphemous, defamatory, obscene, pornographic, pedophilic, libelous, invasive of another's privacy, hateful, or racially or

ethnically objectionable, disparaging, or otherwise unlawful in any manner whatsoever.

- Engage in the systematic retrieval of content from the App or Services to create or compile, directly or indirectly, a collection, compilation, database or directory.
- Violate applicable laws in any manner.

7. Intellectual Property

All rights, title, and interest in and to the App and Services, including all intellectual property rights arising out of the App and Services, are owned by or otherwise lawfully licensed by the Company. Subject to compliance with these Terms, the Company grants the User a non-exclusive, non-transferable, non-sub licensable, royalty-free, revocable, and limited license to use the App and Services in accordance with these Terms and its written instructions issued from time to time.

The User should assume that everything the User sees or reads on the App is protected under the Indian Copyright Act, 1957 and other intellectual property laws of India and may not be used except with the prior written permission of the Company.

The Company may freely use, copy, disclose, publish, display, and distribute without any payment of royalty, acknowledgement, prior consent, or any other restriction arising out of the User's intellectual property rights, any feedback, suggestions, or ideas provided by the User regarding the Services.

The contents of this App, including but not limited to the text and images herein and their arrangements, unless otherwise noted, are copyright-protected and belong to the Company and may not be used, sold, licensed, copied or reproduced in whole or in part in any manner without the prior written consent of the Company.

8. Term and Termination

These Terms shall remain in effect unless terminated in accordance with the terms hereunder.

The Company may terminate a User's access to or use of the Services, or any portion thereof, immediately and at any point, at its sole discretion, if the User violates or breaches any of its obligations, responsibilities, or covenants under these Terms.

A User may terminate these Terms at any time by cancelling the subscription in the manner set out in Clause 4, withdrawing consent for credit information retrieval, and deleting the App. Requests for deletion of the User's account and associated data may be submitted to utilitylabs002@gmail.com.

Upon termination, these Terms shall terminate, except for those clauses that expressly or are intended to survive termination or expiry.

Notwithstanding anything to the contrary contained in the Terms, upon termination of a User's access to or use of the Services, all amounts or outstanding monies due by you in relation to your use of or access to the Services shall become immediately payable.

9. Disclaimers and Warranties

The use of the Services is at your sole risk.

You acknowledge and agree that the Company is not a bank, financial institution, credit information company or regulated financial product provider. The App is a read-only informational tool that displays credit information sourced from Experian. The Company is not and will not be responsible for any claim or for any damages suffered that are related, directly or indirectly, to or arise out of the credit information displayed in the App, including any inaccuracy in, omission from, or discrepancy in that information.

The Company shall not be liable for any decision taken by any lender, employer or other third party in relation to the User, whether or not such decision is based on or influenced by the User's credit score or credit

information report.

The Company gives no assurance that following the action plan or any suggestion within the App will result in any improvement to the User's credit score, or in the approval of any application for credit.

To the extent permitted by applicable law, the Services are provided on an "as is" and "as available" basis. The Company does not warrant that operation of the Services will be uninterrupted or error free or that the functions contained in the Services will meet your requirements.

To the fullest extent permissible under applicable law, the Company expressly disclaims all warranties of any kind, express or implied, arising out of the Services, including warranties of merchantability, fitness for a particular purpose, satisfactory quality, accuracy, title and non-infringement, compatibility, usability, and appropriateness.

You hereby accept full responsibility for any consequences that may arise from your use of the Services, and expressly agree and acknowledge that the Company shall have absolutely no liability with respect to the same.

To the fullest extent permissible by law, the Company, its affiliates, and its related parties each disclaim all liability to you for any loss or damage arising out of or due to: (a) your use of, inability to use, or availability or unavailability of the Services, including any Third Party Services; (b) the occurrence or existence of any defect, interruption, or delays in the operation or transmission of information to, from, or through the Services, communications failure, theft, destruction or unauthorized access to the Company's records, programmes, services, server, or other infrastructure relating to the Services; or (c) the failure of the Services to remain operational for any period of time.

Notwithstanding anything to the contrary contained herein, neither the Company nor any of its affiliates or related parties shall have any liability to you or any third party for any indirect, incidental, special or consequential

damages or any loss of revenue or profits arising under, directly or indirectly, or relating, in any manner whatsoever, to these Terms or the Services.

10. Indemnity

You shall indemnify, defend at the Company's option, and hold the Company, its parent companies, subsidiaries, affiliates, and their officers, associates, successors, assigns, licensors, employees, directors, agents, and representatives, harmless from and against any claim, demand, lawsuits, judicial proceeding, losses, liabilities, damages and costs (including, without limitation, from all damages, liabilities, settlements, costs and attorneys' fees) due to or arising out of your access to the Services, use of the Services, violation of these Terms, any furnishing of another person's particulars through the App, or any infringement by any third party who may use your account with the Company, of these Terms.

11. Consent to Use Data

You agree that the Company and any third-party service providers it engages may, in accordance with its Privacy Policy, collect and use your information and technical data and related information.

The Company may use information and data pertaining to your use of the Services for analytics, trends identification, and statistical purposes to further enhance the effectiveness and efficiency of the App. Credit information will be used only in a de-identified and aggregated form for such purposes.

Subject to applicable laws, the Company may be directed by law enforcement agencies or the government and related bodies to disclose data in relation to Users in connection with criminal or legal proceedings. You understand and agree that in such instances, the Company shall have the right to share such data with relevant agencies or bodies.

12. Fees / Charges

The Company reserves the right to charge subscription fees and/or convenience fees for the Services and non-payment may result in denial of Services. The applicable charges are as displayed in the App at the time of subscription and may be revised only in the manner set out in Clause 4.

13. Modification

The Company reserves the right at any time to add, modify or discontinue, temporarily or permanently, the Services (or any part thereof) with or without cause. The Company shall not be liable for any such addition, modification, suspension or discontinuation of the Services.

14. Refund and Cancellation

Cancellation

The subscription is cancelled in the manner set out in Clause 4 (Cancellation).

If a User has any concern regarding a processed UPI Autopay transaction, the User may write to utilitylabs002@gmail.com with the transaction details.

Refunds

The ₹2 verification charge is automatically refunded within 7 (seven) days of the debit. If the refund has not been received after 7 (seven) days, the User may write to utilitylabs002@gmail.com with the transaction identifier and date of the debit, and the Company will investigate the matter with its payment service provider.

The Company will respond to and endeavour to resolve any transaction-related issue in accordance with the Company's policies and applicable law.

15. Jurisdiction, Governing Laws, and Dispute Resolution

These Terms shall be governed by and construed and enforced in accordance with the laws of India. Subject to other provisions in this clause, courts in Bengaluru shall have exclusive jurisdiction over all issues arising out of these

Terms or the use of the Services.

Any controversies, conflicts, disputes, or differences arising out of these Terms shall be resolved by arbitration in accordance with the Arbitration and Conciliation Act, 1996 for the time being in force, which is deemed to be incorporated by reference in this clause. The seat and venue of arbitration shall be Bengaluru. The tribunal shall consist of 1 (one) sole arbitrator appointed by mutual agreement of the parties. If the parties do not agree on the arbitrator within 30 (thirty) days of a written request by either party to the other, the arbitrator shall be appointed in accordance with Section 11 of the Arbitration and Conciliation Act, 1996. The language of the arbitration shall be English.

The parties to the arbitration shall keep the arbitration confidential and not disclose to any person, other than on a need to know basis or to legal advisors, unless required to do so by law. The decision of the arbitrator shall be final and binding on all the parties hereto. Each party to the arbitration shall bear its own costs with respect to any dispute.

Notwithstanding the above, nothing in this clause shall restrict a User who is a ‘consumer’ within the meaning of the Consumer Protection Act, 2019, from approaching the appropriate Consumer Disputes Redressal Commission or Forum. Further, nothing in these Terms restricts a User from exercising any right available to the User under the Credit Information Companies (Regulation) Act, 2005 in respect of the accuracy of his/her credit information.

16. Miscellaneous Provisions

Modification - The Company reserves the right at any time to modify these Terms and to add new or additional terms or conditions on use of the Services. Such modifications and additional terms and conditions will be communicated to you and, unless expressly rejected (in which case these Terms shall terminate), will be effective immediately and will be incorporated into these Terms. In the event you refuse to accept such changes, these Terms will terminate.

Severability - If any provision of these Terms is determined by any court or other competent authority to be unlawful or unenforceable, the other provisions of these Terms will continue in effect. If any unlawful or unenforceable provision would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

Assignment - You shall not license, sell, transfer or assign your rights, obligations, or covenants under these Terms in any manner without the Company's prior written consent. The Company may assign its rights to any of its affiliates, subsidiaries, or parent companies, or to any successor in interest of any business associated with the Services without any prior notice to you.

Notices - All notices, requests, demands, and determinations for the Company under these Terms (other than routine operational communications) shall be sent to utilitylabs002@gmail.com.

Third Party Rights - No third party shall have any rights to enforce any terms contained herein.

Translations - The Company may provide you with translated versions of these Terms solely to assist you with understanding these Terms in greater detail. The English version of these Terms shall be controlling in all respects. In the event of any inconsistency between the English version of these Terms and any translated version, the terms of the English version shall prevail.

Force Majeure - The Company shall not be liable for any failure or delay in performance of the Services arising out of causes beyond its reasonable control, including but not limited to acts of God, natural disasters, government actions, regulatory directives, credit bureau or payment system outages, failure or unavailability of Experian's systems, pandemics, or failure of third-party service providers.

Grievance Redressal

We are responsible for facilitating grievance and complaints resolution of Users on-boarded on our Application.

You may contact our Grievance Officer at:

Email: utilitylabs002@gmail.com

We will endeavour to acknowledge your grievance within 48 hours and resolve it within 30 days of receipt, or as required under applicable law.

You may also write to us at:

Grievance Officer

KBUS Private Limited

1539, 18th Cross Rd, Sector 3,

HSR Layout, Bengaluru,

Karnataka - 560102