

You have chosen to make Online Payment from your specified bank account towards your Housing loan for LIC Housing Finance Ltd.

Conditions for Online Payment:

- 1. Payments through Credit/Debit/International Cards are not allowed to pay dues/fees against Housing Loan/s from LICHFL.
- 2. The Online payment service will not be available from 11:40 pm to 4:15 am IST daily.
- 3. To avoid fraudulent transaction, it is recommended to make payment yourself without going through any channels/agents.
- 4. Do not open multiple payment windows simultaneously. For multiple Loan / Application numbers, make payments one at a time.
- 5. You will be redirected to the third party page for making payment and from there, you will be directed to your respective bank site as per your selection. You may be restricted from using this site on making multiple failed attempts.
- 6. Please do not proceed if you are not an authorized user of this site. This functionality is only for the registered customers of LIC Housing Finance Ltd. and its authorized partners for making payment of loan dues.
- 7. Please do not share your login credentials and other related information with anybody.
- 8. LIC HFL will not be responsible in the event of any loss to you or any other party due to negligence on your part while making the transaction.
- 9. Communication details provided while making the transaction will only be used for communicating transaction status. These details will not be updated in your loan masters for further use.
- 10. Please do not make payment if
 - a. There is no overdue /not missed any due.
 - b. ECS/PDC is under process.
 - c. Account Closure payment.
 - d. Lumpsum Payment.
- 11. Please verify account holder details before proceeding for the payment. Payment should be made against your own loan account only. Receipts will be issued in the name of Borrower/s.
- 12. A payment acknowledgement will be issued on successful completion of transaction. Final receipt will be sent to you within five working days after realization of amount from your bank.

13. Refund

No request for any refund will be entertained if the amount is paid against the dues.

In the event of double payment and also credited by bank to us, same will be deposited in your loan account. Amount exceeding the due will be parked under excess account. Amount under excess account, may be adjusted against regular dues on next due date. You may request for refund of such amount if so desired. Amount may be sent to you through RTGS by reversal in your account by (Payment service Provider) PSP. No interest is payable against such amount.

14. Reversal

Any amount paid by you towards the dues and credited to our account by your bank, will be refunded to your banker if so demanded by your banker as per the agreement between PSP and LIC HFL. You will be liable to pay all the charges due etc. on account of reversal of this payment against our loan account from the original due date.