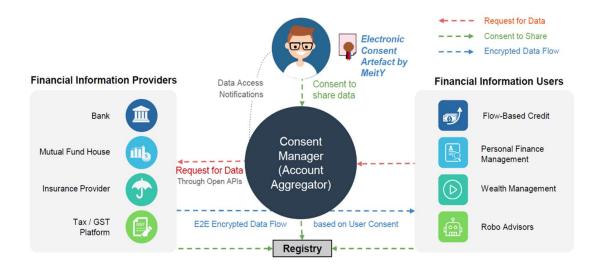


Account Aggregator

What is an Account Aggregator?

An Account Aggregator (AA) is a type of RBI regulated entity (with an NBFC-AA license) that helps an individual securely and digitally access and share information from one financial institution (referred to as Financial Information Provider/FIP) that they have an account with to any other regulated financial institution (referred to as Financial Information User/FIU) in the AA network. Data cannot be shared without the consent of the individual.



Belstar Microfinance Limited shall act as FIU in the AA ecosystem.

For more details on the Account Aggregator Ecosystem, please refer:- <u>https://sahamati.org.in/what-is-account-aggregator/.</u>

Belstar as FIU

- We will take the customer consent before we get the customer data through Account Aggregator
- We will not share the data with any third party as per specific prior consent obtained from the customer
- Only retain the data for as long as it is necessary to fulfil the purpose save and except as required as per applicable laws



- Belstar has a tie-up with the below AAs as an FIU
 - 1. CRIF CONNECT PRIVATE LIMITED (Product titled CRIF)

Customer Rights

- To review the details of all requests that they get from FIUs
- Only provide their consent after having fully verified the details

Grievance Redressal

Our grievance resolution process is carried out by senior officers, and we aim to resolve your queries and problems in the fastest and most efficient manner.

You can read more about our grievance redressal policy at – <u>https://belstar.in/customer-grievance-redressal</u>