

Pricing Policy

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1. Introduction

- The Reserve Bank of India (“RBI”) vide its Master Directions on Non-Banking Financial Company Account Aggregator (“NBFC-AA”) Directions, 2016 (“Master Directions”), requires all NBFC-AA’s to have a Board of Directors (“Board”) approved policy for pricing of services. Digio Internet Private Limited (“Digio-AA”, “Company”, “we”, “us”) has put in place this Pricing Policy (“Policy”) in line with the Master Directions.
- The Policy shall be displayed on the Company’s website for transparency and ease of access in line with the Master Direction.

2. APPLICABILITY

The Policy shall apply to the pricing structure of all the products and services offered by the Company.

3. OBJECTIVE AND PURPOSE

The main objective of this Policy is to lay down criteria for charging fees, and any other additional charges from the Customers (defined below) and Participants Customers (defined below) on the Platform.

4. RELEVANT DEFINITIONS

- “Customers” shall mean any person that has entered into a contractual agreement with Digio-AA to avail the services provided on its Platform.
- “Participants” shall mean to the Financial Information Providers (FIPs), or Financial Institutional Users (FIUs) on the Platform, as the context may require.
- “Platform” shall mean the proprietary technology developed by Digio-AA which shall host the user interface and shall include the website and mobile app.

5. PRICING STRUCTURE

- **Customers:** Digio-AA does not charge customers for availing AA services.

- **Registration/Integration Fees:** A one-time, non-refundable registration fee may be charged to the Participants at the time of registration on the Platform.
- **Fees from FIU per Data Fetch:** Digio-AA shall charge the FIUs to fetch data on a transaction basis. Digio may charge FIU's amount varying from INR 5 to INR 25 per data fetch transaction. Digio-AA may also charge INR 1 per fetch for fetching profile and summary data.
- **Pricing Model:** We may also offer preferential and standard pricing based on the customized request of the Participants. The same may be discussed with all stakeholders prior to commencement of Digio AA's services.

6. Conditions on Pricing:

- Pricing shall be exclusive of and subject to applicable taxes.
- Pricing for any additional FIP categories, as and when permitted by the RBI or other regulators shall be communicated separately.
- The above prices exclude any charges levied by FIPs. Any charges levied by the FIPs for supplying data to Digio-AA shall be charged on actuals in accordance with any guidelines/standardization provided by the RBI and /or any Regulators, authorities, applicable laws.
- No Customer shall be charged before the publication of this Policy on the Platform. Any change in the fees charged under this Policy shall be notified by Digio-AA to the Customers and Participants accordingly. The continued use of the Company's products and services shall be an indication of the acceptance of the amended prices.

7. REVIEW AND AMENDMENTS

The Policy shall be reviewed by the Board on an annual basis to ensure compliance with regulatory obligations. The Board reserves the right to amend this Policy as required, to align with any update in regulatory obligations.