

Terms and Conditions

Last Updated: 14 August 2026

Please read these Terms and Conditions carefully before using the website, submitting an enquiry, or availing any service from **Debt Expert India**, a brand operated by **Aero Outlook Ventures Private Limited** ("Company", "Debt Expert India", "we", "us", or "our").

These Terms and Conditions ("Terms") govern your access to and use of **www.debtexpertindia.com** ("Website") and any consultation, debt resolution, debt settlement, financial rehabilitation, credit-related assistance, debt harassment relief, or other services offered by us ("Services").

By accessing the Website, submitting your information, requesting a consultation, making a payment, or engaging our Services, you acknowledge that you have read, understood, and agreed to these Terms and Conditions and our Privacy Policy.

If you do not agree with these Terms, you should not access or use the Website or our Services.

1. About Debt Expert India

Debt Expert India is a debt resolution and financial assistance brand operated by **Aero Outlook Ventures Private Limited**.

Our Services may include, depending upon the client's requirements and applicable engagement:

- Loan Settlement
- Personal Loan Settlement
- Credit Card Debt Settlement
- Unsecured Business Loan Settlement
- Debt Resolution Assistance
- Debt Relief Assistance
- Debt Harassment Relief
- Credit Report Analysis
- Credit Score and Creditworthiness Assistance
- Borrower education and financial rehabilitation assistance
- Negotiation and communication support with creditors or lenders
- Coordination with legal professionals where applicable

The exact Services provided to a client will depend upon the applicable service agreement, scope of engagement, case circumstances, and information provided by the client.

2. Nature of Our Services

Debt Expert India provides professional assistance and support relating to debt resolution and related financial matters.

Our Services may involve assessment of the client's financial circumstances, review of available information and documents, communication support, negotiation assistance, and coordination with relevant professionals or representatives.

Debt settlement or reduction of outstanding dues is not guaranteed.

The final decision to accept, reject, modify, restructure, waive, settle, or otherwise resolve an outstanding amount remains with the concerned lender, creditor, financial institution, or other concerned party.

We do not represent or guarantee that every client will receive a particular settlement percentage, reduction, waiver, repayment structure, credit score outcome, or specific result.

3. No Guarantee of Settlement or Financial Outcome

Every debt case is different.

The outcome may depend upon factors including:

- Amount outstanding
- Type of debt
- Number of lenders
- Repayment history
- Current financial circumstances
- Lender policies
- Documents and information provided
- Negotiation circumstances
- Legal or regulatory considerations
- Actions taken by the lender or creditor

Accordingly, any estimated savings, settlement amount, timeline, outcome, or reduction discussed during consultation should not be treated as a guaranteed result unless expressly confirmed in writing under a specific agreement.

4. Website Information

The information published on the Website, including articles, blogs, guides, FAQs, educational material, videos, social media content, and other resources, is provided for general informational and educational purposes.

Although we make reasonable efforts to maintain accurate and useful information, we do not warrant that every item of information will always be complete, current, error-free, or applicable to every individual's circumstances.

Financial, legal, regulatory, banking, and credit-related rules and practices may change.

You should consider your individual circumstances and obtain appropriate professional advice wherever necessary before making significant financial or legal decisions.

5. Legal and Professional Assistance

Debt Expert India may coordinate with or facilitate access to legal professionals or other professionals where such assistance forms part of the applicable engagement.

Unless expressly stated in a written engagement, Debt Expert India does not itself constitute a court, tribunal, government authority, bank, NBFC, lender, or regulatory authority.

Nothing on the Website should be interpreted as creating an attorney-client relationship merely by browsing the Website or submitting an enquiry.

Where legal services are provided by an independent advocate or legal professional, the professional relationship and applicable terms may be governed by a separate engagement.

6. No Partnership With Banks or NBFCs

Debt Expert India does not claim to be a bank, NBFC, lender, or government authority.

Unless expressly stated in writing, we do not represent that we are officially partnered with, authorized by, or acting as an agent of any particular bank, NBFC, financial institution, or creditor.

Any communication or negotiation with a lender or creditor is undertaken only in accordance with the applicable engagement and authorization.

7. Client Information and Documents

You agree to provide complete, accurate, and truthful information relevant to your case.

You are responsible for ensuring that documents and information supplied to us are genuine and accurate.

This may include information relating to:

- Loans
- Credit cards
- Outstanding dues
- Lenders and creditors
- Repayment history
- Income and financial circumstances
- Credit reports
- Notices and communications
- Other information relevant to your case

Providing false, misleading, incomplete, forged, or materially inaccurate information may affect our ability to provide Services and may result in termination of the engagement.

We reserve the right to request additional information or documentation where reasonably necessary.

8. Client Cooperation

Successful handling of a debt-resolution matter may require timely cooperation from the client.

You agree to:

- Provide requested information and documents in a timely manner
- Keep us informed of material changes in your financial circumstances
- Provide accurate contact information
- Inform us about communications or notices received from lenders or creditors where relevant
- Follow reasonable instructions relating to the agreed Services
- Make applicable service-fee payments on time
- Not deliberately conceal material information relevant to your case

Failure to cooperate may affect the progress or outcome of your case.

9. Website Usage Guidelines

You agree to use the Website only for lawful purposes.

You must not:

- Use the Website for fraudulent, unlawful, abusive, or malicious purposes
- Harass, threaten, stalk, abuse, or intimidate any person
- Upload or transmit malicious software, viruses, or harmful code
- Attempt to gain unauthorized access to the Website or its systems
- Attempt to hack, reverse engineer, modify, or interfere with the Website
- Scrape, copy, reproduce, or systematically extract Website content without authorization
- Upload defamatory, obscene, offensive, unlawful, or infringing content
- Violate any intellectual property rights
- Send spam, phishing links, or fraudulent communications through the Website
- Impersonate another individual, company, professional, or organization
- Use the Website in a manner that may damage, disable, overburden, or impair its operation
- Use Website content for unauthorized commercial purposes

We reserve the right to restrict or terminate access to the Website or Services where we reasonably believe these Terms have been violated.

10. Intellectual Property

Unless otherwise stated, the Website and its contents, including:

- Logos
- Brand names
- Text
- Articles
- Graphics
- Designs
- Videos
- Images
- Software
- Website structure
- Original educational material

are owned by or licensed to Debt Expert India and/or Aero Outlook Ventures Private Limited.

You may not reproduce, distribute, modify, publish, transmit, sell, license, or commercially exploit such material without prior written permission.

11. Third-Party Services and Links

The Website may contain links to third-party websites, services, applications, or resources.

Such links may be provided for convenience or informational purposes.

Debt Expert India does not control and is not responsible for the content, availability, security, privacy practices, or terms of third-party websites.

Your use of third-party services is subject to the terms and policies of the relevant third party.

12. Service Fees

Debt Expert India Services are chargeable unless specifically stated otherwise in writing.

The applicable professional/service fee, payment schedule, taxes if applicable, and scope of Services will be communicated to the client before or at the time of engagement.

Where the client agrees to the applicable fee and proceeds with the engagement, the client becomes responsible for payment according to the agreed payment schedule.

Unless expressly agreed otherwise, our service fee does not include third-party charges, government fees, court fees, stamp duty, lender charges, professional fees of independent professionals, or other external expenses that may arise in connection with a matter.

13. Monthly Payment and Advance Fees

Where a monthly payment model applies, the applicable service fee is payable **in advance for each month**.

Services for the relevant billing period may commence or continue after receipt of the applicable payment.

The applicable payment amount and duration will be communicated to the client before commencement or continuation of the relevant service.

14. Cancellation

A client may request cancellation of ongoing Services at any time, subject to the terms of the applicable service agreement.

No service fee will ordinarily be charged for future service periods after an effective cancellation.

However, cancellation does not automatically create a right to a refund of amounts already paid for a completed, commenced, or active service period.

15. Refund Policy

Unless expressly stated otherwise in a written agreement:

Fees already paid are non-refundable.

This includes fees paid in advance for a service period where the Services have already commenced or resources have been allocated for the client's case.

No refund shall be payable merely because:

- A client changes their mind after engaging the Services
- A lender does not accept a proposed settlement
- A client does not achieve the expected financial outcome
- The client stops cooperating after commencement
- The client independently settles or resolves a debt
- The client chooses to discontinue the engagement after Services have commenced

Any refund, if applicable under a specific written agreement or required under applicable law, will be processed according to that agreement and applicable legal requirements.

16. Debt Harassment Relief

Where Debt Harassment Relief forms part of the client's engagement, Debt Expert India may provide communication support and other assistance intended to help address inappropriate or unlawful creditor communication.

Such assistance does not guarantee that all calls, messages, visits, notices, or legal communications from lenders or creditors will immediately stop.

We cannot prevent a lender, creditor, court, statutory authority, or other legally authorized entity from taking an action that it is legally entitled to take.

17. Limitation of Liability

To the maximum extent permitted under applicable law, Debt Expert India and Aero Outlook Ventures Private Limited shall not be liable for indirect, incidental, special, consequential, exemplary, or punitive losses arising from or relating to:

- Use or inability to use the Website
- Interruption or unavailability of Website services
- Actions or decisions of lenders, banks, NBFCs, creditors, or other third parties
- Rejection of a settlement proposal
- Changes in lender policies
- Changes in applicable laws or regulations
- Delays caused by third parties
- Inaccurate or incomplete information provided by the client
- Unauthorized access resulting from circumstances beyond reasonable control
- Loss of data caused by events beyond reasonable control
- Financial or credit consequences arising from the client's own decisions or actions

Nothing in these Terms shall exclude or limit liability that cannot lawfully be excluded or limited under applicable law.

18. No Guarantee of Credit Score Improvement

Where credit report analysis, credit score assistance, or creditworthiness rebuilding is offered, Debt Expert India does not guarantee a specific CIBIL score or credit score increase.

Credit reporting and scoring are determined by the relevant credit information company and information supplied by reporting institutions.

We may provide assistance intended to help identify discrepancies or improve financial and credit practices, but the final credit report and score remain subject to the relevant credit bureau's processes and applicable rules.

19. Force Majeure

We shall not be responsible for failure, delay, interruption, or suspension of Services caused by circumstances beyond our reasonable control, including natural disasters, cyber incidents, internet or telecommunications failures, government restrictions, regulatory changes, strikes, civil disturbances, system failures, or other unforeseen events.

20. Indemnification

You agree to indemnify and hold harmless Debt Expert India, Aero Outlook Ventures Private Limited, and their directors, officers, employees, representatives, agents, and authorized professionals from claims, losses, liabilities, costs, or expenses arising from:

- Your breach of these Terms
- False, misleading, or unauthorized information provided by you
- Your violation of applicable law
- Your misuse of the Website or Services
- Your infringement of third-party rights
- Your unauthorized use of Website content
- Your acts or omissions that cause a third party to bring a claim against the Company

This clause shall apply to the extent permitted by applicable law.

21. Grievance Redressal

If you have any complaint or grievance regarding our Website, Services, communication, payment, or engagement, you may contact us through the following escalation mechanism:

Level 1 — Customer Support / Initial Escalation

Email: legal@advocateindia.org

Level 2 — Management Escalation

Email: legal@advocateindia.org

Level 3 — Final Grievance Escalation

Email: legal@advocateindia.org

We will make reasonable efforts to review and address grievances in accordance with applicable law and our internal grievance-redressal process.

22. Dispute Resolution

In the event of any dispute, complaint, or disagreement arising out of or relating to the Services or the applicable service agreement, the parties shall first attempt to resolve the matter through the applicable grievance and escalation mechanism.

If the grievance is not resolved through the escalation process, the aggrieved party may issue a written notice to the other party setting out the nature of the dispute and the relief sought.

The receiving party shall make reasonable efforts to respond to such notice within **30 days** of receipt.

Subject to applicable law and any mandatory statutory remedy available to a consumer or other person, the parties may mutually attempt to resolve the dispute through negotiation or mediation before initiating formal proceedings.

Where arbitration is specifically agreed between the parties under a written service agreement, such arbitration shall be conducted in accordance with the **Arbitration and Conciliation Act, 1996**, as amended from time to time.

The **seat and venue of arbitration shall be Etah, Uttar Pradesh, India**, unless otherwise expressly agreed in writing by the parties.

The language of arbitration shall ordinarily be **English or Hindi**, as mutually agreed.

The decision of the arbitrator shall be final and binding upon the parties to the extent permitted by applicable law.

23. Governing Law and Jurisdiction

These Terms and Conditions shall be governed by and interpreted in accordance with the laws of **India**.

Subject to any mandatory statutory or regulatory forum available to a consumer or other person under applicable law, courts of competent jurisdiction at **Etah, Uttar Pradesh, India** shall have jurisdiction over disputes arising out of or relating to these Terms and the Services.

Nothing in these Terms shall prevent a person from exercising a statutory right or approaching a forum that cannot legally be excluded by contractual terms.

24. Privacy Policy

Your use of the Website and Services is also subject to our **Privacy Policy**, which explains how we collect, use, store, and protect personal information.

By using our Website or Services, you acknowledge that you have reviewed the Privacy Policy.

25. Changes to These Terms

We may update or modify these Terms and Conditions from time to time to reflect changes in our Services, business practices, technology, or applicable laws and regulations.

The updated version will be published on the Website with a revised “Last Updated” date.

Your continued use of the Website or Services after an updated version becomes effective may constitute acceptance of the revised Terms, to the extent permitted by applicable law.

26. Severability

If any provision of these Terms is determined to be invalid, unlawful, or unenforceable by a competent authority, the remaining provisions shall continue to remain in effect to the extent permitted by law.

27. Entire Agreement

These Terms, together with the applicable service agreement, payment terms, Privacy Policy, and other documents expressly incorporated into the engagement, constitute the applicable understanding between the client and Debt Expert India concerning the use of the Website and Services.

Where there is a conflict between these Website Terms and a specific written service agreement signed or accepted by the client, the specific service agreement shall prevail to the extent of the conflict.

28. Contact Information

Debt Expert India

A brand operated by Aero Outlook Ventures Private Limited

Website: www.debtexpertindia.com

Location: Etah, Uttar Pradesh, India

Email: legal@advocateindia.org

For service-related queries, please use the contact details provided on the Website or in your service agreement.

By using www.debtexpertindia.com or engaging our Services, you acknowledge that you have read and understood these Terms and Conditions.