



LEGAL DISCLAIMER & TERMS AND CONDITIONS

1. Advisory Nature Only

The Dream Finance operates strictly as an advisory and consultancy service provider. We do not act as a lender, broker, underwriter, arranger, financier, intermediary, or money service business.

2. No Guarantee or Assurance

All decisions related to approvals, sanctions, term sheets, interest rates, loan amounts, due diligence outcomes, and disbursement timelines are made solely by overseas lenders or financial institutions. The Dream Finance does not guarantee or assure any specific results.

3. Non-Refundable Fees

All advisory fees, documentation fees, processing charges, and retainers paid to The Dream Finance are strictly non-refundable under all circumstances, irrespective of lender outcome or client withdrawal.

4. Accuracy of Information

The Client is solely responsible for ensuring that all documents and information provided are accurate, complete, and authentic. Any delay, rejection, or adverse lender decision caused by incorrect information shall not be attributed to The Dream Finance.

5. Compliance Requirements

All advisory services are governed by the Reserve Bank of India's ECB Master Directions, FEMA regulations, AML/KYC rules, and lender compliance frameworks. The Client agrees to adhere to all applicable laws.

6. No Handling of Funds

The Dream Finance does not receive, handle, transfer, or process any loan amounts or financial transactions. All monetary dealings occur directly between the Client and the lender.

7. Confidentiality

All documents and information shared remain confidential, except where disclosure is required by lenders, regulatory bodies, or law enforcement agencies.

8. Limitation of Liability

The liability of The Dream Finance, if any, shall be strictly limited to the advisory fees paid. The firm shall not be liable for financial losses, business losses, reputational damages, delays, or lender-driven decisions.

9. Third-Party Dependencies

Project evaluation, due diligence results, processing speed, sanctions, and disbursements depend fully on third-party lenders. The firm has no control over external institutions or their decision timelines.

10. Amendment Rights

The Dream Finance reserves the right to update, modify, or revise these terms and conditions at any time without prior notice as required by regulatory, operational, or compliance changes.

11. Jurisdiction

All services provided are governed by the laws of India. Any dispute shall fall under the exclusive jurisdiction of courts in Ahmedabad, Gujarat.

12. Acknowledgment

By availing services, the Client acknowledges that they have read, understood, and accepted this legal disclaimer and terms and conditions in full.