



Implementation of Service Activation Fee & Success Fee Policy

Service Activation Fee

Applicable SAC Code: 997159

Service Category: Financial Consultancy, Loan Facilitation & Business Support Services

GST: Applicable as per the Goods and Services Tax Act, 2017

Purpose and Scope

The Service Activation Fee is a professional service charge collected by CapitalBox for conducting loan eligibility assessment, profile evaluation, documentation review, lender matching, application processing, and financial consultancy services.

Before charging the Service Activation Fee, CapitalBox conducts a detailed assessment of the applicant's business profile, banking records, GST returns, financial statements, repayment capacity, and other relevant information. Based on this assessment, a preliminary eligibility opinion or assessment report may be provided indicating the potential funding eligibility, suitable lender options, and overall application readiness.

Upon the applicant's consent to proceed, the Service Activation Fee becomes payable. After receipt of the fee, CapitalBox initiates formal processing of the application, verifies documents, prepares the profile according to lender requirements, and submits the application to suitable Bank and/or NBFC partners for evaluation and credit assessment.

Legal Basis

1. Indian Contract Act, 1872

The Service Activation Fee constitutes valid consideration for professional services rendered by CapitalBox pursuant to a mutually agreed service arrangement between the parties.

2. Central Goods and Services Tax Act, 2017

The services provided by CapitalBox are subject to applicable GST provisions, and a valid tax invoice may be issued in accordance with applicable tax laws.

3. Information Technology Act, 2000

Electronic records, digital submissions, electronic communications, and online acceptance of terms are legally recognized and enforceable under applicable laws.



4. Consumer Protection Act, 2019

CapitalBox maintains transparency regarding its services, fees, and terms of engagement and provides applicants with relevant service disclosures before processing applications.

Success Fee

Applicable SAC Code: 997159

Service Category: Loan Facilitation, Financial Advisory & Funding Assistance Services

GST: Applicable as per the Goods and Services Tax Act, 2017

Purpose and Scope

The Success Fee shall be payable only when the loan application is approved by a Bank or NBFC and the sanctioned loan amount is successfully disbursed into the applicant's designated bank account.

The Success Fee is charged for professional services including lender coordination, documentation management, application handling, sanction support, follow-up activities, and assistance provided until successful loan disbursement.

If the loan application is declined or the sanctioned amount is not disbursed, the Success Fee shall not become payable unless otherwise agreed in writing between the parties.

Legal Basis

1. Indian Contract Act, 1872

The Success Fee represents a performance-based contractual consideration payable upon the successful completion of the agreed funding assistance services.

2. Central Goods and Services Tax Act, 2017

The Success Fee forms part of the consideration received for professional services and shall be subject to applicable GST provisions.

3. RBI Regulatory Framework

CapitalBox does not guarantee loan approval, sanction, or disbursement. All lending decisions, including eligibility, sanction amount, tenure, interest rate, and disbursement, remain solely at the discretion of the respective Bank or NBFC.



4. Commercial Consultancy Principles

Success-based remuneration for financial consultancy, documentation assistance, lender coordination, and funding facilitation services is a legally recognized commercial practice.

Important Disclaimer

CapitalBox is not a Bank, NBFC, or lending institution. CapitalBox operates as an independent business finance consultancy and facilitation platform that assists applicants with loan-related documentation, profile preparation, lender coordination, and application management services.

All loan approvals, sanction amounts, interest rates, repayment tenures, and disbursement decisions are determined solely by the respective Bank or NBFC in accordance with their internal credit policies, risk assessment parameters, and applicable regulatory guidelines.

Service Activation Fees and Success Fees are charged exclusively for professional consultancy, documentation assistance, application management, lender coordination, and facilitation services and shall not be construed as charges for the grant of a loan.

Authorized Signatory

CapitalBox (Yagnesh bhombale)