

Privacy Policy

OBJECTIVE

Rudra Fincorp Private Limited (“we” or “us” or “our” or the “Company”) respects the privacy of its members (“you” or “your”) and has developed this Privacy Policy to demonstrate its commitment to protecting your privacy. This Privacy Policy describes the information (whether personal or financial) we collect, how that information may be used, with whom it may be shared, and your choices about such uses and disclosures. You must read this Privacy Policy carefully before using the website or transacting with us. By using this website or availing the services provided by us (“Service”), you are accepting the practices described in this Privacy Policy.

➤ **INFORMATION WE COLLECT**

We may collect Personal Information, including Sensitive Data, and other information. “Personal Information” means individually identifiable information that would allow us to determine the actual identity of, and contact, a specific living person. “Sensitive Data” includes name, address, mailing address, telephone number, email ID, credit / debit card number, cardholder name, card expiration date, information about your mobile phone and any details that may have been voluntarily provided by you in connection with availing the Services.

By providing Sensitive Data to us, you consent to the collection, usage and disclosure of Sensitive Data, as permitted by applicable privacy laws. Further, you agree and acknowledge to the extent permitted by applicable laws, to share or process your information in the normal course of business, with our group companies, subsidiaries, affiliates, service provider, contractors, agencies and/or any third party, for the purposes including but not limited to, render service or complete the transaction initiated by you, enhance our services for you, offer new products or other information which may be of interest to you. We shall take all reasonable steps to ensure that the confidentiality of your information is maintained by imposing strict confidentiality standards on all the third parties to whom your information is disclosed.

You may, in your sole and absolute discretion, choose either: (i) not to provide the information requisitioned by the Company from you in connection with its Services from time to time or (ii) cancel your communication that you have elected to receive from the Company in relation to the information you have already shared with the Company.

➤ **HOW WE USE INFORMATION WE COLLECT**

Our primary goal in collecting the information is to provide you a platform to render our Services. We may use the personal information provided by you in the following ways:

To help provide you the Services;

To observe, improve and administer the quality of Services;

To confirm your identity in order to determine your eligibility to avail the Services

To notify you about any changes in the Website;

To enable us to comply with our legal and regulatory obligations;

For the purpose of sending administrative notices, Service-related alerts and other similar communication with a view to optimizing the efficiency of the Website;

Doing market research, troubleshooting, protection against error, project planning, fraud and other criminal activity; and

To enforce our Terms of Use which you may access.

➤ **SHARING OF INFORMATION**

Other than as mentioned elsewhere in this Privacy Policy, we may share aggregated demographic information with our partners or affiliates. This is not linked to any personal information that can identify an individual person. We will not be liable for transfer of any personal identification information resulting from loss or distribution of data, the delineation or corruption of media storage, power failures, natural phenomena, riots, act(s) of vandalism, sabotage, terrorism or any other event beyond our control. Further, our Privacy Policy does not cover the use of cookies by its partners and affiliates since we do not have access or control over such cookies.

We may partner with other parties to provide specific portions of the Services, if required. When you sign-up for the Services, we will share names, or other Personal Information that is necessary for the third party to provide these Services. Our contractual arrangements with such third parties restrict these parties from using personally identifiable information except for the explicit purpose of assisting in the provision of these Services.

Promotional Offers. We may send you offers, which may be on behalf of other businesses. When we do this, we do not give that business your name, address and details in relation to the Services availed. If you do not want to receive such offers, you may request us to adjust your preferences.

Financial Institutions. You authorize us to share, part with your information related to the details and transaction history with banks/ financial institutions/ credit bureaus/ participation in any telecommunication or electronic clearance network or as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management.

➤ **NON-DISCLOSURE OF INFORMATION**

We pledge that we will not sell or rent your personal details to anyone and your personal information will be protected and maintained strictly confidential by us, except in the following cases:

We may disclose your personal information in the event it is required to do so by law, rule, regulation, law, enforcement, governmental official, legal or regulatory authorities and / or to such other statutory bodies who have appropriate authorisation to access the same for any specific legal purposes;

We may disclose your information in order to provide you the Services, enforce or apply the Terms of Use, or to protect the rights, property or safety of the Company, its users or others. This includes exchanging information with other companies / agencies that work for fraud prevention;

We may disclose your information to such third parties to whom we transfer our rights and duties under any agreement entered into with such third parties; and

We may disclose your information to any of our affiliates or related entities.

➤ **SECURITY OF INFORMATION**

We take the security of your information very seriously. To this end, we use several security techniques including secure servers, firewalls and encryptions, as well as physical safeguard of the locations where the data are stored. We have in place appropriate administrative, technical, physical

safeguards and security measures to protect the personal data you provide to us against accidental, unauthorized or unlawful loss, destruction, damage, alteration, access, disclosure or use and any other unlawful forms of processing. When we collect data, we collect your personal details on a secure server. We use firewalls on our servers. When we collect payment card details electronically, we use encryption by using Secure Socket Layer (SSL) coding. Whilst we are unable to guarantee 100% security, this makes it hard for a hacker to decrypt your details. You are strongly recommended not to send full credit or debit card details in unencrypted electronic communications with us. We maintain physical, electronic and procedural safeguards in connection with the collection, storage and disclosure of your information. Our security procedures mean that we may occasionally request proof of identity before we disclose personal information to you. You are responsible for protecting against unauthorized access to your password and to your computer.

The information that is collected from you may be transferred to, stored and processed at any destination within and / or outside India as permitted under applicable law. By submitting information to us, you agree to this transfer, storing and / or processing. We will take such steps as we consider reasonably necessary to ensure that your information is treated securely and in accordance with this Privacy Policy.

In using the Services, you accept the inherent security implications of data transmission over the internet. Therefore, the use of the Website will be at your own risk and we assume no liability for any disclosure of information due to errors in transmission, unauthorized third-party access or other acts of third parties, or acts or omissions beyond its reasonable control and you agree not to hold us responsible for any breach of security.

In the event we become aware of any breach of the security of your information, we will promptly notify you and take appropriate action to the best of its ability to remedy such a breach.

➤ **EXCLUSION**

This Privacy Policy does not apply to any information other than information collected by us through the Website including such information collected in accordance with the clause on "Collection of Information" above. This Privacy Policy will not apply to any unsolicited information provided by you through this Website or through any other means. This includes, but is not limited to, information posted on any public areas of the Website. All such unsolicited information shall be deemed to be non-confidential and we will be free to use, disclose such unsolicited information without limitation.

We also protect your personal information off-line other than as specifically mentioned in this Privacy Policy. Access to your personal information is limited to employees, agents or partners and third parties, who we reasonably believe will need that information to enable us to provide Services to you. However, we are not responsible for the confidentiality, security or distribution of your own personal information by our partners and third parties outside the scope of our agreement with such partners and third parties.

➤ **DATA RETENTION**

We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements or for other business purposes. Subject to Non-Disclosure of Information, we will continue to retain information provided by you until you specifically request us to destroy such information. Upon verification of such request, we may, subject to our obligations pursuant to law, destroy all information provided by you from our servers.

➤ **OPT OUT PROCEDURES**

Upon initial communication from us, you may opt-out of receiving further communications from us. To be completely removed from our mailing list, you may contact us at Info@rudrafincorp.com. If you are using an e-mail forwarding service or other similar service, please make sure to include the correct e-mail address or addresses.

➤ **OTHER LINKS AND WIDGETS**

The Website may contain links to other sites. The linked sites are not necessarily under our control. Please be aware that we are not responsible for the privacy practices of such other sites. We encourage you to read the privacy policies of each and every website that collects personally identifiable information. If you decide to access any of the third-party sites linked to the Website, you do this entirely at your own risk. Any links to any of our partners should be the responsibility of the linking party, and we will not be responsible for notification of any change in name or location of any information on the Website.

The Website includes social media features, such as widgets or interactive mini-programs that run on the Website. These features may collect your IP address, the page which you are visiting on the Website, and may set a Cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on the Website. Your interactions with these features are governed by the privacy policy of the entity providing it and not the Company.

➤ **NOTIFICATION OF CHANGES**

We may update this Privacy Policy at any time, with or without advance notice. In the event there are significant changes in the way we treat your personally identifiable information, or in the Privacy Policy document itself, we will display a notice on the Website or send you an email informing you of such changes, so that you may review the changed terms prior to continuing to use the Website and our Services.

Using the Company's Services or accessing the Website after a notice of changes has been sent to you or published on the Website will constitute your consent to the changed terms.

➤ **ADDRESS FOR PRIVACY RELATED QUESTIONS**

We respect and are sensitive to the rights as granted in the data protection laws. Should you have questions about the Privacy Policy or our information collection, use and disclosure practices, you may contact the Grievance Officer as per the details given hereinbelow. We will use reasonable efforts to respond promptly to requests, questions or concerns you may have regarding the use of your personal information.

In accordance with the Information Technology Act, 2000 and the rules made thereunder, the name and contact details of the Grievance Officer are provided below. You may contact the Grievance Officer, **Mr. Siddhartha Bansal**, email Id: Siddhartha.bansal@rudra.co; to address any discrepancies and grievances you may have with respect to your information available with us or in the event you believe that your privacy had been compromised. The Grievance Officer will redress your grievances expeditiously.

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