

ANUPAM FINSERV LIMITED

Privacy Policy

PRIVACY POLICY

Anupam Finserv Limited is committed to protect your personal data and information and assures that the information made available to the Company will be safely maintained. The Company will endeavor to not disclose your personal information to any unauthorized sources without your permission. This Privacy Policy sets out the way in which the Company collects, uses, shares, discloses, transfers and disposes your personal information when you use the Company's website or any other digital platforms (i.e., applications such as, but not limited to, applications for digital lending and other mobile applications of the Company). Please note that the Company's website and other digital platforms may contain links to third-party vendor/partner/service provider websites and other digital platforms which are provided for your convenience. You are advised to read the Privacy Policy carefully.

When you visit the Company's website or applications and register your interest, your personal information will be collected on need to know basis with your explicit consent, where ever necessary, prior to processing your personal information. The Company shall maintain audit trail of such consent provided by you. The Company may supplement the personal information that you provide with other information obtained from the Company's dealings with you or which the Company receives from other organizations, such as, the Company's lending service providers and other third-party vendors. Please note, if you do not choose to provide the Company with the requested personal information, the Company will be unable to offer you products or services and to communicate with you in respect thereof.

The Company may use your personal information to share with third parties who are also involved in administering and providing products or services you request or have expressed an interest in, to update you and make subsequent offers about other relevant products and services that may be of your interest, for fraud screening and prevention purposes, for record keeping purposes, to track your activity on the Company's digital platforms.

When you interact with the Company's digital platforms, the Company may also automatically collect the information about your visit like the internet protocol (IP) address you have used, your browser type, versions and plug-ins, and your operating system, your journey through the Company's digital platform, including which links you click on and any searches you made, how long you stayed on a page, and other page interaction information, what content you like or share.

which advertises you saw and responded to, which pop up or push messages you might have seen and responded to, your subscription status, information collected in any forms you complete.

The Company's applications may require one-time access to your mobile phone resources such as camera, microphone, location, or any other facility necessary for the purpose of on-boarding/ know-your-customer (KYC) requirements. Such access shall only be obtained after seeking your consent.

You are responsible for providing the Company with accurate and complete personal information. Please notify the Company of any changes to your personal information. You hereby agree and acknowledge that the information and consent provided by you is at your own accord. You, hereby, unequivocally authorize us to process the loan application and obtain and verify any information required for such processing, including but not limited to, your credit report and employment details or any other information incidental thereto. We will not assume any responsibility for any unauthorized access to your sensitive personal detail. We would like to inform you and you duly acknowledge and accept that our team will never ask you for your sensitive personal detail.

The Company may share your personal information with law enforcement or government authorities where they have followed due legal process to request the Company to disclose the information. third-party vendors who provide services, lending service providers (LSPs), digital lending applications (DLAs) and collection & recovery agents authorized by the Company to process personal information.

The Company shall retain your personal information for the period necessary to fulfill the business purposes outlined in this Privacy Policy unless a longer retention period is required or is permitted by law. The Company shall dispose personal information using secure destruction mechanism only.

In common with many other website operators, Company uses standard technology called 'cookies' on its website. Cookies are small pieces of information that are stored by your browser on your computer's hard drive, and they are used to record how you navigate the Company's website on each visit. The Company automatically collects and temporarily store the following information about your visit: the name of the domain you use to access the Internet; the date and time of your visit; the pages you visited; and the address of the web site you came from when you came to visit.

The Company takes reasonable precautions to keep your personal information secure and all personal information that the Company collects shall be stored in servers located in India as per the local regulatory requirement.

You have the right to tell the Company if you do not want to be contacted by the Company in the future would like a copy of the personal information which the Company holds about you would like to delete your personal information from the Company's records (including Company's applications and applications of third-party vendors used to provide services to you) wish to report any misuse of your personal information would like to correct or update your personal information

The Company may change the Privacy Policy from time to time and post the updated version of the same on the Company's website. To exercise your privacy rights or in case you have any questions about this Privacy Policy or the Company's data privacy practices, then please reach out at **compliance@anupamfinserv.com**

ANUPAM FINSERV LTD