

Capkonnnect Privacy Policy

Capkonnnect is committed to protecting the privacy of the personal information it holds about each of its customers and authorized users (collectively “Customer or Customers”).

Personal Information means all information about an identifiable individual. We are committed to ensuring that our Customers’ personal information is only collected, held, used and disclosed in accordance with this Privacy Policy and the Terms and Conditions for use of the Services or Website as defined therein.

Capkonnnect means Capkonnnect Tech Services Private Limited, including its successors and assigns.

Information collected by us:

As a Capkonnnect customer, we may collect personal information from you in order to allow us or third parties and agents including financial institutions, credit reporting, scoring and rating agencies, verification and credit collection agents, individual and corporate introducers, business referral agents and mentor advisers, digital marketing, credit card companies, data management, advertising, marketing and data analytics firms (collectively “Third Parties”) to provide products and services to you.

Generally such information is provided by you to avail of the product and services offered by Capkonnnect or any of its Third Parties such as personal particulars including identity, contact, property, e mail and telephone communication and employment or business related information; financial, tax, bank statements, collateral security or property, credit reports, unique identifiers such as ID and IP addresses and any other information relating to individuals and businesses (collectively “Personal Information”). We may have to share such Personal Information with Third Parties to enable the provision of various products and services.

Any personal information will be collected directly from you, unless you have authorized us to collect that information from another party (for example, a credit scoring or reporting/rating agency).

You do not have to provide us with information we request, however it may affect the products services we can provide to you.

You have the right to access and request correction of any Personal Information that we hold about you by contacting us.

Capkonnnect may assign unique identification codes where necessary to enable our various functions to be carried out more effectively and efficiently. You may be identified by your name, User ID and/or customer number and password should you wish to access your personal information.

How is your information protected?

We will take all practicable steps to safeguard the Personal Information of our Customers. This may include engaging a third party to provide services relating to the security and storage of that information. We will not continue to store Personal Information when it is no longer required for any of the purposes for which it may be used.

Customer's data protection responsibilities:

As a Customer you are responsible for maintaining the security of Login ID, Password your answers to our security questions, and may not provide this information to any third party. If you believe that they have been stolen or been made known to others, you must contact us immediately at security@capkonnnect.com We are not responsible if someone else accesses your account through registration information they have obtained from you or through a violation by you of this Privacy Policy or the Terms and Conditions of use. If you have any security related queries, please contact us at security@capkonnnect.com

Use of collected information:

We have controls in place to ensure that your Personal Information will be used only for the purposes for which it was collected and purposes which you hereby authorize as follows:

Generally, these purposes will be:

1. to facilitate the provision of funding, other products or services from third parties such as financial institutions, third party agents including verification

- agents, credit scoring and rating agencies, credit collection agents, mentors and specialist advisers;
2. to administer and develop our business (and Capkonnnect group's business);
 3. to comply with laws, rules or regulations (including identity verification requirements) in India or overseas, including any laws, rules or regulations that we reasonably expect to be put in place;
 4. for direct marketing purposes;
 5. to assess your creditworthiness, know your customer requirements, due diligence requirements, anti money laundering requirements either directly or using third parties or agents;
 6. to exercise our rights and fulfil our obligations under any agreements with you or at law; and
 7. generally to do business with you.

Unless you inform us that you do not wish to be contacted by us, we may use your Personal Information to contact you, including by mail, email and telephone (including SMS) to provide you with information about and discuss other products or services provided by the Capkonnnect group, or products and services provided by selected third parties in which we think you may have an interest.

We will not use or act on any of your Personal Information without taking reasonable steps (having regard to the purpose for which the information will be used) to ensure that the information is accurate, up to date, complete, relevant, and otherwise not misleading. If we believe that your information is inaccurate, not up to date, incomplete, irrelevant or otherwise misleading, we will ask you (or, with your consent, another person or organisation) to verify that information before we use it.

Disclosure Information:

As a Capkonnnect Customer, you hereby consent to your Personal Information being disclosed to or obtained from other organisations or people we consider appropriate for the purposes listed above.

Those other organisations or people include:

1. our related companies;
2. our service providers including verification agents, collection agents, scoring and rating agencies, mentor-advisers;
3. financial institutions (including banks, NBFCs, housing finance and micro finance institutions, insurance companies and mutual funds) and credit card

companies;

4. government departments, government bodies or agencies (including tax authorities);
5. our existing and potential business partners;
6. any organisation or person to whom we consider assigning or transferring any of our rights under any agreement with you;
7. your employer, accountant and auditor; and
8. any other organisation or person you authorise your personal information to be disclosed to or obtained from.

In particular, we may use the services of credit scoring/reporting (such as CIBIL) and credit rating agencies (such as SMERA, CRISIL, CARE and ICRA) on an on-going basis, and may exchange information about you with those agencies directly or through financial institutions (including information about your default and repayment history). Those agencies may retain that information and provide that information to other customers who use their credit scoring, rating and reporting services. Similarly, any reports or information provided by them such as know your customer (KYC) or due diligence verification reports or credit scores or credit ratings reports received by us may be disclosed to other third parties such as financial institutions.

We may also disclose your information such as where the disclosure:

1. is necessary to facilitate a sale of all or part of Capkonnnect's business; or
2. is authorised by any relevant Government department or agency ;
3. is of information which is already publicly available; or
4. is of information which is not in a form which identifies you; or
5. is necessary to prevent a serious or imminent threat to public health or safety

Cookies:

Our Website collects the domain names and email addresses of visitors. Our web server may require an individual to place a "cookie" (small data file) on a user's computer's hard drive, in order to track statistical information about navigation to and throughout certain areas of our website.

Third party websites:

From time to time, Capkonnnect may enable third parties to advertise or offer products and services on our Website. Our Website therefore includes links to other websites whose privacy practices may differ from those of Capkonnnect. If you submit your personal information to any of those sites, your information is governed by their privacy policies and we accept no liability for breaches of privacy once such a link has been followed. We encourage you to carefully read the privacy policy of any website you visit.

Digital Marketing and Data Analytics:

We partner with third party service providers such as ad networks to either display advertising on our Website or to manage our advertising on other sites; or to use data provided by Customers to our Website for 'Data Analytics' purposes. Our third party partners may use technologies such as cookies to gather information about your activities on this Website and other sites in order to provide you advertising based upon your browsing activities and interests; or to provide us and our partners and agents with data analysis for marketing and operational enhancements.

Third party products and services offered in the Website:

There are a number of products and services, such as loans and advisory services offered by third parties on our Website, such as lenders, financial institutions, credit card issuers, insurance companies, individual or corporate business introducers, referral agents and mutual funds (collectively "Third Party Providers"). If you choose to apply for such products or services, disclose information to the Third Party Providers, or grant them permission to collect information about you, then their use of your information is governed by their privacy policies which you should read and evaluate before you decide to use their products and services.

Blogs, testimonials, discussion and other forums on Capkonnnect:

We display personal testimonials of satisfied customers on our site in addition to other endorsements. We may post any testimonial you send us or you send to other websites or any other media, along with your name and the name of your business.

If you wish to update or delete your testimonial, please contact us at marketing@capkonnnect.com

Social Media Widgets

Our Website may include social media features, such as the Facebook Like button. These features may collect your IP address, which page you are visiting on our site, and may set a cookie to enable the feature to function properly. Social media features are either hosted by a third party or hosted directly on our Website. Please note that your interactions with these features are governed by the privacy policy of the third party providing it.

Web-related Information Collection:

Technologies such as cookies, tags, beacons and scripts are used by our digital marketing partners and data analytics providers. These are used for analyzing trends, administering and tracking users' movements around the site and to gather demographic information about our user base. We may receive reports based on the use of these technologies by these companies on an individual as well as aggregated basis. We use cookies to remember users' settings and for authentication. Users can control the use of cookies at the individual browser level. If you reject cookies, you may still use our site, but your ability to use some features or areas of our site may be limited.

Log Files - As is true of most websites, we gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We may combine this automatically collected log information with other information we collect about you. We do this to improve services we offer you, to improve analytics, and to enhance site functionality. Third parties with whom we partner to provide certain features on our website use HTML5 to collect and store information. Various browsers may offer their own management tools for removing HTML5.

Data Security:

We follow generally accepted standards to protect the Personal Information submitted to us, both during transmission and once we receive it. Since no method of transmission over the Internet, or method of electronic storage, is 100% secure,

therefore, we cannot guarantee its absolute security. If you have any questions about security on our Website, you can contact us at security@capkonnnect.com

By viewing the pages of our Website you acknowledge that you have read and have accepted this Privacy Policy and the Terms and Conditions outlined separately in the Website.