

# **PRIVACY POLICY**

Rudraa Fin Services Pvt Ltd /www.rudraafinservices.com, including online platform(s), its mobile application/web applications, and other domains owned by the Company ('Website'), recognizes the importance of maintaining your privacy. Rudraa Fin Services Pvt Ltd / www.rudraafinservices.com is committed to maintaining the confidentiality, integrity, and security of all information of our users. This Privacy Policy describes how Rudraa Fin Services Pvt Ltd / www.rudraafinservices.com collects and handles certain information it may collect and/or receive from you via the use of this Website. This Privacy Policy applies to current and former visitors to our website, our customers, and POSP agents. By visiting and/or using our website, you agree to this Privacy Policy.

By using the www.rudraafinservices.com and/or registering yourself at www.rudraafinservices.com and any other domain owned by the Company, you authorize Rudraa Fin Services Pvt Ltd /www.rudraafinservices.com (including its representatives, affiliates, and its business partners) to contact you via email or phone call or SMS and offer you our services for the product you have opted for, imparting product knowledge, offer promotional offers running on the Website and offers by its business partners and associated third parties, for which reasons your information may be collected in the manner as detailed under this Policy. You hereby agree that you authorize www.rudraafinservices.com to contact you for the above-mentioned purposes even if you have registered yourself under DND or DNC or NCPR service(s). Your authorization, in this regard, shall be valid as long as your account is not deactivated by either you or us.

## **Controllers of Personal Information**

Your personal data will be stored and collected by Rudraa Fin Services Pvt Ltd.

## **Purposes of collection of your data**

Rudraa Fin Services Pvt Ltd / www.rudraafinservices.com collects your information when you register for an account, when you use its products or services, visit its website's pages, or when an employer organization shares its employee information. When you register with www.rudraafinservices.com, you are asked for submitting certain information which may be personal to you such as first name, last name, state and city of residence, email address, mobile number, date of birth, etc. Once you register at the Website and sign in, you are not anonymous to us. Also, you are asked for your contact number during registration and may be sent SMSs, notifications about our services to your wireless device. Hence, by registering, you authorize the www.rudraafinservices.com/Rudraa Fin Services Pvt Ltd to send texts and email alerts to you with your login details and any other service requirements, including promotional mails and SMSs.

We use your information in order to:

1. Respond to queries or requests submitted by you.
2. Process orders or applications submitted by you.

3. Administer or otherwise carry out our obligations in relation to any agreement with our business partners.
4. Anticipate and resolve problems with any services supplied to you.
5. To send you information about special promotions or offers. We might also tell you about new features or products.
6. To make our website and the services offered better. We may combine information we get from you with information about you we get from our business partners or third parties.
7. To send you notices, communications, offer alerts relevant to your use of the Services offered on this Website.
8. Where we need to comply with a legal obligation as per applicable legal and regulatory framework.
9. As otherwise provided in this Privacy Policy.

Some features of this Website or our Services will require you to furnish your personally identifiable information as provided by you under your account section on our Website.

#### Information Sharing and Disclosure

We may share your Information submitted on the Website with any third party/service provider/business partner without obtaining your prior consent in the following limited circumstances:

1. When it is requested or required by law or by any court or governmental agency or authority to disclose, for the purpose of verification of identity, or for the prevention, detection, investigation including cyber incidents, or for prosecution and punishment of offenses. These disclosures are made in good faith and belief that such disclosure is reasonably necessary for enforcing these Terms and Conditions; for complying with the applicable laws and regulations.
2. Rudraa Fin Services Pvt Ltd may share such information within its group companies and officers and employees of such group companies for the purpose of processing personal information on its behalf. We also ensure that these recipients of such information agree to process such information based on our instructions and in compliance with this Privacy Policy and any other appropriate confidentiality and security measures.
3. Rudraa Fin Services Pvt Ltd may use third-party advertising companies to serve ads when the user visits the Website. These companies may use personal information about the user's visit to the Website and other websites to provide advertisements about goods and services of interest to the user.
4. Rudraa Fin Services Pvt Ltd shall transfer information about you in case Rudraa Fin Services Pvt Ltd is acquired by or merged with another company.
5. Where we need to comply with a legal obligation as per applicable legal and regulatory framework.

#### We Collect Cookies

A cookie is a piece of data stored on the user's computer tied to information about the user. We may use both session ID cookies and persistent cookies.

#### Log Files

Like most standard websites, we use log files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and the number of clicks to analyze trends, administer the site, track user's movement in the aggregate, and gather broad demographic information for aggregate use. We may combine this automatically collected log information with other information we collect about you. We do this to improve services we offer to you, to improve marketing, analytics, or site functionality.

#### Email Opt-Out

If you are no longer interested in receiving e-mail announcements and other marketing information from us, please e-mail your request at: [support@rudraafinserv.com](mailto:support@rudraafinserv.com). Please note that it may take about 30 days to process your request.

#### Security

We employ appropriate technical and organizational security measures at all times to protect the information we collect from you. We use multiple electronic, procedural, and physical security measures to protect against unauthorized or unlawful use or alteration of information, and against any accidental loss, destruction, or damage to information. However, no method of transmission over the Internet or method of electronic storage is 100% secure. Therefore, we cannot guarantee its absolute security. Further, you are responsible for maintaining the confidentiality and security of your login ID and password and may not provide these credentials to any third party.

#### Third-Party Advertising

We may use third-party advertising companies and/or ad agencies to serve ads when you visit our website. These companies may use information (excluding your name, address, email address, or telephone number) about your visits to this Website to provide advertisements on this Website and other third-party websites about goods and services that may be of interest to you. We use third-party service providers to serve ads on our behalf across the internet and sometimes on this Website. They may collect anonymous information about your visits to the Website and your interaction with our products and services.

#### Links to Other Websites

There might be affiliates or other sites linked to [www.rudraafinservices.com](http://www.rudraafinservices.com) and other domains owned by the Company. Personal information that you provide to those sites is not our property. These affiliated sites may have different privacy practices, and we encourage you to read their privacy policies when you visit them.

#### Changes in this Privacy Policy

[www.rudraafinservices.com/](http://www.rudraafinservices.com/) Rudraa Fin Services Pvt Ltd reserves the right to change this policy from time to time, at its sole discretion. We may update this privacy policy to reflect changes to our information practices. We encourage you to periodically review

#### Data Grievance

In case you have any grievances in accordance with applicable law on Information Technology and rules made thereunder, you can write to us at [support@rudraafinserv.com](mailto:support@rudraafinserv.com).