

PRIVACY POLICY

At BridgeUp Tech Private Limited (**BridgeUp**), we value your privacy and make all possible endeavours to protect the personal information that you may directly or indirectly share with BridgeUp or information that we may collect during your interaction with BridgeUp. This privacy policy (**Privacy Policy**) explains the details of collection, processing, storage, and disclosure of your personal and sensitive personal information as collected by BridgeUp on or through the website (<https://bridgeup.com>) and any other platforms offered by BridgeUp to provide services to you (collectively, the **Platform**).

This Privacy Policy is to be read in conjunction with and not in derogation of the Terms and Conditions for use of and access to the BridgeUp Platform accessible at (<https://bridgeup.com/terms-and-conditions/>), with any other any other agreements that you may have executed with BridgeUp and any other terms and policies as may apply to you and be periodically published on the Platform and, or, communicated to you by BridgeUp via e-mail, SMS, dashboard, courier, or by any other lawful method. It is clarified that in the event of any contradiction between the Privacy Policy and any other agreements governing your access to BridgeUp's services the terms of such agreements will supersede this Privacy Policy.

Scope and Terms of Privacy Policy

1. You hereby provide your free and informed consent to the collection, processing, storage, and disclosure of your personal and sensitive personal information by BridgeUp as is set out in this Privacy Policy. By accessing the Platform, regardless of the device or internet enabled resource used by you to access the Platform (each a **Device**), you expressly consent to be bound by the terms of this Privacy Policy.
2. If you do not agree with the terms of this Privacy Policy, you must immediately cease your access to the Platform. Your continued access to the Platform indicates your acceptance of the terms set out in this Privacy Policy.
3. You agree and accept that this Privacy Policy is administered by BridgeUp in compliance with the applicable Indian laws, and warrant that you are resident in India and subject only to the laws of India.

Information Collected by BridgeUp

4. You will be required to register yourself with the Platform by creating an account to access the services offered by Bridgeup and to transact on the Platform (**Your Account**). You voluntarily submit the following information, including personal and sensitive personal information, to the Platform to set up Your Account and to gain access to the Platform:
 - a. The password for Your Account;
 - b. First name and last name of the company's representative;
 - c. Designation of the company's representative;
 - d. Company name;
 - e. Official e-mail address of the company's representative;
 - f. Mobile number of the company's representative;
 - g. Details of the company's payments partner, subscription details and the company's annual recurring revenue;

- h. Banking data including bank name, account number, IFSC Code, and the e-statements;
 - i. The company's accounting data; and
 - j. The company's GSTIN and an OTP generated on the registered mobile number for verification.
- 5. You hereby allow BridgeUp to access your personal and other information available with third party entities and to integrate such information into BridgeUp's database for the purpose of creating Your Account. BridgeUp assumes no responsibility for the accuracy and completeness of your personal and other information and any other data as collected from such third-party entities and assumes that each such entity is in lawful possession of your personal and other information.
- 6. BridgeUp automatically collects the following information when you access the Platform to efficiently provide our services and to ensure that your interactions with the Platform are smooth and uninterrupted:
 - a. Device IDs and other unique identifiers like IP address, browser type, browser version and network service provider details;
 - b. Information retrieved from Device access provided by you including location; and
 - c. Information collected by cookies and other similar technologies, including advertisement data (*see Cookie Policy below for details*).
- 7. *Cookie Policy:*
 - a. Cookies are small data files containing information which are automatically stored on your Device when you visit the Platform. BridgeUp uses cookies to personalize the services for you including *inter alia* identifying the Platform pages which you visit the most, and to accordingly tailor and optimize the browsing experience for you.
 - b. BridgeUp *inter alia* collects the following types of cookies when you access the Platform through a Device:
 - i. Strictly necessary cookies which are essential for functional running of the Platform;
 - ii. Performance cookies which monitor the Platform's performance to provide you with a tailored experience and optimise the browser experience for you; and
 - iii. Functionality cookies which BridgeUp utilises to remember your choices and preferences (such as your username, e-mail address etc.).
 - c. You can control BridgeUp's use of cookies through your browser settings and may refuse to accept cookies. Please note that unless you have adjusted your browser setting to refuse cookies, BridgeUp will collect cookies when you access the Platform.
 - d. You may, at any time, disable cookies on your browser by visiting the settings and blocking cookies or by clearing your cache regularly. However, disabling

or blocking cookies will *inter alia*: (i) limit your browsing experience on the Platform; (ii) limit the Platform's functionality, for instance, the ability to auto-suggest the text to be filled into certain fields based on your past inputs and remembering your preferences; and (iii) may affect your ability to access certain functions and features of the Platform.

Why BridgeUp Collects Information

8. BridgeUp will only collect your information for lawful purposes and where the collection of your information is necessary in order to provide you with BridgeUp's services.
9. BridgeUp collects your information for the purposes as outlined below:
 - a. To create and validate Your Account on the Platform and for KYC verification;
 - b. To provide you with the agreements you are required to execute to access BridgeUp's services;
 - c. To provide you access to Bridge Up's services;
 - d. To obtain necessary rankings and ratings from various agencies (including CIBIL);
 - e. To send you information pertaining to BridgeUp's services and with respect to your access to BridgeUp's services through e-mail, courier, SMS and any other lawful means;
 - f. To send you non-transactional messages and e-mails carrying *inter alia* promotional materials and marketing surveys;
 - g. To provide you with services and products best suited for your needs;
 - h. To provide you with customer support and resolve related issue and to process grievances raised by you against BridgeUp, any other user of the Platform, and, or, any other third party;
 - i. To enforce the Terms and Conditions for the use of and access to the BridgeUp Platform accessible at (<https://bridgeup.com/terms-and-conditions/>);
 - j. To the extent necessary to ensure compliance with applicable laws; and
 - k. For any other purpose as BridgeUp may deem fit and necessary in respect of the services offered to you, subject to applicable law for the time being in force.

collectively, the **Purpose**.

Security of Information

10. BridgeUp understands that we must safeguard your personal information and therefore, employs all reasonable technical, organisational, logical and physical security practices and procedures to protect your personal information against any unauthorised access, damage, modification, disclosure, impairment and, or, misuse.
11. BridgeUp maintains its commitment to data security by employing various international standards for data encryption and security. BridgeUp's servers are protected behind

firewalls and our systems are monitored to prevent any unauthorised access. BridgeUp ensures that the security measures are in compliance with the applicable regulatory requirements and industry standards.

Disclosure of Your Information

12. BridgeUp will disclose your personal information solely for fulfilling the Purpose and for other actions related to the Purpose, as outlined below:
 - a. For the purpose of processing of your personal information by third-parties who work on behalf of BridgeUp to provide you with services;
 - b. For external data analysis in an anonymised form;
 - c. As mandated by the law and, or, a regulator such as to comply with a judicial order, an executive order, requirement by a law enforcement authority or by any other legal process;
 - d. When BridgeUp believes, in good faith, that such disclosure is necessary to protect our rights, protect your safety or the safety of others and, or, such disclosure is necessary to investigate fraud or crime;
 - e. To enforce the Terms and Conditions for the use of and access to the Platform offered by BridgeUp accessible at (<https://bridgeup.com/terms-and-conditions/>);
 - f. If BridgeUp (or any of our affiliates) are involved in a merger, acquisition, or sale of all or substantially all of our assets or equity;
 - g. To deliver marketing, products and services communication that BridgeUp believes may be of interest to you; and
 - h. To any other relevant third-party, where the disclosure of your personal and sensitive personal information is necessary for the performance of a lawful contract between you and BridgeUp.
13. Please note that certain third-party service providers whose services are also offered on the Platform may disclose your personal information in accordance with their own privacy policies. BridgeUp does not assume any responsibility for the actions of such third-parties with whom you may choose to share your personal information.
14. BridgeUp may provide access of your data to analytics companies in order to understand how the Platform is accessed and can be improved upon. BridgeUp may link the information it stores within the analytics software to any personal and sensitive personal information you submit within the Platform.

Your Rights

15. You have the following rights in relation to your personal and sensitive personal information that is available with BridgeUp:
 - a. The right to access the information BridgeUp holds about you and to obtain details of your personal and sensitive personal information as held by BridgeUp;
 - b. The right to withdraw your consent to BridgeUp's continued processing of your personal information, at any point of time, subject only to any legitimate

reason that BridgeUp may have for continued processing of your personal information in certain circumstances; and

- c. The right to correct, update and, or, amend the details of your personal information as available with BridgeUp.
- 16. The submission of your information to the Platform and your acceptance of this Privacy Policy will have an overriding effect on any registration of your mobile number with the National Do Not Call Registry of the Telecom Regulatory Authority of India and any other Do Not Call Registry operated by any other service provider.
- 17. You can unsubscribe or opt-out from receiving non-transactional e-mail communications from BridgeUp at any time by clicking the 'Unsubscribe' option available at the bottom of each such e-mail communication.

Storage of Information and Data Retention Policy

- 18. You agree that subject to compliance with Indian law, all information processed by us may be transferred, processed, and stored anywhere in the world, including but not limited to, India or other countries, which may have data protection laws that are different from the laws where you live.
- 19. Retention periods for records of your personal data are based on the type of record, the nature of the activity and the product and service to which it is associated or linked. The periods for retention of your personal information by BridgeUp may vary depending on specific legal, business, and statutory requirements.

Changes

- 20. This Privacy Policy may be changed at any time. While BridgeUp will inform you of any changes to this Privacy Policy, you may wish to check the Privacy Policy every time you visit the Platform.

Contact Information

- 21. Please feel free to contact our Data Protection Officer Jahangir Pandey at grievance@bridgeup.com with any questions regarding the Privacy Policy, or security of your personal information, or if you have any concerns, requests, or comments.

This Privacy Policy was last updated on 30 Sep 2021 at 09:00 hours.