

CREDNOVA PRIVACY POLICY

This Privacy Policy describes how CredNova Technologies Pvt. Ltd. ("CredNova", "we", "our", "us") collects, uses, stores, processes, and protects your personal information when you access our website, mobile application, and related services (collectively, the "Platform").

1. Information We Collect

- Personal details such as name, email address, phone number, PAN, Aadhaar (if required).
- Financial details including bank account information, income details, loan history, and credit-related data.
- Device and technical information such as IP address, browser type, and usage analytics.
- Any additional information voluntarily provided by you during loan application or account creation.

2. Purpose of Collection

- To evaluate loan eligibility using AI-based credit scoring models.
- To verify identity and prevent fraud.
- To comply with applicable Indian laws and financial regulations.
- To improve our products, services, and user experience.
- To communicate important updates, offers, or service notifications.

3. Disclosure of Information

CredNova may share your information with banks, NBFCs, credit bureaus, payment gateways (such as Razorpay), verification partners, and service providers strictly for operational and legal compliance purposes. We do not sell your personal data.

4. Data Retention

We retain personal information only for as long as necessary to fulfill the purposes outlined in this Policy or as required under applicable laws. Credit-related data may be retained for a minimum period as mandated by law.

5. Security Measures

We implement industry-standard security measures including AES-256 encryption, SSL/TLS 1.3 secure transmission, multi-factor authentication, role-based access control, and secure cloud infrastructure to protect your information.

6. Your Rights

- Right to access your personal data.
- Right to correct inaccurate information.
- Right to request deletion (subject to legal retention requirements).
- Right to withdraw consent at any time.
- Right to request explanation of automated credit decisions.

7. Children's Privacy

CredNova services are not intended for individuals below 18 years of age. We do not knowingly collect personal information from minors.

8. Changes to this Policy

We may update this Privacy Policy from time to time. Updates will be posted on this page along with a revised 'Last Updated' date.

9. Contact & Grievance Officer

Grievance Officer: Mr. Arjun Mehta
CredNova Technologies Pvt. Ltd.
8th Floor, TechPark Tower, Sector 62,
Noida, Uttar Pradesh – 201309, India
Email: grievance@crednova.in
Helpline: +91-9876543210 (Mon–Fri, 10 AM – 6 PM)

Governing Law: This Policy is governed by the laws of India.

Last Updated: February 20, 2026