**PRIVACY POLICY**

This privacy policy ("policy") is an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000 (‘Act”) and rules made thereunder and the amended provisions pertaining to electronic documents / records in various statutes as amended by the Act. This policy does not require any physical, electronic or digital signature.

This policy is between Placard Digital Solutions Private Limited, the company which owns the brand “StylFlip” (hereinafter referred to as “Company” or "StylFlip" or "we" or "us" or "our") and the guest users or registered users of the Mobile App (hereinafter referred to as "you" or "your" or "yourself" or "user") describe the terms on which StylFlip offers you access to the Mobile App and such other services as are incidental and ancillary thereto ("services").

This policy is a legally binding document between the user and StylFlip. This policy will be effective upon your acceptance of the same (directly or indirectly in electronic form or by means of an electronic record) and will govern the relationship between the user and StylFlip for the use of the Mobile App.

This document is published and shall be construed in accordance with the provisions of rule 3 (1) of the information technology (intermediaries guidelines) rules, 2011 under information technology act, 2000 that require publishing the rules and regulations, policy and user agreement for access or usage of the Mobile App.

Please read this policy carefully before using or registering on the Mobile App or accessing any material, information or services through the Mobile App. If you do not agree with this policy, please do not use the Mobile App.

If you are accessing the StylFlip Mobile App or accessing the services through the StylFlip Mobile App, then while this policy will apply to such use, there may be additional terms (such as the terms imposed by Mobile App stores like Apple's iTunes, Android's play store, Microsoft's Windows store from time to time) which will govern the use of the Mobile App. These additional terms to the extent applicable are hereby deemed to be incorporated in this policy by way of reference.**1.**

This policy is subject to revision by StylFlip at any time and hence the users are requested to carefully read this policy from time to time before using the Mobile App. The revised policy shall be made available on the Mobile App. you are requested to regularly visit the Mobile App to view the most current policy. In the event such a facility is provided on the Mobile App, you can determine when StylFlip last modified any part of the agreement by referring to the "last updated" legend provided in that document. It shall be your responsibility to check the policy periodically for changes. StylFlip may require you to provide your direct or indirect consent to any update in a specified manner before further use of the Mobile App and the services. if no such separate consent is sought, your continued use of the Mobile App and/or services, following such changes, will constitute your acceptance of those changes.

By providing us your Information or by making use of the facilities provided by the Mobile App, You hereby consent to the collection, storage, processing and transfer of any or all of Your Personal Information and Non-Personal Information by StylFlip as specified under this Policy. You further agree that such collection, use, storage and transfer of Your Information shall not cause any loss or wrongful gain to you or any other person.

This policy may be amended / updated from time to time. Upon amending / updating the policy, we will accordingly amend the date above. We suggest that you regularly check this policy to apprise yourself of any updates. Your continued use of Mobile App or provision of data or information thereafter will imply Your unconditional acceptance of such updates to this policy.

**1.**

**Information collected and storage of Information**

The “Information” (which shall also include data) provided by You to StylFlip or collected from You by StylFlip may consist of “Personal Information” and “Non-Personal Information”.

**Personal Information**

Personal Information is Information collected that can be used to uniquely identify or contact You. Personal Information for the purposes of this policy shall include, but not be limited to:

1. Your address,
2. Your telephone number,
3. Your e-mail address or other contact information,
4. Your date of birth,
5. Your gender,
6. Information regarding your transactions on the Mobile App, (including sales or purchase history),
7. Your financial information such as bank account information or credit card or debit card or other payment instrument details,
8. Your financial information such as bank account information or credit card or debit card or other payment instrument details,
9. Any other items of ‘sensitive personal data or information’ as such term is defined under the Information Technology (Reasonable Security Practices And Procedures And Sensitive Personal Data Of Information) Rules, 2011 enacted under the Information Technology Act, 2000;
10. Identification code of your communication device which You use to access the Mobile App or otherwise deal with any StylFlip entity,
11. Any other Information that You provide during Your registration process, if any, on the Mobile App.

**Non-Personal Information**

StylFlip may also collect information other than Personal Information from You through the Mobile App when You visit and / or use the Mobile App. Such information may be stored in server logs. This Non-Personal Information would not assist StylFlip to identify You personally.

This Non-Personal Information may include:

1.Your geographic location,

2. details of Your telecom service provider or internet service provider,

3. the type of browser (Internet Explorer, Firefox, Opera, Google Chrome etc.),

Non-Personal Information is collected through various ways such through the use of cookies. StylFlip may store temporary or permanent ‘cookies’ on Your computer. You can erase or choose to block these cookies from Your computer. You can configure Your computer"s browser to alert You when we attempt to send You a cookie with an option to accept or refuse the cookie. If You have turned cookies off, You may be prevented from using certain features of the Mobile App.

Please do note that Personal Information and Non Personal Information may be treated differently as per this Policy.

You hereby represent to StylFlip that

1. the Information you provide to StylFlip from time to time is and shall be authentic, correct, current and updated and You have all the rights, permissions and consents as may be required to provide such Information to StylFlip.
2. Your providing the Information to StylFlip and StylFlip’s consequent storage, collection, usage, transfer, access or processing of the same shall not be in violation of any third party agreement, laws, charter documents, judgments, orders and decrees.

StylFlip and each of StylFlip entities officers, directors, contractors or agents shall not be responsible for the authenticity of the Information that You or any other user provide to StylFlip. You shall indemnify and hold harmless StylFlip and each of StylFlip entities officers, directors, contracts or agents and any third party relying on the Information provided by You in the event You are in breach of this Policy including this provision and the immediately preceding provision above.

Your Information will primarily be stored in electronic form however certain data can also be stored in physical form. We may store, collect, process and use your data in countries other than Republic of India but under compliance with applicable laws. We may enter into agreements with third parties (in or outside of India) to store or process your information or data. These third parties may have their own security standards to safeguard your information or data and we will on commercial reasonable basis require from such third parties to adopt reasonable security standards to safeguard your information / data.

**2.**

**COLLECTING & PROCESSING Information**

StylFlip collects, uses, stores and processes Your Information for any purpose as may be permissible under applicable laws (including where the applicable law provides for such collection, usage, storage or processes in accordance with the consent of the user) connected with a function or activity of each of StylFlip entities and shall include the following:

1. to facilitate Your use of the Mobile App or other services of StylFlip entities;
2. to respond to Your inquiries or fulfil Your requests for information about the various products and services offered on the Mobile App;
3. to provide You with information about products and services available on the Mobile App and to send You information, materials, and offers from StylFlip;
4. to personalize Your experience on the Mobile App by presenting advertisements, products and offers tailored to Your preferences;
5. to conduct internal reviews and data analysis for the Mobile App(e.g., to determine the number of visitors to specific pages within the Mobile App);
6. to improve the services, content and on the Mobile App;

**3.**

**Sharing and disclosure of Information**

The Services are not available to. You hereby unconditionally agree and permit that StylFlip may transfer, share, disclose or part with all or any of Your Information, within and outside of the Republic of India to various StylFlip entities and to third party service providers / partners / banks and financial institutions for one or more of the Purposes or as may be required by applicable law. In such case we will contractually oblige the receiving parties of the Information to ensure the same level of data protection that is adhered to by StylFlip under applicable law.

You acknowledge and agree that, to the extent permissible under applicable laws, it is adequate that when StylFlip transfers Your Information to any other entity within or outside Your country of residence, StylFlip will place contractual obligations on the transferee which will oblige the transferee to adhere to the provisions of this Policy.

StylFlip may share statistical data and other details (other than Your Personal Information) without your express or implied consent to facilitates various programmes or initiatives launched by StylFlip, its affiliates, agents, third party service providers, partners or banks & financial institutions, from time to time. We may transfer/disclose/share Information (other than Your Personal Information) to those parties who support our business, such as providing technical infrastructure services, analyzing how our services are used, measuring the effectiveness of advertisements, providing customer / buyer services, facilitating payments, or conducting academic research and surveys. These affiliates and third party service providers shall adhere to confidentiality obligations consistent with this Policy. Notwithstanding the above, We use other third parties such as a credit/debit card processing company, payment gateway, pre-paid cards etc. to enable You to make payments for buying products or availing services on StylFlip. When You sign up for these services, You may have the ability to save Your card details for future reference and faster future payments. In such case,We may share Your relevant Personal Information as necessary for the third parties to provide such services, including your name, residence and email address. The processing of payments or authorization is solely in accordance with these third parties policies, terms and conditions and we are not in any manner responsible or liable to You or any third party for any delay or failure at their end in processing the payments.

StylFlip may also share Personal Information if StylFlip believe it is necessary in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of various terms and conditions or our policies.

We reserve the right to disclose your information when required to do so by law or regulation, or under any legal obligation or order under law or in response to a request from a law enforcement or governmental agency or judicial, quasi-judicial or any other statutory or constitutional authority or to establish or exercise our legal rights or defend against legal claims.

You further agree that such disclosure, sharing and transfer of Your Personal Information and Non-Personal Information shall not cause any wrongful loss to You or to any third party, or any wrongful gain to us or to any third party.

**4.**

**5.**

**Security of Information**

The security of your Personal Information is important to us. StylFlip strives to ensure the security of Your Personal Information and to protect Your Personal Information against unauthorized access or unauthorized alteration, disclosure or destruction. For this purpose, StylFlip adopts internal reviews of the data collection, storage and processing practices and security measures, including appropriate encryption and physical security measures to guard against unauthorized access to systems where StylFlip stores Your Personal Information. Each of the StylFlip entity shall adopt reasonable security practices and procedures as mandated under applicable laws for the protection of Your Information. Provided that Your right to claim damages shall be limited to the right to claim only statutory damages under Information Technology Act, 2000 and You hereby waive and release all StylFlip entities from any claim of damages under contract.

If you choose a payment gateway to complete any transaction on Mobile App then Your credit card data may be stored in compliance with industry standards/ recommended data security standard for security of financial information such as the Payment Card Industry Data Security Standard

StylFlip may share your Information with third parties under a confidentiality agreement which inter alia provides for that such third parties not disclosing the Information further unless such disclosure is for the Purpose. However, StylFlip is not responsible for any breach of security or for any actions of any third parties that receive Your Personal Information. StylFlip is not liable for any loss or injury caused to You as a result of You providing Your Personal Information to third party (including any third party Mobile Apps, even if links to such third party Mobile Apps are provided on the Mobile App).

Notwithstanding anything contained in this Policy or elsewhere, StylFlip shall not be held responsible for any loss, damage or misuse of Your Personal Information, if such loss, damage or misuse is attributable to a force majeure Event.

While We will endeavor to take all reasonable and appropriate steps to keep secure any Personal Information which We hold about You and prevent unauthorized access, You acknowledge that the internet or computer networks are not fully secure and that We cannot provide any absolute assurance regarding the security of Your Personal Information.

You agree that all Personal Information shall be retained till such time required for the Purpose or required under applicable law, whichever is later. Non-Personal Information will be retained indefinitely.

**Governing Law**

This policy shall be governed in accordance with the laws of India & shall be subject to the exclusive jurisdiction of the courts of Mumbai. You acknowledge that this policy is solely for your benefit. It is not for the benefit of any other person, except for your successors and permitted assigns.