## **Privacy Policy**

This Privacy Policy describes the ways Paradime Technologies Pvt Ltd through its website Numberz.in (previously Getfiscal.in) (“Numberz”,“Getfiscal”, “we”, “us”) collects, stores, uses and protects information we receive from you or that you may provide when you visit [www.numberz.in](http://www.numberz.in) (previously [www.getfiscal.in](http://www.getfiscal.in)) (“Website”). We value the trust you place in us. We know that you care how information about you is used and shared and we appreciate your trust in us to do that carefully and sensibly. That's why we insist upon the highest standards for secure transactions and customer information privacy. Please read the following statement to learn about our information gathering and dissemination practices.

**Note:** Our privacy policy is subject to change at any time without notice. To make sure you are aware of any changes, please review this Privacy Policy periodically.

By visiting this Website you agree to be bound by the terms and conditions of this Privacy Policy. If you do not agree please do not use or access our Website. By registering on our website or upon signing Numberz’s Client Information Sheet (if made available to you), you are accepting this Privacy Policy. By mere use of the Website, you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is incorporated into and subject to our Terms and Conditions.

Please read this Privacy Policy before using Website or submitting any personal or sensitive information or data.

**Collection of Personally Identifiable Information and other Information**

When you use our Website, we collect and store your personal information which is provided by you from time to time. Our primary goal in doing so is to provide you a safe, efficient, smooth and customized experience. This allows us to provide services and features that most likely meet your needs, and to customize our Website to make your experience safer and easier. More importantly, while doing so we collect personal information from you that we consider necessary for achieving this purpose.

In general, you can browse the Website without telling us who you are or revealing any personal information about yourself. Once you create account (register) on Website and give us your personal information, you are not anonymous to us. Where possible, we indicate which fields are required and which fields are optional.

Numberz, its officers, employees and agents (if appointed) are required to collect certain information (which may include sensitive personal information) from you to assist us in our relationship with you. If you are unable to provide the information, we need, we may not be able to provide you with the product or service you have requested. The types of information collected can include:

* Personal identity information such as name, date of birth, residential status, postal address, e-mail address, mobile number, PAN details etc.
* Information which relates to your financial affairs, business, employment, income or assets or any sensitive information.
* Information which would help Numberz determine your eligibility to avail the products and services offered.
* Information which helps Numberz process applications made by you for particular products and services such as bank statement, income tax/serice tax/VAT returns, pay slip, loan co-applicant details (if applicable) etc.
* Any other information that Numberz is required to collect as per specific mandate from any bank/NBFC or as a requirement under applicable law.

You always have the option to not provide information by choosing not to use a particular service or feature on the Website. We may automatically track certain information about you based upon your behaviour on our Website. We use this information to do internal research on our users' demographics, interests, and behaviour to better understand, protect and serve our users. This information is compiled and analysed on an aggregated basis. This information may include the URL that you just came from (whether this URL is on our Website or not), which URL you next go to (whether this URL is on our Website or not), your computer browser information, and your IP address.

We use data collection devices such as "cookies" on certain pages of the Website to help analyse our web page flow, measure promotional effectiveness, and promote trust and safety. "Cookies" are small files placed on your hard drive that assist us in providing our services. We offer certain features that are only available through the use of a "cookie". We also use cookies to allow you to enter your password less frequently during a session. Cookies can also help us provide information that is targeted to your interests. Most cookies are "session cookies," meaning that they are automatically deleted from your hard drive at the end of a session. You are always free to decline our cookies if your browser permits, although in that case you may not be able to use certain features on the Website and you may be required to re-enter your password more frequently during a session. Additionally, you may encounter "cookies" or other similar devices on certain pages of the Website that are placed by third parties. We do not control the use of cookies by third parties.

**Sharing of Information**

We may disclose your personal information to third parties like banks, financial institutions and other entities to help us provide services, such as designing a website, sending e-mails, registering a prospective domain name and analyzing data, short-term working capital loans etc. Our contracts with these third parties outline the appropriate use and handling of your information and prohibit them from using any of yours personal information for purposes unrelated to the product or service they’re providing. We require these third parties to maintain the confidentiality of the information we provide them.

Disclosure of your information may be required by us to provide you access to our services, to comply with our legal obligations, to prevent, detect, mitigate, and investigate fraudulent or illegal activities related to our services. We do not disclose your personal information to third parties except in accordance with the terms contained herein.

We may disclose personal information if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal process. We may disclose personal information to law enforcement offices, third party rights owners, or others in the good faith belief that such disclosure is reasonably necessary to: enforce our Terms and Conditions or this Privacy Policy; respond to claims that an advertisement, posting or other content violates the rights of a third party; or protect the rights, property or personal safety of our users or the general public.

We and our affiliates will share / sell some or all of your personal information with another business entity should we (or our assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. Should such a transaction occur that other business entity (or the new combined entity) will be required to follow this Privacy Policy with respect to your personal information.

**Data Retention**

We will retain your information for as long as your account is active or as needed to provide our services. If you wish to cancel/ deactivate/ unsubscribe your account or request that we no longer use your information to provide you services, you may anytime inform and contact us at [info@Numberz.in](mailto:info@getfiscal.in). We shall retain and use the information collected by us as necessary to comply with our legal obligations, resolve disputes or for other business purposes. If you cancel/ deactivate/ unsubscribe your account with us, we are not under any obligation to retain your information. However, we may retain your information for Nine (12) months after you cancel/ deactivate/ unsubscribe your account with us, as our business practice.

**Links to Third Party Websites**

Our website may include links to websites of banks, financial institutions and other third parties whose privacy practices may differ from ours. If you access such third party websites and voluntarily submit personal information to any of those websites, such information submitted by you will be governed by the privacy policies of such third party websites and we disclaim all responsibility or liability with respect to such third party policies or websites. We advise that you read the privacy policy of any third party website that you visit.

**Communication and Opt-out**

We may share non-identifiable, non-personal aggregate information about you and other users with third parties such as advertisers or partners, for marketing and promotional purposes. By sharing your contact number at our website you are authorizing Numberz, its partners, affiliates, NBFCs and its representatives to get in touch with you by giving you a promotional call and offer to you the services and products offered by Numberz. You are authorizing Numberz, its affiliates, partners, NBFCs and its representatives to give you a call for aforesaid promotional purposes, until you have completely opted for fully blocked category of DND or DNC service under The Telecom Commercial Communications Customer Preference Regulations, 2010.

We provide all users with the opportunity to opt-out of receiving non-essential (promotional, marketing-related) communications from us on behalf of our partners, affiliates and from us in general, after setting up an account or as part of the said communication itself.

**Security Precautions for Information**

Our Website has stringent security measures in place to protect the loss, misuse, and alteration of the information under our control. Whenever you change or access your account information, we offer the use of a secure server. Once your information is in our possession we adhere to strict security guidelines, protecting it against unauthorized access. We are in compliance with privacy laws of India and not bound by privacy laws of any jurisdiction other than India.

We work to protect the security of your information during transmission by using Secure Sockets Layer (SSL) software, which encrypts information you input in addition to maintaining security of your information as per the International Standard like IS/ISO/IEC 27001 (as per the availability) on "Information Technology Security Techniques Information Security Management System-Requirements".

We train and require our employees to safeguard your information. We also use physical, electronic and procedural safeguards by restricting access to personal information to those employees and agents for business purposes only. Additionally, we use internal and external resources to review the adequacy of our security procedures.

We assume no liability for any disclosure of information due to errors in transmission, unauthorised third party access to our website and data bases or other acts of third parties, or acts or omissions beyond our reasonable control and you shall not be entitled to hold Numberz responsible for any breach of security. In the event Numberz becomes aware of any security breach, it will notify you as soon as possible and take appropriate action to the best of its ability to remedy such a breach.

**Grievance Officer**

In accordance with (Indian) Information Technology Act, 2000 and rules made thereunder, the name and contact details of the Grievance Officer are provided below:

**Mr.Baskar Ganapathy**

**Paradime Technologies Private Limited**

**F 35, Richmond Park**

**DLF Phase 4, Gurgaon**

**Haryana, India**

**Phone: +91 - 124-4213802**

**Email: support@Numberz.in**

**Time: Mon - Fri (10:00 - 18:00)**

If you have any concerns, questions or comments about privacy or grievances or Terms and Conditions at Numberz.in, please contact us by using above mentioned information with a thorough description and we will try to resolve the issue for you.

The complaints shall be redressed in the manner provided under the (Indian) Information Technology Act, 2000 and rules framed thereunder.