

Letzpay Solution Private Limited

Introduction

This Privacy Policy applies to your use of LetzPay website, www.letzpay.com, herein referred to "LetzPay " or WEBSITE", but does not apply to any third party websites that may be linked to them, or any relationships you may have with the businesses listed on LetzPay.

This Privacy Policy covers treatment of personally identifiable information collected from Users (Merchants, Prospective Merchants etc.) who use the LetzPay payment gateway services, as well as consumer information that we acquire in the course of our business. This Policy also covers the treatment of personally identifiable information that LetzPay back end technology providers / partners may share with it.

To the Users

The terms " WE", " OUR" and " US" refer to LetzPay and/or LetzPay's "WEBSITE" www.letzpay.com and the terms " YOU", " YOUR" and " USER" refer to you, as a User of LetzPay. The term " PERSONAL INFORMATION" means information that you provide to us which personally identifies you to be contacted or identified, such as your name, phone number, email address, and any other data that is tied to such information including the heads outlined below. Our practices and procedures in relation to the collection and use of Personal Information have been set-out below in order to ensure safe usage of the Website for you. An indicative list of the Personal Information being collected from you is set out below. Please note that the list above is only indicative, and as such, we may collect more information and data points from you, including as detailed in this Privacy Policy:

- Your Full Name
- Contact details including Mobile Number
- Your Company Name and Email Addresses
- Information from your Email Accounts (as permitted)
- nformation from your Device (as permitted)

The Personal Information enlisted above is not a mandatory requirement to use our Platform. You always have the option to not provide your Personal Information by choosing not to use a particular service or feature on the Platform. In general, you can

browse the Platform without revealing any Personal Information about yourself. However, to create an account on the Platform, you must provide us with certain basic Personal Information required to provide customized services. This information may include,

- Your PAN
- Your Entity's PAN (Entity refers to Public Limited Company/Private Limited Company/Registered Society/Trust/Partnership Firm/Proprietary Firm/Individual or any other registered legal entity as permitted by law in India.)
- Your Entity's GST number
- Director's Information
- KYC documents of entity directors
- Company KYC
- Bank Account Information for Bank details verification.
- Any other information which is required as per requirement of Your registration on LetzPay.

The Platform shall clearly display the Personal Information it is collecting from you, and you have the option to not provide such Personal Information. However, this may limit the services provided to you on the Platform. As such, the specifics of certain Information collected from you is detailed in this Privacy Policy.

Reason for collecting and Processing the Data

We collect the personal information to render our services efficiently. To curb down the chance and risk of online/ offline frauds. In process to provide our service we, are required to have the personal information of the Customer to authorize and complete the transactions or requests of the Customers. We process and collect your information mainly for the following purposes:

- To help you purchase/ acquire the Products/Services that you have requested and to process any payment connected with that Products/Services as requested.
- To contact you if required in relation to the Product/Services that you have purchased/requested to any communications that you might have sent us.
- To provide you with customer care
- For security and fraud prevention purposes
- To help improve our Applications and our Services
- The use of this information is necessary for the purpose of our legitimate interests.
- Protection of your Information

We access, collect, receive and store your Personal Information. If you provide your third-party account credentials ("THIRD PARTY ACCOUNT INFORMATION") to us, you understand that some content and information in those accounts may be transmitted to your account with us if you authorize such transmissions and that Third Party Account Information transmitted to us shall be covered by this Privacy Policy. You may opt to not provide us with certain information, however that will restrict you from registering with us or availing some of our features.

All Personal Information collected may be retained with us for such periods as may be necessary and to comply with our legal obligations, to resolve disputes, and enforce our agreements.

Protection of Personal Information

We have implemented reasonable security practices and procedures that are commensurate with the information assets being protected and with the nature of our business. While we try our best to provide security that is better than the industry standards, because of the inherent vulnerabilities of the internet, we cannot ensure or warrant complete security of all information that is being transmitted to us by you. By visiting this Website, you agree and acknowledge to be bound by this Privacy Policy and you hereby consent that we will collect, use, process and share your Personal Information in the manner set out herein below. If you do not agree with these terms, you may choose to not use LetzPay.

It is clarified that the terms and conditions that are provided separately, form an integral part of your use of this Website and should be read in conjunction with this Privacy Policy.

While we are committed to maintaining confidentiality of all Personal Information, we shall not be responsible for any breach of security or for any action of any third parties that receive Users' personal data or events that are beyond our reasonable control including, acts of government, computer hacking, unauthorized access to computer data and storage device, computer crashes, breach of security and encryption, etc. All Personal Information collected from the Users by us is maintained in electronic form on servers and/or cloud systems located in India. The Personal Information may also be converted to physical form from time to time. Regardless of the manner of storage, we will make commercially reasonable endeavors to ensure that the Personal Information is rendered confidential and will disclose Personal Information only in accordance with the terms of this Privacy Policy.

Activity

We record information relating to your use of LetzPay, such as the searches you undertake, the pages you view, your browser type, IP address, location, requested URL, referring URL, and timestamp information. We use this type of information to administer LetzPay and provide the highest possible level of security and service to you. We also use this information in the aggregate to perform statistical analyses of User behavior and characteristics in order to measure interest in and use of the various areas of LetzPay. However, you cannot be identified from this aggregate information.

We own all the intellectual property rights associated with the Website and its contents. No right, title or interest in any downloaded material is transferred to you as a result of any such downloading or copying. The Website is protected by copyright as a collective work and/ or compilation (meaning the collection, arrangement, and assembly) of all the content on this Website, pursuant to applicable law.

Our logos, product and service marks and/ or names, trademarks, copyrights and other intellectual property, whether registered or not ("OUR IP") are exclusively owned by us. Without our prior written permission, you agree to not display and/ or use Our IP in any manner. Nothing contained in this Website or the content, should be construed as granting, in any way to the User, any license or right or interest whatsoever, in and/ or to Our IP, without our express written permission.

Cookies

LetzPay uses cookies to enable us to retrieve certain information for each visit. Cookies are used in some elements of our site to enable the functionality of that element and ease of use for the User. Third Party cookies, we may use in connection with our

Website and the Services provided like Google analytics, Website analytics cookie for visitor information and source. No Personal Information is collected or used in this process. These third parties do not know or have access to the name, phone number, address, email address, or any Personal Information about LetzPay's Users. LetzPay Users can opt-out of sharing this information with third parties by deactivating cookies, the process of which varies from browser to browser. Please refer to the help file of your browser to understand the process of deactivating cookies on your browser.

Camera Permissions

We require access to your camera and permissions thereof to ensure that the process of uploading pictures and graphics from your camera on your devices through which you access the Platform is a smooth process. For instance, you may need to click pictures of your government identity cards for the purposes of KYC obligations.

Transfer of information

We do not share your Personal Information with any third party apart from financial institutions such as banks, RBI or other regulatory agencies (as may be required) and to provide you with services that we offer through LetzPay, conduct quality assurance testing, facilitate creation of accounts, provide technical and customer support, or provide specific services, such as synchronization of your contacts with other software applications, in accordance with your instructions. These third parties are required not to use your Personal Information other than to provide the services requested by you.

We may share your Personal Information with our parent company, subsidiaries, joint ventures, or other companies under a common control (collectively, "AFFILIATES") that we may have now or in the future, in which case we will require them to honor this Privacy Policy. If another company acquires our company or our assets, that company will possess your Personal Information, and will assume the rights and obligations with respect to that information as described in this Privacy Policy. We may disclose your Personal Information to third parties in a good faith belief that such disclosure is reasonably necessary to (a) take action regarding suspected illegal activities; (b) enforce or apply our terms and conditions and Privacy Policy; (c) comply with legal process, such as a search warrant, subpoena, statute, or court order; or (d) protect our rights, reputation, and property, or that of our Users, affiliates, or the public. Please note that we are not required to question or contest the validity of any search warrant, subpoena or other similar governmental request that we receive.

We may disclose information in the aggregate to third parties relating to User behavior in connection with actual or prospective business relationship with those third parties, such as advertisers and content distributors. For example, we may disclose the number of Users that have been exposed to, or clicked on, advertising banners.

We will disclose the data / Personal Information provided by a User with other technology partners to track how the User interacts with the Platform. Personal Information will also be disclosed to our credit partners to perform credit checks and credit analysis.

We may also disclose Personal Information in our sole discretion, if we deem it necessary in order to protect our rights or the rights of others, to prevent harm to persons or property, to fight fraud and credit risk, or to enforce or apply the terms of use, without any notice to you. We shall not be responsible for the manner or method in which such institutions and authorities (to whom the disclosure is made) use or disclose such Personal Information.

Please note that deleting or withdrawing Information may affect the services we provide to you. In case of modification of Personal Information, Users will be required to furnish supporting documents relating to change in Personal Information for the purpose of verification by the Platform. As such, Users have the option of restricting our access to their Information by means of implementing suitable device settings and/or deletion of their account. In order to remove any Personal Information from our servers, you may contact us, and seek deletion of such data. Notwithstanding the same, we are not under an obligation to delete this data if we are required to retain it under applicable law or require such Personal Information for the purposes of operating and/or improving the Platform.

Feedback

If you contact us to provide feedback, register a complaint, or ask a question, we will record any Personal Information and other content that you provide in your communication so that we can effectively respond to your communication.

Legal Disclosure

We reserve the right to disclose your personal data as required by applicable law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or other legal process served on us.

Your personal data will also be shared between the LetzPay services for the activities permitted under this Policy.

In the event LetzPay goes through a business transition, such as a merger or acquisition by another company, or sale of all or a portion of its assets, including an acquisition which occurs as a result of our bankruptcy, the Merchant User account and data will likely be among the assets transferred. You will be notified via privacy@letzpay.com and via a prominent notice on our Website of any such change in ownership or control.

No Unlawful or Prohibited Use

As a condition of your use of this Website, you agree that you will not use this Website or the information or software contained herein for any purpose that is unlawful or prohibited by these terms and conditions.

Enforcement

We may use the information we collect in connection with your use of LetzPay (including your Personal Information) in order to investigate, enforce, and apply our terms and conditions and Privacy Policy.

Terms and Modifications to this Privacy Policy

Our Privacy Policy is subject to change at any time without notice. To make sure you are aware of any changes, please review this policy periodically. These changes will be effective immediately on the Users of LetzPay. Please note that at all times you are responsible for updating your Personal Information, including to provide us with your most current e-mail address.

Applicable law

Your use of this Website will be governed by and construed in accordance with the laws of India. Users agree that any legal action or proceedings arising out of your use may be brought exclusively in the competent courts/ tribunals having jurisdiction in Ghaziabad in India and irrevocably submit themselves to the jurisdiction of such courts/ tribunals.

Consent and Binding Agreement

By using the Platform and by providing your Information, you:

consent to the collection, use, sharing and disclosure of your Personal Information on the terms and conditions, and in the manner contained in this Privacy Policy; and agree that this Privacy Policy will form a binding legal agreement of between you and us. We will publish any changes to this Privacy Policy on the Platform.

Complaints and Grievance Redressal

Any complaints or concerns in relation to your Personal Information or content of this Website or comment or breach of use of the Website or any intellectual property of any

User shall be immediately informed to LetzPay at support@letzpay.com or by mail using the details provided below:

Letzpay Solution Private Limited
1F-CS 06, Ansal Plaza
Vaishali, Ghaziabad
Uttar Pradesh - 201010