

## PRIVACY POLICY

These terms of the privacy policy ("**Privacy Policy**") are by and between **Censor Black Private Limited**, (CIN: U74999TG2021PTC152491), a private limited company, duly established in accordance with the Companies Act, 2013 and having its principal place of business at 8-2-644/1/205 F.No. 205, Hiline Complex, Road No. 12, Banjara Hills Hyderabad, Telangana-500034 (hereinafter referred to as "**Company**", "**We**", "**Us**", "**Ours**"), which runs and operates the portal of <https://www.equidei.com> ("**Website**") (as well as any other media form, media channel, mobile website or mobile application related to or connected with Website) (collectively referred to as "**Platform**") and the User (as defined and attributable to such term in Terms of Use (*as defined hereinafter after*)).

This Privacy Policy shall be effective at the time the User browses the Platform or accesses the Platform to avail the Services (*defined below*). If the User does not agree to be bound by the terms of this Privacy Policy as set out below, the User may not access the Platform or the relevant Services as subscribed by such User in terms of the Term of Use. Any use of the Platform or the Services shall imply that the User has accepted the Privacy Policy.

(Collectively, hereinafter the "**Company**" (including its grammatical variations, cognate expression, and related defined terms) and "**User**" shall be referred to as the "**Parties**" and individually as the "**Party**").

### 1. Definitions and Interpretations

In this Privacy Policy, all capitalised words shall have the same meaning ascribed to such term in the Term of Use, however, except where the context otherwise requires, the following word and expression shall have the following meaning:

- (a) "**Privacy Policy**" shall have the same meaning ascribed to such term in the Terms of Use and in the array of the parties mentioned hereinabove.
- (b) "**Term of Use**" shall mean the terms and conditions of Platform and available on the said platform, which is subject to change from time to time as per Our discretion.
- (c) "**Other Personal Information**" shall have the same meaning ascribed to such term in paragraph 3.2;
- (d) "**Personal Information**" shall include phone, email, address, or such other personally identifiable information and as identified as such under the applicable laws and shall cover the "Other Personal Information", the "Sensitive Personal Information" and/or the Technical Personal Information as described in this Privacy Policy.
- (e) "**User/MSME**" shall have the same meaning as ascribed to such term in Term of Use, and shall include, as the context may raise, all grammatical variations, cognate expressions, and related terms, including "You", "Yours", and "Yourself" as mentioned in the Term of Use;
- (f) "**Sensitive Personal Information**" shall have the same meaning ascribed to such term in paragraph 3.1;
- (g) "**Technical Personal Information**" shall have the same meaning ascribed to such in paragraph 3.3;

## 2. INTRODUCTION; SCOPE AND APPLICABILITY

- (a) The Company is committed to providing its Registered Users to enrol on the Platform and avail the facility of the Services by the Platform, as more fully detailed under the Terms of Use. While visiting Our Platform and availing our Services, You may be required to share certain information with Us, as detailed below. We may share some of the information You provide to Us through Our Platform to third-party service providers to provide You with the most relevant content or the Services and may use the information You share with Us to serve You with the relevant Services or of the Company or services of any third party engaged by Us.
- (b) Further, for rendering certain Services, We have entered into agreements with other agents and partners, and We may be required to share Your information to such other registered partners. To be clear, if You **signify your acceptance by clicking a button that states “I agree.”**, we may collect information required for the fulfilment of the Services and you hereby grant us the permission to collect, store, access, transfer, and process the information shared. Further, you are consenting for us to transfer the information to our third-party service providers to provide the Services. You may create a profile on our website by registering as a user. Further, at the time of registration, you will be required to provide basic details such as full name, email id, contact number, password for the portal, and such other registration details as provided in the Terms of Use. All payment related information is directly submitted with our payment gateways and we have no responsibility for the safety thereof. You are requested to act prudently while sharing sensitive information. By using our Platform, you hereby give your consent for us to use, store, access, process, handle and transfer all your information including Personal Information for the purpose of rendering the various services including with the partner entities. If You provide or will provide any information through Platform to avail the Services, then this Privacy Policy will be governing policy between You and Us. If You have provided Your information directly to the other partners of the Company, then their collection, use, disclosure, and transfer of such information is governed, in turn, by their terms and conditions and privacy practices between You and other partners of the Company who is or will be providing You the relevant services; in that case please submit all requests and questions related to Your information directly to those relevant other registered partners of the Company.
- (c) We want to ensure that You understand the information We collect, how We use it and how We share it. Please read our Privacy Policy in its entirety. This Policy is incorporated into and subject to the provision Term of Use, which can be accessed [here](#). Each time that You view, visit, browse, and/or interact with Our Platform, You signify that You have read, understood, and agree to be bound by the Terms of Use, which incorporate this Privacy Policy. If You do not agree to the terms of this Policy or to the use of Your Personal Information as set forth in this Policy, please do opt-out of the contract by clicking on the cancel button, “I disagree”, or by closing the Platform. In the event if you do not agree to the terms of this policy, certain features of the Platform may not be accessible to you. Your continued use

of Our Platform subsequent to changes in this Policy will signify Your acceptance of the changes.

### 3. WHAT INFORMATION WE COLLECT

We may collect, receive, use, store, transfer and/or different kinds of Personal Information about You which We have grouped together as follows, and/or that may be provided by You while visiting Platform, or opening and/or Your Account or availing Our Services:

- A. **Sensitive Personal Information:** in accordance with SPI Rules, the Sensitive Personal Information may include, (“**Sensitive Personal Information**”): password; financial information such as bank account details; sexual orientation; address, contact details, phone number, tax returns, etc.

Notwithstanding anything contained hereinabove, any information that is freely available or accessible in public domain or furnished by a third party shall not be regarded as Sensitive Personal Information for the purposes of these rules.

The above mentioned Sensitive Personal Information will be collected, stored, processed or shared to the extent same is required for the purpose of provisioning or rendering the Services of Platform or opening and/or maintaining Your Account with Us, or for the purpose of enabling You to engage with or hire the services of the Company.

- B. Other Personal Information – any other personal information, which are not Sensitive Personal Information (“**Other Personal Information**”).

- C. Registering/signing up in Platform and using or subscribing our Services: While registering you may be required to provide information as follows, which may be either Sensitive Personal Information or Other Personal Information:

- (a) **Requirements for registration by MSME’s:** Some of the details collected include Aadhar and Permanent Account Number (PAN) of the promoters, incorporation details of the MSME, GSTIN and PAN of the MSME, tax returns etc. Company reserves the right to update or modify these requirements as per the service offerings.

- (b) Company has the right to seek for know your customer (KYC) verification and background verification of the MSME’s. This verification may be done by a third party and to this effect, the Company shall have the right to share the information with such third party.

- (c) Company shall also have the right to seek the Asset details including but not limited to the purchase invoices, charge details, valuation report, technical specifications, etc. This shall be for assessing the eligibility for the Transaction and to this effect, the Company shall have the right to share the information with such third party.

- (d) We also may collect information relating to accessing Your Account through Platform and/or the activity that You perform or carry out while using Your Account or that You provide or share with Us when using a Service. The purpose for collection and use of this data is that We have a business need to provide Your Account related functionalities to Our registered users;

- D. **Mailing list:** if You sign up for one of Our mailing lists, We collect Your email address and/or postal address. The purpose of collection and use of this data is that We may have a business need to share information about or related to the Services.
- E. **Information You post on Platform:** When availing the Services, We may collect Your personal information from You when You provide or post information through our Platform or any other information posted through Platform. We may use this information for Our purposes and/or make this information available to others for the purpose of operating Platform or other registered users;
- F. **Social media platforms and other third-party services.** As part of our Services, we may implement and include features that are designed to interact with social media platforms and other third-party services (e.g., Facebook, Twitter, Instagram, etc). If You register Yourself or access Our Services using such social media account or using one of these social media platforms or provide us access to third-party services, We may receive information about You from those third parties such as account and profile data and We may combine this data with information We already have about You. This data collected shall be used for investment campaigns or for testimonials by the MSME for the Services availed.
- G. We may also collect information about You through interactive applications (e.g., mobile devices, third party social networking services from co-branded partners and websites (e.g., on our Facebook pages) and from commercially available sources (e.g., data aggregators and public databases). This Privacy Policy does not cover the practices of third parties, including those that may disclose information to Us.
- H. **Technical Personal Information** – We may collect the following technical information for the purpose of providing the services Platform (“Technical Personal Information”):
- I. **E-mail interconnectivity.** If You receive email from Us, We may use tools to capture data related to when You open Our messages, click on any links or banners it contains and You make purchases or subscribe Our Services. We use this data for Our business need to understand how You interact with Our communications to You and honouring Your requests based on Our communications, such as to unsubscribe;
- J. **Apps:** Platform Services may be rendered through certain User-friendly application (“Apps”) , as and when implemented by the Company, that may request to send You push notifications from time to time in order to update You about any events, information relating to transactional services, any updates regarding the Transaction or Services etc. The details collected under this facility may be updated by the Company.
- K. **Platform interactions.** We use technology to discover how You interact with our Platform (e.g., login and/or log out tracks, and sessions of usage of Platform). This may include which links You click on, or information that You type into our online forms. This may also include information about Your device or browser. The purposes of collection and use of this data are that We have a business need to understand how You interact with Platform to better improve it, and to understand Your preferences and interests in order to select offerings that You might find

most useful. We also have a business need to secure the Services and detect and prevent fraud.

- L. **Data Relating to Your Location.** When You use certain features, Services or links Platform, We may solicit Your permission to collect Your location data. Some features within our Services may only function upon confirmation of Your location, and therefore such features will not be available if You choose not to provide Your location data. The specificity of the location data may depend on several factors, including the device You are using and how You are connected to the Internet. If You enable location services for Our Services, We may collect location data periodically as You use or leave open Our Services. Depending on the platform You use to access our App(s) (e.g., Google's Android or Apple's iOS (if provided)) You may be able to control whether location data is collected from with the controls on Your any electronic device.
- M. **Cookies relating General Technical Information.** We and Our service providers, which may be other registered partners of the Company, and other businesses who collect information on Our pages may automatically collect or receive certain information associated with You and/or Your device(s) as part of Your use of the Services through device-based tracking technologies such as cookies, pixels, tags, beacons, scripts, time zone settings, browser plug-in types and/or versions, operating systems and platform, or other similar tracking technology (collectively "Cookie"). The purposes for collection and use of this data is that We have a business and/or operational need to make Our Platform operate efficiently, provide You with different experiences, and to provide You with ability to save Your preferences such as login and preferred language (if any such features if built-in Platform). See our Cookie Policy for more information.
- N. **Cookies Relating to Advertising.** Some of Our Services participate in behaviour-based advertising, which means that technology (e.g., a Cookie) is used to collect information about Your use of Our Services to provide advertising about services tailored to Your interests on Our Services, or on other websites. The purposes for collection and use of this data are that We have a business and/or operational need to engage in behaviour-based advertising and capture analytics on Our Services. The information We collect may include geolocation data, such as (a) information that identifies the precise location of Your mobile device (when you agree to allow an App or Service to collect this) and (b) your IP address, which may be used to estimate your approximate location. We use this information to ensure that the Services work properly, and to deliver customized content and advertising, including personalized ads, to you. See our Cookie Policy for more information.
- O. **Cross-device tracking.** We and our partner entity may collect and store information about the relevant Users' interactions with unaffiliated websites and applications that use Our technologies, including cookies and similar tracking technologies. This allows Us to infer the presence of a common User or household behind multiple devices or browsers, for instance, and then link those browsers and devices into a device graph. The purposes for collection and use of this data are that We have a business need to understand our Users' use of our Platform

across devices in order to allow User(s) to use Our services on one device and pick up seamlessly where they left off on another device.

- P. **Data analytics.** We may use certain web analytics services, including third-party services such as Google Analytics, to help us understand and analyse how visitors use Our Services. We may collect information, including your browser type, operating system, Internet Protocol (IP) address, domain name, click-activity, referring website, and/or a date/time stamp for visitors. The purpose for collection and use of this data is that We have a business need to monitor Our networks and the visitors to our Platform. We may receive reports based on the use of these technologies on both an individual and aggregated basis. For further information about how Google may use data it collects through the Site you may [click here](#). You also may choose to install the **Google Analytics Opt-Out Browser Add-on** to opt out of Google Analytics data collection.
- Q. **Partner entity(ies):** We use partner entities for providing certain Services such as KYC verification, Asset valuation, generating creditworthiness report and any other third party whom we deem fit to be of help in the due course of Our business. We may provide your information to such partner entity for processing of the details and providing the services. We avail facilities of partner entities for background verification. The entities will store, process, and handle your information (including Sensitive Personal Information) for the purpose of providing the Services and such usage, storage and handling will be governed by their policies and terms and conditions. While we use reasonable measures to ensure safety of your data by such third-party entities, we shall not be responsible for their actions or omissions. If the service providers are situated in different jurisdiction, then you will be required to comply with the same. Once you leave our Platform, you are no longer governed by our policy.

#### 4. HOW WE COLLECT YOUR PERSONAL INFORMATION

1. Subject to the terms and conditions of this Privacy Policy, We collect the information You give to Us, such as when you:
  - (a) Contact Us,
  - (b) Register with, apply for, access, or use the Services, including when You submit information through Platform,
  - (c) You visit or browse our Platform based on Your activity on Our Platform;
2. We automatically collect some information when You use the Services, such as subscribing the relevant Services and when You enable the location services on Your device when using the Services.
3. We may also obtain information about You from other sources, including the internet and other publicly-available sources and databases, data aggregators, marketing companies, and other third parties. For example, if You are on a third-party website and request information from us, that website will send us Your contact information. We may combine this information with the information You give us to help us tailor our communications or improve the Services.

## **5. PURPOSE OF USAGE OF YOUR PERSONAL INFORMATION**

1. We use Personal Information about You in connection with the following purposes:
  - (a) To identify You when you engage with Us and/or visit or browse Our Platform, to create a profile for You, to facilitate the Transaction, to subscribe to Our Services, etc
  - (b) To provide information related to the Services, to assess the eligibility and Transaction based on Your requirements.
  - (c) To publish and market the details as part of the Services.
  - (d) To make Our Services available to You and to complete the transactions in the most efficient manner.
  - (e) To process transactions associated with Your use of Services for which there is a charge, including to process payments and verify Your identity or payment information for Your security and protection.
  - (f) To communicate with You (e.g., about Your Account or updates to Our terms) and to respond to inquiries related to support, feedback, or other requests.
  - (g) To deliver informational details.
  - (h) To monitor, improve, and conduct analytics on Our Services, analysing data, tracking trends, building algorithms, creating databases for rating systems, recommendations engines, etc.;
  - (i) For internal administrative purposes, such as safety and security of Our Services, and to manage our relationships.
  - (j) To permit You to participate in social sharing, including live social media feeds and to implement social features You choose to use.
  - (k) The App(s) relating to Platform may request to send You push notifications from time to time in order to update You about any developments in the Services. If You no longer wish to receive these types of communications, or You would like to stop the Apps from accessing them, You may turn them off at the device level, however, in that case You will not be able to use Our Services effectively and properly. To ensure You receive proper notifications, We will need to collect certain information about Your device such as operating system and user identification information.
  - (l) To detect security incidents, and protect against malicious, deceptive, fraudulent, or illegal activity, including attempts to manipulate or violate Our policies, procedures, and terms and conditions.
  - (m) To comply with legal obligations, to establish or exercise Our rights, to defend against a legal claim, and to investigate, prevent, or take action regarding possible misconduct.
  - (n) For such other purposes not described in this Privacy Policy as you may consent (from time to time), Term of Use, and as otherwise permitted by law.

2. Although the sections above describe our primary purpose(s) in collecting Your information, in many situations we have more than one purpose. For example, if You complete a Transaction, we may store Your information to perform our contract with You, but We also collect Your Personal Information as We have a business need in maintaining Your Personal Information after Your transaction is complete so that We can quickly and easily respond to any questions about the Transaction or Services. As a result, our collection and processing of Your information is based in different contexts and Our need to perform a contract, Our obligations under law, and/or Our legitimate business reasons. Further, We may collect, analyse, use, publish, create, and sell de-identified information, of which Your Personal Information might be a component, for any business or other purpose not prohibited by applicable law, including for research and marketing purposes.

## 6. WHOM WE SHARE THE PERSONAL INFORMATION

- A. We may need to share Your Personal Information with the following authorised third-parties:
  - (a) **Internal purpose** relating to our Platform and its Services;
  - (b) **our partners**, such as KYC verification vendors, payment gateways, other third parties, to the extent required;
  - (c) **selected suppliers, service providers and vendors acting upon our instructions** who provide website hosting, service fulfilment, information technology, system administration and related infrastructure provision, customer service, email delivery, data analysis, auditing, market research, digital monitoring, marketing, brand, communication and other services.
  - (d) **professional advisors** including lawyers, bankers, auditors and others, who provide consultancy, banking, legal, insurance, accounting and other services.
  - (e) **legal, regulatory, administrative and other authorities**, as required by applicable laws including laws outside Your country of residence.
  - (f) **potential acquirers and other stakeholders** in the event of a merger or legal restructuring operation such as an acquisition, joint venture, assignment, spin-off or divestiture.
  - (g) **Others**, as may be updated by the Company.
- B. Transfer of Information Outside India:
  - (a) Subject to applicable law, We may at Our sole discretion, transfer Personal Information to any other body corporate (as defined under the SPI Rules) that ensures at least the same level of data protection as is provided by Us under the terms hereof, located in India or any other country.
  - (b) By using the Platform, You accept the terms hereof and hereby consent to Us, sharing and/or processing Your Personal Information with third parties and in any of location outside India. We will make best efforts to ensure that the third party or the location to which Sensitive Personal Information is transferred accords same level of data protection as would be afforded under SPI Rules



## 7. COOKIES AND OTHER TRACKING TECHNOLOGIES

- (a) A Cookie is a small piece of data that is stored on Your computer, mobile device or any other electronic device used for browsing or accessing Our Platform or its Services. Like many online service providers, We use Cookies and similar technologies to collect additional website usage data and to operate Our Services. By accessing Our Platform You agree that We may place cookies on Your computer or device or other electronic device, and receive information stored in Cookies, when You Click on “I Agree” and further agrees to our terms and conditions Websites and Apps provided by other companies that use our Platform Services. While using or browsing such Third Party Websites and apps if You access or land on Our Platform and Services We shall have the right to use Cookies and receive information relating to such activity and access, including device information and information about Your activity, without any further action from You. This occurs whether or not You have an account with Us or are logged in.
- (b) In addition, Your browser or device may offer settings that allow You to choose whether browser cookies are set and to accept or delete them. For more information about these controls, visit Your browser or device's help material. You may set most browsers to notify You if You receive a Cookie, or You may choose to block Cookies with your Browser, but please note that if You choose to erase, block or disable Your cookies, certain parts of the Services may not work properly. For example, You may need to re-enter certain information to gain access to certain parts of Platform.
- (c) Tracking technologies may automatically record information such as Internet domain and host names; other Cookies or information about Your geographic location; IP addresses; browser software and operating system types; your manner of connecting to the Internet (e.g., connection speed through narrowband or broadband access); click paths; and dates and times that Our Platform is accessed.
- (d) Our use of cookies and other tracking technologies allows Us to improve Our Platform Website and consequently Your web experience. We may also analyse information that does not include Personal Information for trends and statistics. In a nutshell, We use cookies for:
  - 1. **Authentication.** We use Cookies to verify Your Account and determine when You logged in so we can make it easier for You to access the Services and show You the appropriate experience and features.
  - 2. **Security, site and Services integrity.** We use Cookies to help Us keep Your Account, data and the Services safe and secure.
  - 3. **Site features and services.** We use cookies to enable the functionality that helps Us provide the Services.
  - 4. **Performance.** We use cookies to provide You with the best experience possible.
  - 5. **Analytics and research.** We use cookies to better understand how people use the Services so that We can improve them.

## **8. THIRD PARTY LINK**

- (a) Our Platform may contain hyperlinks and interfaces to third-party websites or partner entities for effective use of the Services (“Third Party Links”). We have no control over such Third Party Links present on the Platform, which are provided by persons or companies other than Us. You acknowledge and agree that We are not responsible for any collection or disclosure of Your information by any external sites, applications, companies or persons thereof. The presence of any Third Party Links on Our Platform, cannot be construed as a recommendation, endorsement or solicitation for the same, or any other material on or available via such Third Party Links.
- (b) You further acknowledge and agree that We are not liable for any loss or damage which may be incurred by You as a result of the collection and/or disclosure of Your information via Third Party Links, as a result of any reliance placed by You on the completeness, accuracy or existence of any advertising, services, or other materials on, or available via such Third-Party Links. This will include all transactions, and information transmitted therein, between You and any such third party sites or applications or resources, such transactions are strictly bi-partite. We shall not be liable for any disputes arising from or in connection with such transactions between You and the aforementioned third parties.
- (c) Such third-party websites, and external applications or resources, accessible via the Third Party Links may have their own privacy policies governing the collection, storage, retention and disclosure of Your information that You may be subject to. We recommend that You exercise reasonable diligence, as you would in traditional offline channels and practice judgment and common sense before committing to any transaction or exchange of information, including but not limited to reviewing the third-party website or application’s privacy policy.

## **9. RETENTION OF PERSONAL INFORMATION**

- (a) We also have measures in place such that Your Sensitive Personal Information which is in our possession or under our control, is destroyed and/or anonymized as soon as it is reasonable to assume that: (i) the purposes for which Your Sensitive Personal Information has been collected have been fulfilled and thereafter for a term of at least 2 years or such other longer term prescribed under law; and (iii) retention is no longer necessary for any other reason, except as required for the purpose of compliance under applicable laws or certain contractual and business usage.
- (b) We may, however, reserve the right to retain and store Your Personal Information for Our business purposes, whether such Personal Information has been deleted or not. After a period of time, Your data may be anonymized and aggregated and then may be held by us as long as necessary, to enable provision of Services or for analytics purposes.
- (c) If You wish to withdraw Your consent for processing Your Sensitive Personal Information or Other Personal Information, cancel Your Account, or request that

We no longer use Your Sensitive Personal Information or Other Personal Information to deliver or render Our Services, please contact Us at details indicated in the contact section. Please note, however, that Your withdrawal of consent or cancellation of Your Account may result in Us not being able to deliver You our relevant Services, or terminate any existing relationship that We may have with You.

- (d) Please note that uninstalling the App will not result in deletion of Your Personal Information.
- (e) We follow standard practices, take reasonable precautions and follow industry best practices to make sure that your information is not inappropriately lost, misused, accessed, disclosed, altered or destroyed.

#### **10. CHANGES TO YOUR SENSITIVE PERSONAL INFORMATION OR OTHER PERSONAL INFORMATION**

- (a) You may review, correct, update, change Your Sensitive Personal Information or Other Personal Information that You have provided by registering as a User or logging into Your Account. However, You are not permitted to delete any part of Your information generated on or through Our Platform. You may update Your information at any point by writing to Us at the details indicated below in the contact section.
- (b) Certain Services rely strictly on the details provided by you. Hence, You acknowledge that all information and details submitted by You are true, accurate and genuine. Company shall not be responsible if you provide any misinformation, false information or make any misrepresentation.
- (c) Should You choose to update Your Sensitive Personal Information or Other Personal Information or modify it in a way that is not verifiable by Us, or leads to such information being incorrect, inaccurate, and/or incomplete, we will be unable to provide You with access to Our Platform or the Services, as described under the Term of Use, and such modification may be regarded as the User seeking to discontinue his or her access to Platform or the Services.
- (d) We reserve the right to verify and authenticate Your identity and Your Personal Information in order to ensure delivery of relevant Services. Access to or correction, updating or deletion (subject to any data retention provision set out in this Privacy Policy) of your Sensitive Personal Information or Other Personal Information may be denied or limited by Us if it would violate another person's rights and/or is not otherwise permitted by applicable law(s).

#### **11. NOTICES**

If You have any concern about privacy or grievances on Platform or its Services, please contact us with a thorough description, and We will try to resolve the issue for You. If You have any concerns or questions in relation to this Privacy Policy, You may address them to our grievance officer at:

Name

Surajeet Das

Address	8-2-644/1/205 F.No. 205, Hiline Complex, Road No. 12, Banjara Hills, Hyderabad, 500034, Telangana
Phone	+91-8276035390
Email	axia@equidei.com

We shall endeavour to resolve Your grievances within one month from the date of receipt of such grievance.

## **12. CHANGES TO THIS POLICY**

We reserve the right to modify this Privacy Policy at any time. Any changes to this Privacy Policy will be posted on the Platform. Any changes will become effective when posted unless indicated otherwise. Your continued use of Platform following any changes signifies Your acceptance of this Privacy Policy as amended or modified from time to time. We shall not be required to notify You of any changes made to the Policy. You are required to familiarize Yourself with the Policy including any modifications thereon, before the use of the Website or any service hereunder.

## **13. MISCELLANEOUS**

(A) Indemnity: You agree and undertake to indemnify Us in any suit or dispute by any third party arising out of disclosure of information by You to third parties either through our Platform or otherwise and Your use and access of websites, applications and resources of third parties. We assume no liability for any actions of third parties with regard to Your Personal Information which You may have disclosed to such third parties.

(B) Disclaimer: We cannot ensure that all of Your Personal information, including, Sensitive Personal Information will never be disclosed in ways not otherwise described in this Privacy Policy. Therefore, although We are committed to protecting Your privacy, We do not promise, and You should not expect, that Your information or private communications will always remain private. As a User of the Platform, You understand and agree that You assume all responsibility and risk for Your use of Platform, the internet generally, and the information You post or access and for Your conduct on and off Platform.

(C) Severability: Each clause of this Privacy Policy shall be and remain separate from and independent of and severable from all and any other clauses herein except where otherwise expressly indicated or indicated by the context of the Privacy Policy. The decision or declaration that one or more clauses are null and void shall have no effect on remaining clauses of this Privacy Policy.

(D) This Policy shall be governed by and construed in accordance with the applicable laws in India.

## **14. CONTACT DETAILS OF GRIEVANCE OFFICER**

For any complaints or information, you may contact the grievance officer at the details provided above.

COMPANY MAKES NO REPRESENTATION THAT THE PLATFORM IS APPROPRIATE OR AVAILABLE IN OTHER LOCATIONS OTHER THAN WHERE IT IS OPERATED BY COMPANY. THE INFORMATION PROVIDED ON PLATFORM IS NOT INTENDED FOR DISTRIBUTION TO OR USE BY ANY PERSON OR ENTITY IN ANY JURISDICTION OR COUNTRY WHERE SUCH DISTRIBUTION OR USE WOULD BE CONTRARY TO LAW OR REGULATION OR WHICH WOULD SUBJECT COMPANY TO ANY REGISTRATION REQUIREMENT WITHIN SUCH JURISDICTION OR COUNTRY. ACCORDINGLY, THOSE PERSONS WHO CHOOSE TO ACCESS THE WEBSITE OR PLATFORM FROM OTHER LOCATIONS DO SO ON THEIR OWN INITIATIVE AND ARE SOLELY RESPONSIBLE FOR COMPLIANCE WITH LOCAL LAWS, IF AND TO THE EXTENT LOCAL LAWS ARE APPLICABLE. ALL CONTENTS OF THE WEBSITE AND PLATFORM ARE THE PROPRIETARY INFORMATION OF THE COMPANY. INFORMATION PROVIDED IS ON AN AS-IS BASIS AND COMPANY MAKE NO WARRANTY (EXPRESS OR IMPLIED) ON THE ACCURATENES OR EFFICACY OR FITNESS FOR A PARTICULAR USE.