

# Privacy Policy

## IMPORTANT POINTS

- Your inbox will remain spam-free, and we won't bother you with sales calls.
- Rest assured, your data will never be sold to any third parties.
- Only authorized personnel will have access to your data, your privacy is our priority.
- You have the freedom to adjust access settings or delete your account whenever you wish.
- Deleted account data is retained solely for regulatory and legal compliance, not for any other purpose.

When you engage with our services, you entrust us with your data, and we take this responsibility seriously. Our primary goal is to protect your information and empower you with complete control over its utilization. We see it as our duty to prioritize your comfort and security.

Rest assured, we are committed to using your data solely to enhance your experience and provide tailored solutions to ensure your financial well-being. This privacy policy will elucidate what data we gather, why we gather it, and how we employ it.

By utilizing our services or sharing information with us, you acknowledge and consent to the collection and utilization of your data in accordance with this privacy policy.

## The extent of this privacy policy encompasses:

This privacy policy applies to all individuals who utilize this website, platform, or application and provide us with their information or data through these channels.

If you do not consent to this privacy policy, kindly refrain from using our services and avoid sharing any of your information.

This privacy policy delineates the processes related to data collection, data utilization, data disclosure, your data-related rights, and data security.

## Gathering of Information (Personal and Non-Personal)

Personal Data: We acquire your personal information through various means, including but not restricted to:

- Registration on our website and/or application.
- Disclosure of your personal information, financial details, and family background while receiving our services.
- Utilization of features on our website and/or application.
- Granting access to other websites and/or applications.
- Employing cookies for data collection.

The collection of data or information serves the purpose of delivering personalized and enhanced products and services to you.

The personal data we gather encompasses details such as your name, PAN card information, AADHAAR card information, mobile number, email, date of birth, gender, address, banking particulars, income-related data, employment details, family information, and more. Additionally, we may collect KYC details, credit information, asset details, bank transactions, and bank account balances with your explicit consent.

Regarding non-personal data, we compile technical information pertaining to your interactions and activities on our website, application, or platform. This data aids us in comprehending user behaviour and enhancing our services.

## Reason for Data Collection and Utilization of Information

We utilize the collected data and information for various purposes, including but not limited to:

- Assisting you in reimagining your personal finances.
- Delivering hyper-personalized services and products tailored to your needs.
- Keeping you informed and updated with relevant information and communications.
- Sharing information with our affiliate companies and other third parties to offer pertinent value-added services.
- Meeting all regulatory compliance obligations.
- Monitoring the usage of our service.
- Detecting, preventing, and addressing technical issues.

# Sharing of Your Data

We assure you that your data remains confidential and is not disclosed to unauthorized individuals or entities. However, there are circumstances where your data may be shared or disclosed:

**Regulator or Government Authority:**

We may disclose your data to regulatory or government authorities to comply with legal or regulatory requirements.

**Contracting Parties:**

Your information may be shared with our service providers, group companies, or business partners as necessary for providing our services. Additionally, with your prior consent, we may share your personal information with third parties.

**Rights to Information:**

You have the right to access your personal information, as it belongs to you. You can also request modifications or changes to your data, subject to regulatory and internal policy compliance at 1 Finance. For any service requests, information, or data-related queries, you can contact us using the provided contact details below.

## Data Security and Legal Responsibilities

We take data security with utmost seriousness, recognizing the significance of data and the potential consequences of data loss. Our commitment to safeguarding your data includes:

- Employing industry standards and best practices to ensure data security and integrity.
- Utilizing SSL certificates to authenticate the platform, and encrypting data transmission between servers and devices using the HTTPS protocol.
- Ensuring exclusive access to your OTP (One-Time Password) or password, preventing anyone but you from accessing your data. It's essential to safeguard your device from unauthorized use.
- In the event of a data security concern or suspicion of data compromise, we recommend changing your password immediately and promptly notifying us via the contact information provided below.
- As per the (Indian) Information Technology Act, 2000, and its associated regulations, we are legally obligated to comply with all provisions. Section 43A of the same Act mandates us to maintain reasonable safety measures and establish security procedures to protect your data and information. Your data security is our priority, and we are committed to upholding these legal requirements.

## Duration of Data Retention

We retain user data in accordance with regulatory and legal requirements, ensuring that we do not retain your data beyond the mandated duration.

### Revisions to Privacy Policy:

Any revisions to the privacy policy will be effective from the date of their update and publication on the website, application, or platform. We reserve the right to modify the privacy policy without prior notice to users. It is the user's responsibility to periodically review the privacy policy. If a user is uncomfortable with any or all changes to the policy, they may choose to discontinue the service and inform us through the contact details provided below.

### Inquiries and Grievances:

If users have any inquiries or complaints regarding the use of their data or information, they can contact us using the provided contact details below.

## Contact details

Address:

C/O IDEASHACKS COWORKING 14/3 METRO PILLAR 564 MATHURA ROAD  
FARIDABAD, HARYANA-121003

Email:

**naisha1CRclub@gmail.com**