

Privacy Policy

The Paisayaar online digital lending platform (**"Paisayaar"**) is owned and operated by JingleCred Digital Finance Limited, a company incorporated under the provisions of the Companies Act, 2017, holding CUIN 0214242 (**"Company"**) and licensed as a non-banking finance company with license no SECP/LRD/78JDFL/2022-85. The Company is engaged in the business of providing micro and nano-loans to its customers in Pakistan through the Paisayaar APP on Google play (which term includes the Paisayaar mobile application (the **"Application"**))

only.

The Company is committed to protecting and respecting your privacy. This Privacy Policy has been formulated to assist you to understand how your personal information will be collected, stored and processed by the Company when you visit the Website or Application.

All users or customers of the Website or Application are advised to read and understand this Privacy Policy carefully, as by accessing the Website or Application you agree to be bound by the terms of

this
Privacy
Policy
and
consent
to
the
collection,
use,
disclosure,
storage,
and
protection
of
your
personal
information
in
accordance
with
this
Privacy
Policy,
or
any
changes
made
hereto.

This
Privacy
Policy
is
subject
to
change
or
modification
from
time
to
time
without
prior
notice
and
it
is
advised
that
you
regularly
review
our
Privacy
Policy
as
available
on
the
Application
or
Website
to
keep
up
to
date
with
any
changes
made.

References
below
to
“you”
or
“customer”

shall
mean
any
visitor,
user,
business
partner,
agent,
supplier,
vendor
or
customer
of
the
Company
or
its
Application
or
Website
and
shall
include
a
“User”.
References
to
“we”
or
“us”
shall
mean
the
Company
and/or
the
Paisayaar
Platform.

1.
When
this
Privacy
Policy
applies.

1.1
This
Policy
applies
when
you
access,
sign-
up,
provide
information,
upload
or
supply
documents
or
otherwise
use
or
subscribe
to
the
Company’s
products,
services,
applications,
websites
or
networks,
all
of
which

are subject to the terms of this Privacy Policy. This includes data, video, advertising, internet and other products, services and applications. This Privacy Policy also applies to other websites owned or operated by the Company.

1.2 This Privacy Policy also applies to you and anyone who uses our products or services under your account, except where we identify that a separate privacy policy or terms and conditions apply. You are responsible for making sure you understand this Privacy

Policy.

1.3
You
must
agree
to
and
be
willing
to
accept
the
terms
of
this
Privacy
Policy
before
you
may
visit
or
use
the
Paisayaar
Platform,
or
any
products
or
services
offered
therein.

1.4
This
Privacy
Policy
and
any
additional
terms
of
use
apply
to
you
even
if
you
are
not
our
customer
and
you
interact
with
us
as
part
of
running
our
business,
such
as
by:

a.
accessing
any
of
our
products
or
services

accessible
through
any
Paisayaar
Platform;

b.
when
using
any
of
our
products
or
services;

c.
generally
enquiring
about
our
services
or
products.

d.
when
entering
any
promotion;

e.
when
calling
our
help
desk;
or

f.
when
you
download
the
Paisayaar
mobile
application,
or
sign-
up
or
create
an
account
on
Paisayaar
or
any
other
mobile
application
belonging
to
the
Company.

1.5
If
you
need
to
give
us
personal
information
about
someone
else

in relation to our products and services, this Privacy Policy will also apply.

1.6 Depending on the product or services, you may also receive service-specific and/or region-specific terms. You will be legally bound by both this Privacy Policy and the service/region specific term to the extent that you have accepted them when signing up to any service or product; therefore, you are required to read these terms carefully.

1.7 It is your responsibility to ensure

that
all
personal
data
submitted
to
the
Company
are
correct.
You
are
responsible
for
maintaining
the
accuracy
and
completeness
of
personal
data
and
keeping
the
data
up-
to-
date.

2. What Information We Collect

2.1
During
your
utilization
of
our
Service,
there
may
arise
instances
wherein
we
solicit
specific
personally
identifiable
information
("Personal
Data")
from
you.
This
Personal
Data
may
encompass:

2.1.1
Information
pertaining
to
user
identity:
CNIC
Number,
Name,
Date
of
Birth,
Gender,
Residential

Address,
Reference
Contact,
Education
Information,
Work
Information,
Marital
Status,
Bank
Account
Information,
Biometric
Information,
inclusive
of
Facial
Data;

2.1.2
Information
employed
to
ascertain
the
user's
eligibility
for
a
loan,
such
as
credit
history
reports,
income
particulars,
wealth
declarations,
asset
and
liability
statements,
details
of
various
facilities
the
user
has
procured
from
other
financial
institutions,
and
any
other
information
we
consider
requisite;

2.1.3
The
following
information
that
we
may
accumulate
subsequent
to
obtaining
explicit
consent
from
the
user

to
permit
access
to
the
application:
Location,
Camera,
Calendar,
Phone
model
and
status,
Reference
contacts,
Application
activity,
and
Collaborator.

a.
Location:
When
engaging
with
our
Apps,
we
may
gather
and
scrutinize
your
geolocation
data
to
aid
us
in
evaluating
financial
risk.
We
are
committed
to
abstaining
from
collecting
your
geolocation
data
when
you
are
not
utilizing
the
Application.
You
possess
the
prerogative
to
deactivate
the
geolocation
feature
on
your
device
at
your
discretion.
Please
rest
assured
that
we

will
never
divulge
your
location
data
with
any
third
party
unless
sanctioned
by
the
exceptions
delineated
in
this
policy.

b.
Camera:
When
applying
for
a
loan,
you
need
to
use
your
camera
to
scan
the
CNIC
certificate.
After
taking
the
photo,
the
relevant
information
will
be
automatically
filled
in,
this
is
to
reduce
the
input
errors
and
saving
you
valuable
time.
For
the
security
of
your
loan
account,
a
living
photo
will
be
verified
to
compare
whether
the

current
operation
is
yours.
We
will
collect
and
ask
you
to
upload
CNIC
photos
and
live
photos.
We
assure
you
that
the
uploaded
photos
are
only
for
user
loan
approval
and
will
not
access
the
gallery
or
photos
on
your
device.
Your
consent
will
be
sought
again
when
applying
for
camera
permission.

c.
Calendar:
We
may
be
authorized
to
access
the
calendar
on
your
mobile
device
to
remind
you
of
your
loan
repayment
due
dates.
We
will
never

share
your
location
data
with
any
third
party,
except
as
permitted
by
the
exceptions
set
forth
in
this
policy.

d.
Phone
model
and
status:
The
information
we
collect
from
your
device
includes
advertised
IDs,
unique
IDs
(i.e.,
IMEI
numbers),
operating
system
information,
SDK
versions,
and
mobile
network
information
(including
carrier
name,
SIM
card
slot,
your
profile
information,
and
Wi-
Fi
network
information).

a)
The
collection
of
information
by
apps
and
the
use
of
that
information
depend
on

how
you
manage
the
privacy
controls
on
your
device.
When
you
install
an
application,
we
store
the
collected
information
along
with
a
unique
identifier
linked
to
the
device
you
are
using.
When
you
download
and
install
an
application,
we
collect
information
from
the
device
and
explicitly
seek
your
permission
to
obtain
the
necessary
information
from
it.

b)
We
gather
information
about
your
device
to
provide
automatic
updates
and
enhanced
security
to
prevent
unauthorized
account
access.
Additionally,
this
information

offers
us
valuable
insights
into
your
identity
as
a
device
owner
and
your
device's
behavior,
enabling
us
to
improve
our
services
and
deliver
a
more
customized
user
experience.
Furthermore,
Ad
ID
information
is
utilized
for
fraud
prevention,
security,
and
compliance
purposes.
For
instance,
we
use
this
information
to
monitor
failed
login
attempts,
helping
us
identify
potential
fraudulent
activities.

e.
Reference
Contacts:
Borrowers
are
only
required
to
enter
the
contact
details
of
their
reference
contacts
during
the
loan
application

process.
This
allows
us
to
verify
the
customer's
and
reference
contact's
identities
via
phone/text
message,
prevent
fraud,
and
track
collections.
We
upload
this
contact
information
to
our
servers
in
an
encrypted
format
within
a
secure
network
environment.

f.
Application
activity:
We
require
access
to
the
activity
within
the
application,
including
the
package
name,
application
name,
first
installation
time,
and
application
update
times.
This
is
to
assess
the
customer's
eligibility
for
a
loan.
We
will
upload
this
information
to

our servers in an encrypted manner. This helps us identify and analyze behavior and risk across multiple loans to evaluate whether the loan can be processed, which aids in preventing fraud.

g. Collaborator: The SDK we utilize to connect with Deeplink third-party services is distributed across various social networks, including Google and Facebook. It discerns the attribution source of user channels and communicates the identity of each channel. Neither Deeplink nor Paisayaar accesses or uses any information

from
users'
private
accounts.

2.2
Data
retention
and
deletion

The
information
provided
by
the
uploaded
CNIC
and
facial
photos
is
only
used
for
detecting
and
verifying
the
authenticity
of
your
identity,
as
well
as
confirming
whether
the
facial
photo
on
the
current
operating
app
matches
the
CNIC,
ensuring
they
belong
to
the
same
individual.

The
above
data
shall
be
stored
for
1
year
from
the
date
of
acquisition.
If
the
customer
wants
to
delete
the

data,
they
can
send
a
request
to
customer
service
at
the
following
email:
support@paisayaar.pk
and
we
can
manually
delete
the
data
within
3-
5
business
days.

3.
What
we
use
the
information
for

3.1
Information
collected
by
us
(or
where
applicable
and
necessary,
the
parties
stated
at
clause
3.3)
shall
be
used
for
the
purpose
of
determining
whether
or
not
to
provide
a
financial
service
or
product
to
you,
the
amount
of
such
exposure
and

the
terms
and
conditions
applicable
to
such
services
or
product.

3.2
We
access,
store
and
use
the
information
we
collect
from
you
to
provide
our
services
and
develop
new
products.
We
use
personal
information
to
provide
the
services
you
request
in
order
to
customize
your
user
experience
and
improve
our
services.
If
we
intend
to
use
your
personal
information
to
promote
any
products
to
you,
we
will
provide
you
with
the
ability
to
opt-
out
of
such
uses.

3.3

We share your personal information with other partners, as described in this Privacy Policy, when services are provided by partners authorized by us. In addition, we may share personal information with our affiliates and subsidiaries.

3.4

We use your information to power our services and to improve your experiences and interaction with the Company.

3.5

We use your information to provide, support, improve, protect, analyze and bill for our products and services; to communicate with you

about
your
service,
products
or
applications;
to
market
our
products
and
services;
to
detect
and
avoid
fraud;
for
advertising;
and
for
research
purposes.
We
may
use
information
we
collect
from
you
when
you
purchase
a
product
or
service
from
us,
sign
up
for
our
newsletter,
respond
to
a
survey
or
marketing
communication,
surf
the
Website
or
Application,
if
you
register
for
an
online
account
with
us,
download
and
register
on
one
of
our
apps
or
use
certain
other
site

features
in
the
following
ways:

a.
personalize
your
experience
and
to
allow
us
to
deliver
the
type
of
content
and
product
offerings
in
which
you
are
most
interested;

b.
improve
our
website/app
in
order
to
better
serve
you;

c.
allow
us
to
better
service
you
in
responding
to
your
customer
service
requests;

d.
administer
a
contest,
promotion,
survey
or
other
site
feature;

e.
ask
for
ratings
and
reviews
of
services
or
products;
and

f.
follow
up
with
them
after
correspondence
(live
chat,
email,
phone
inquiries,
or
WhatsApp,
either
directly
with
the
user
or
with
and
through
an
authorized
person
of
reference
whose
information
has
been
provided
by
the
user
to
the
Company

3.6
This
means
we
may:

a.
record
details
about
the
products
and
services
you
use
or
order
from
us;

b.
send
you
product
or
service-
information
messages
(we
may
send
you
messages
to
confirm
your
order

and
tell
you
about
any
changes
that
might
affect
your
service,
like
when
we
have
infrastructure
work
planned
or
need
to
fix
something);

c.
let
you
create
and
log
in
to
the
online
accounts
we
run;

d.
charge
you
and
make
sure
your
payment
reaches
us;
and

e.
give
information
to
someone
else
(if
we
need
to
for
the
product
or
service
you've
ordered)
or
to
another
communications
provider
if
you're
buying
some
services
from

them
and
us.

3.7
In
addition,
we
use
the
following
information
to
provide
products
and
services
and
manage
your
account:

a.
your
contact
details
and
other
information
to
confirm
your
identity
and
your
communications
with
us.
This
includes
your
Personal
Information
and
other
relevant
credentials;

b.
your
payment
and
financial
information;

c.
your
communications
with
us,
including
emails,
webchats
and
phone
calls.
We
will
also
keep
records
of
any
settings
or
communication
preferences
you

choose;
and

d.
information
from
cookies
placed
on
your
connected
devices
that
we
need
so
we
can
provide
a
service.

**4.
When
we
may
disclose
information
to
third
parties**

4.1
We
may
disclose
some
or
all
of
the
data
we
collect
from
you
when
you
download
or
use
the
Paisayaar
Platform
to
connect
to
mobile
wallet
providers,
credit
bureaus,
or
other
partner
financial
institutions.
We
may
disclose
your
personal
information
to
any
member
of

our
group,
which
means
our
subsidiaries,
our
ultimate
holding
company
and
its
subsidiaries.

4.2
We
may
also
use
a
third-
party
payments
services
provider
or
payments
processing
company
to
process
payments
and
repayments,
transfer
money
to
your
Operative
Account
or
any
other
user
account,
process
other
payments,
and
to
provide
additional
products
and
services,
and
may
therefore
disclose
your
information
to
such
third-
party
payments
services
provider.

4.3
We
may
disclose
your
personal
information
to
any
local

or
international
law
enforcement
officers
or
competent
regulatory
or
governmental
agencies,
in
good
faith
belief
that
such
disclosure
is
reasonably
necessary
to
enforce
any
terms
and
conditions
and/or
this
Privacy
Policy,
to
assist
in
the
prevention,
detection,
investigation
or
prosecution
of
criminal
activities
or
fraud.

4.4
We
shall
use
your
data
for
the
purposes
of
compiling
statistics
relating
to
our
user
base
or
financial
product
or
services
and
may
disclose
such
information
to
any
third
party
for
such

purposes,
provided
that
such
information
will
always
be
anonymous.

4.5
We
may
use
other
third-
party
companies
to
monitor
site
traffic,
which
may,
in
some
instances,
store
customer
information.
Where
we
use
another
organization,
we
still
control
your
personal
information
and
we
have
strict
controls
in
place
to
make
sure
it's
properly
protected.

4.6
We
may
also
disclose
or
transfer
your
personal
information
to
third
parties
in
the
event
that:

a.
the
Company
is
involved

in
a
merger,
bankruptcy,
acquisition,
reorganization,
liquidation,
or
sale
of
assets,
in
which
case
we
may
disclose
your
personal
data
to
the
prospective
seller
or
buyer
of
such
business
or
assets;

b.
the
Company
or
substantially
all
of
its
assets
are
acquired
by
a
third
party,
personal
data
held
by
it
about
its
customers
will
be
one
of
the
transferred
assets;

c.
the
Company
is
under
a
duty
to
disclose
or
share
your
personal
data
in
order

to
comply
with
any
legal
or
regulatory
obligation
or
request;
or

4.7
In
order
to
enforce
any
terms
and
other
agreements
or
to
investigate
potential
breaches;
report
defaulters
to
any
credit
bureau
or
for
the
purpose
of
publishing
statistics
relating
to
the
use
of
Paisayaar
Platform,
in
which
case
all
information
will
be
aggregated
and
made
anonymous.

4.8
We
may
use
your
Personal
Information,
or
any
other
information
obtained
as
stated
in
this
Privacy
Policy
to
contact

you,
via
SMS.

5. Tracking and Cookies

5.1
“Cookies”
are
small
text
files
transferred
by
a
web
server
to
users’
hard
drive
and
thereafter
stored
on
their
computer.
The
types
of
information
a
cookie
collects
include
the
date
and
time
users
visited,
their
browsing
history,
preferences,
and
username.

5.2
The
Company
may
use
Cookies
to
manage
our
users’
sessions
and
to
store
preferences,
tracking
information,
and
language
selection.
Cookies
may
be
used
whether
customers
register

with
us
or
not.

5.3
In
some
instances,
our
third-
party
service
providers
may
use
cookies
on
the
Paisayaar
Platform.
We
cannot
control
or
access
cookies
used
by
third-
party
service
providers.
This
Privacy
Policy
covers
only
Cookies
used
by
us,
and
not
any
Cookies
used
by
third
parties.

5.4
Customers
may
have
the
ability
to
either
accept
or
decline
the
use
of
Cookies
on
their
computer,
whether
registered
with
us
or
not.
Typically,
you
can
configure

your
browser
to
not
accept
Cookies.
However,
declining
the
use
of
Cookies
may
limit
your
access
to
certain
features
of
Paisayaar
Platform.
Cookies
help
us
to
provide
you
with
a
good
experience
when
you
use
the
Paisayaar
Platform
or
browse
any
of
the
websites
and
also
allow
us
to
improve
the
Paisayaar
Platform
and
any
other
of
our
websites.

5.5
We
will
not
use
Cookies
for
any
purposes
not
stated
in
this
Privacy
Policy.
You
can
clear
all

the Cookies stored on your computer, and most web browsers provide the option of blocking Cookies. However, by doing so, you have to change the user settings every time you visit our website.

5.6 In addition to Cookies, we may also use other similar technologies on the Paisayaar Platform such as web beacons and pixel tags. For example, when you receive an email from us, it may contain a click-through URL that links to our web page.

If
you
click
the
link,
we
will
track
your
visit
to
help
us
learn
about
your
preferences
for
products
and
services
and
improve
our
customer
service.
A
web
beacon
is
a
transparent
graphic
image
embedded
in
a
website
or
application
or
in
an
email.
We
use
pixel
tags
in
emails
to
find
out
whether
an
email
has
been
opened.
You
can
unsubscribe
from
the
mailing
list
at
any
time
if
you
do
not
want
to
be
tracked
in
this

manner.
By
using
the
Website
or
Application
and
accepting
this
Privacy
Policy,
you
consent
to
the
use
of
Cookies,
web
beacons
and
pixel
tags
as
described
above.

We
retain
the
above
information
to
resolve
necessary
disputes,
provide
support
to
users,
and
resolve
issues
permitted
by
law.

6. Limitations on the Use and Disclosure of your Information and Exercise Access, Rectification, Cancellation and Opposition ("ARCO") Rights

6.1
To
the
extent
required
by
applicable

laws,
you
have
the
right
to
access
your
personal
information
collected
and
the
details
of
their
treatment,
as
well
as
to
rectify
them
if
they
are
inaccurate
or
cancel
their
use
through
a
written
request
addressed
to
the
following
email
address
support@paisayaar.pk
or
by
submitting
a
letter
within
the
office
facilities
of
the
Company
during
office
hours
on
working
days,
said
requirements
will
be
attended
on
priority
basis.
Please
note
that
deleting
or
withdrawing
information
may
affect
the
services

we
provide
to
you.
If
there
is
any
change
in
personal
information
made
by
you,
you
must
provide
supporting
documents
related
to
the
change
of
personal
information
for
verification
by
the
company.

6.2
To
exercise
ARCO
rights,
an
application
must
contain
and
accompany
the
following:

a.
The
full
name
of
the
user,
address
and
email
account
or
any
means
to
communicate
the
response
to
the
request.

b.
The
documents
that
prove
the
identity
or,
where

appropriate,
the
legal
representation
of
the
user.

c.
The
clear
and
precise
description
of
the
Personal
Information
on
which
you
wish
to
exercise
any
ARCO
Rights.

d.
In
the
case
of
requesting
a
rectification,
the
documentation
that
supports
the
requested
rectification
must
be
attached.

e.
the
Company
reserves
the
right
to
request
additional
information
and/or
documentation
to
that
mentioned
in
order
to
meet
the
request.

6.3
The
Company
will
not
be
obliged
to
delete

any
personal
information
when
(i)
it
is
necessary
for
performing
the
contract
obligations,
(ii)
it
is
subject
to
the
applicable
laws,
(iii)
it
is
necessary
to
comply
with
an
obligation
legally
acquired
by
the
user.

6.4
You
may
also
at
any
time
oppose
the
processing
of
data
that
is
not
essential
for
the
legal
and/or
commercial
relationship
that
you
establish
with
the
Company,
which
you
may
do
through
the
procedure
indicated
here.

6.5
In
the
processing
of

your personal information, it is primarily anticipated that its protection is against any damage, loss, alteration, destruction, and against any unauthorized use, access or treatment.

7. Security Practices and Safety Precautions

7.1
We adopt reasonable security practices and procedures, to include, technical, operational, managerial and physical security controls in order to protect your personal information from unauthorized access, or disclosure while it is under our control. Your personal information is contained behind secured networks and is

only
accessible
by
a
limited
number
of
persons
who
have
special
access
rights
to
such
systems
and
are
required
to
keep
the
information
confidential.

7.2
The
data
and
information
we
collect
from
you
may
be
transferred
to,
and
stored
at,
a
destination
i.e.,
e.
it
is
encrypted
and
stored
on
the
Paisayaar
Platform
or
Company
server.
The
staff
members
at
the
destination
may
be
engaged
in
the
fulfillment
of
your
requests.
By
submitting
your
personal
information,
you
agree

to
this
transfer,
storing
or
processing.
We
will
take
all
steps
reasonably
necessary
to
ensure
that
your
data
is
treated
securely
and
in
accordance
with
this
Privacy
Policy.

7.3
Our
security
practices
and
procedures
limit
access
to
personal
information
on
need-
only
basis.
Further,
our
employees
are
bound
by
code
of
conduct
and
confidentiality
policies
which
obligate
them
to
protect
the
confidentiality
of
personal
information.

7.4
We
maintain
the
security
of
our
Paisayaar
Platform,
however,
for
reasons

outside
of
our
control,
security
risks
may
still
arise.
Any
personal
information
transmitted
to
us
or
from
our
online
products
or
services
will
therefore
be
your
own
risk.
However,
we
will
use
all
reasonable
efforts
to
ensure
the
security
of
your
information.
We
observe
reasonable
security
measures
to
protect
your
personal
information
against
hacking
and
virus
dissemination.

7.5
Where
we
have
given
you
(or
where
you
have
chosen)
a
password
that
enables
you
to
access
certain
parts
of

our
Paisayaar
Platform,
you
are
responsible
for
keeping
this
password
confidential.
We
ask
you
not
to
share
a
password
with
anyone.
Unfortunately,
the
transmission
of
information
via
the
internet
is
not
completely
secure.
Although
we
will
do
our
best
to
protect
your
personal
information,
but
we
cannot
guarantee
the
security
of
your
data
transmitted
to
our
Paisayaar
Platform;
any
transmission
is
at
your
own
risk.
Once
we
have
received
your
information,
we
will
use
procedures
and
security
features
to

try
to
prevent
unauthorized
access,
to
the
extent
reasonably
practical.

7.6
You
agree
that
the
Company
or
any
of
its
affiliates,
associated
or
related
entities,
employees,
directors,
shareholders,
agents,
representatives
etc.
shall
have
no
liability
towards
you
in
case
of
any
unintended
security
breach
which
results
in
unauthorized
access
to,
or
disclosure
of,
your
information.
You
agree
to
waive,
to
the
fullest
extent
permitted
by
law,
all
of
your
rights
to
seek
damages
or
otherwise
hold
the
Company

and
its
related
entities
liable
for
any
security
breach
resulting
in
disclosure
or
unauthorized
access
to
your
information.

8. Privacy Control and Permissions

8.1
Regarding
the
information
we
collect
and
how
it
is
collected,
you
have
specific
choices
that
may
control
what
information
we
collect
after
using
your
device.
For
example,
you
can
modify
the
permissions
on
your
Android
or
iOS
device
to
access
camera
or
audio
permissions
or
delete
your
account
on
the
Paisayaar
Platform.

You can also delete content from our servers, subject to applicable laws, by requesting us via email at support@paisayaar.pk.

8.2
Once you have deleted your account, you will no longer be able to use the services via Paisayaar Platform. The Company reserves the right to retain your personal information in accordance with relative applicable laws and regulations for a retention period required by the laws. Upon the expiration of the retention period, we will remove or anonymize your

personal
information.

8.3
Your
written
request
may
be
required
for
security.
When
you
object
to,
or
restrict
our
use
of
your
personal
data,
this
may
affect
the
services
we
provide
to
you.
We
may
decline
the
request
if
we
have
reasonable
grounds
to
believe
that
the
request
is
fraudulent,
unfeasible
or
may
jeopardize
the
privacy
of
others.

**9.
Link
to
other
websites
or
applications**

The
Paisayaar
App
might
share
the
links
to
other
websites

on
promotion.
Please
be
aware
of
these
other
websites,
they
may
collect
your
personally
identifiable
information.
We
are
not
responsible
for
the
privacy
practices
or
content
of
these
linked
websites.

Only
apply
Paisayaar
App
application
on
Google
Play
to
ensure
safety
of
your
personally
identifiable
information.

10. Your Consent to the Collection, Storage, Use and Disclosure of Information

10.1
By
using
the
Paisayaar
Platform
and/or
by
providing
your
information,
you
agree
to
the

collection
and
use
of
the
information
you
disclose
or
that
generated
as
a
result
of
your
use
of
our
service
on
the
Paisayaar
Platform
in
accordance
with
this
Privacy
Policy,
including
but
not
limited
to
your
consent
to
the
collection,
use,
sharing
and
disclosure
in
accordance
with
this
Privacy
Policy
your
message.
If
we
decide
to
change
our
Privacy
Policy,
we
will
post
these
changes
on
the
Website
or
Application
so
that
you
can
always
know
what
information
we

collect,
how
we
use
it,
and
under
what
circumstances
we
disclose
it.

10.2
By
providing
us
with
your
contact
information,
including
home
or
mobile
phone
number,
we
obtain
your
permission
to
contact
you
or
the
authorized
person
of
contact
whose
details
have
been
provided
by
you
to
the
Company
through
SMS,
manual
or
pre-
recorded
voice
messages
and
automatic
dialing
technology,
WhatsApp,
email,
live-
chat,
and
post,
for
all
purposes
that
are
not
prohibited
by
applicable
laws.
Message

and
data
rates
may
apply.
The
purpose
of
the
call
and
information
includes;
suspected
fraud
or
identity
theft;
obtaining
information;
transactions
or
services
of
your
account;
collecting
your
account
or
collecting
accounts
that
are
in
arrears.
The
rights
granted
to
us
in
this
section
are
extended
to
our
company's
affiliates,
subsidiaries,
agents,
suppliers,
ultimate
holding
company
or
its
subsidiaries.

10.3
Subject
to
applicable
laws,
you
have
the
right
to
withdraw
your
consent
for
such
collection,
store
and
process

of
your
information
at
any
time
by
cancelling
your
account
from
your
device,
provided
that
you
have
no
obligation
pending
towards
the
Company.
You
can
revoke
the
consent
granted
to
the
Company,
in
order
to
stop
using
them,
for
which
the
procedure
indicated
in
section
6
of
this
Privacy
Policy
must
be
followed.
You
can
withdraw
your
consent
for
further
collection
of
this
information
at
any
time
by
logging
out
and
uninstalling
the
Company
mobile
or
other
applications
from

your
device.

10.4
We
process
your
personal
data
based
on
your
consent.
However,
withdrawal
does
not
affect
the
legitimacy
and
effectiveness
of
how
we
process
your
personal
data
based
on
your
consent
before
the
withdrawal
is
made;
nor
does
it
affect
any
data
processing
based
on
another
justification
other
than
your
consent.

11. Protection of Minors

We
place
great
value
on
the
protection
of
minors'
personal
information.
As
required
by
applicable
laws
and
regulations,
any

user
under
the
age
of
18
should
be
banned
to
use
our
service.
As
the
parent
or
statutory
guardian
of
a
minor,
it
is
your
responsibility
to
prohibit
your
child
from
using
our
service.
Otherwise,
all
legal
consequences
are
borne
by
yourself.

12. Disputes

With
respect
to
any
disputes
regarding
this
Privacy
Policy
including
but
not
limited
to
any
provisions
related
to
indemnification,
limitation
of
liability
relating
to
damages,
choice
of
law
and
dispute
resolution
forum,

we
ask
you
to
first
submit
any
such
complaints
directly
to
us
the
relevant
customer
services
desk
or
helpline.

13. Contact Us

Please
contact
us
if
you
need
help:

Company
name
:
JingleCred
Digital
Finance
Limited
Principal
Business:
Nano
Lendings
Status
of
company:
NBFC
(Investment
Finance
Service)
License
No.
:
SECP/LRD/78/JDFL/2022-
85
Date
of
License
issued:
March
10,
2023
Product
name:
Paisayaar
Contact
us
by
email:
support@paisayaar.pk
Contact
us
by
phone:
051-
111-
883-
883

Service
Timing:
9:00-
18:00
Address:
Apartment
#3,
2nd
Floor,
Jispal
Plaza,
Plot
#5,
Sector
G-
8/4,
Islamabad.