

Privacy Policy

SARAL E-COMMERCE PRIVATE LIMITED website (hereinafter referred to as “ **Saral**”) or any other future product/app developed by Saral, a company incorporated under the Companies Act, 2013 with its registered office at PLOT No-49, Sec-B Near Phonix Mall, Kanpur Road, Yojna LKO, Lucknow, UP - 226012, India. SARAL recognizes the expectations of its customers/Users with regard to privacy, confidentiality and security of their personal information that resides with SARAL.

This Privacy Policy provides you with details about the manner in which your data is collected, stored & used by us. You are advised to read this Privacy Policy carefully. By visiting SARAL website/ (referred to as website) you expressly give us consent to use & disclose your personal information in accordance with this Privacy Policy. If you do not agree to the terms of the policy, please do not use or access the website.

The terms “We” / “Us” / “Our” individually and collectively refer to each entity being part of the definition of SARAL and the terms “You”/ “Your”/“Yourself” refer to the users.

Note: Our privacy policy is subject to change at any time without notice. Though every effort would be made to keep you informed of the changes, if any, to the policy, you are kindly advised to review the policy periodically.

By using this Saral website you agree to be bound by the terms and conditions of this Privacy Policy. As this policy enables us to provide you with a secure and wholesome experience, we will not be able to register you, if you are not in agreement with these terms.

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 the Terms of Use:

Personal Data

Personal Data we may collect from you are as under:

- Personal details (e.g. name, email address, contact details including, residential address, date of birth, documents such as identity card/passport details / Aadhaar details / PAN / Voter ID/driving license, and/or education details) provided by you to us to avail various products/services from us.
- Your details including transaction history, balances, and payment details, for effecting utility payments through various services provided by us.

Financial details (e.g. income, and/or credit history) are needed as part of the request for some of our products/services;

- Images of documents/ photos required to avail of any of our products/services.

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- Information obtained from your mobile device by way of using our app like device location, communication information including contacts and call logs, device information (including storage, model, and mobile network), and transactional and promotional SMS/app notifications.

Use of Personal Data

Personal Data we may collect from you are as under:

- we use your Personal Data in our business activities for providing our or our partners' products/services and to perform, among other actions, the following:
- to facilitate the transactions or report on these transactions;
- to undertake research and analytics for offering or improving our products/services and their security and service quality;
- to check and process your requirements submitted to us for products/services and/or instructions or requests received from you in respect of these products/services;
- to share with you, updates on changes to the products/services and their terms and conditions;
- to take up or investigate any complaints/claims/disputes;
- to respond to your queries or feedback submitted by you;
- to verify your identity for us to provide products/services to you;
- to carry credit checks, screenings or due diligence checks as lawfully required by us;
- to monitor and review products/services from time to time;
- to undertake financial/regulatory/management reporting, and create and maintain various risk management models;
- for conducting audits and for record-keeping purposes;
- for selective offers and promotions.

We may provide your personal information to our affiliates or other trusted businesses or persons or service providers engaged by us, or institutions that we partner with to assist us with providing you with products/services to better serve your needs and interests, based on your instructions and in compliance with our Privacy Policy and any other appropriate confidentiality and security measures.

We also use your Personal Data to fulfil the requirements of applicable laws/regulations and/or court orders/regulatory directives received by us.

Sharing of personal information:

We may share personal information with our other corporate entities and affiliates. We may use personally identifiable information (email address, name, phone number, credit card/debit card / other payment instrument details, etc.) provided by you to our corporate entities and affiliates in the course of making transactions.

We may also disclose anonymised data derived from your personal information to third parties. This disclosure may be required for us to provide you access to our Services, to comply with our legal obligations, to enforce our User Agreement, to facilitate our marketing and advertising activities, or to prevent, detect, mitigate, and investigate fraudulent or illegal activities related to our Services. We do not disclose your personal information to third parties for their marketing and advertising purposes without your explicit consent.

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

processes. 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 or 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, amalgamate, or restructure the business. Such a transaction occurs that another business entity (or the new combined entity) will be required to follow this privacy policy with respect to your personal information.

Purging of your Personal Data

- You may delete your account at any point of time by making a such choice in the Saral website, With this, we will no longer provide your data for external processing as mentioned above. However, we retain your Personal Data as long as the purpose for its usage exists, after which the same is disposed of by us except for any record retention required as per applicable law.
- The provisions of various laws require your transaction logs to be stored for longer periods post the deletion of an account. Further, in the event of the pendency of any legal/regulatory proceeding or receipt of any legal and/or regulatory direction to that effect, we may be required by the law of the land to retain your Personal Data for longer periods.

Cookie Policy

- Please note that a “**cookie**” is a small piece of information stored by a web server on a web browser so it can be later read back from that browser.
- We may use cookie and tracking technology depending on the features offered.
- No Personal Data will be collected via cookies and other tracking technology; however, if you previously provided Personal Data, cookies may be tied to such information.

Links to other websites

Our website may contain links to other websites which are not maintained by us. This privacy policy only applies to us. You are requested to read the other website’s privacy policies when visiting these websites.

Reasonable Security Practices and Procedures

We take various steps and measures to protect the security of your Personal Data from misuse, loss, unauthorised access, modification or disclosure. We use the latest secure server layers encryption and access control on our systems. Our safety and security processes are audited by a third-party cyber security audit agency from time to time.

We have provided multiple levels of security to safeguard your app through the Login/Logout option that can be enabled by you. We also ensure the device binding so that the same login cannot be used on a different device without any additional authentication/OTP. Please do not share your App login, password and OTP details with anybody.

Choice/Opt-Out

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, and from us in general, after setting up an account.

If you want to remove your contact information from all lists and newsletters, please click on the unsubscribe button on the emailers.

Your Consent

By using the app and/ or by providing your information, you consent to the collection and use of the information you disclose on the app in accordance with this Privacy Policy, including but not limited to your consent for sharing your information as per this privacy policy.

If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it to the Grievance Officer.

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below:

Email Id- anuraggupta2204@gmail.com
Saral Ecommerce Private Limited
PLOT No-49, Sec-B Near Phonix Mall,
Kanpur Road, Yojna LKO, Lucknow, UP - 226012

You shall communicate by sending a written communication through registered post or courier at SARAL's registered office.