

Privacy Policy

MoneySquad (Altmoney Technologies Private Limited)

Altmoney Technologies Pvt. Ltd. ("AltMoney" or "MoneySquad", "altmoney.in" , "moneysquad.in" or AltMoney Applications, including its subsidiaries or affiliated companies, henceforth also referred as 'AltMoney', 'we' or the 'Company') is keen on data security as we are well aware that our users (you) care about how the personal information is used. Hosted on high performing Google & Amazon clouds, we assure you that all our customer information is held confidential. We never sell our customer list or our customer information. All the customer information collected such as name, email address, phone number, social media handles, mailing address, billing information or any other information related to third party integrations is collected for the sole purpose of providing best services to our customers and to update them of the improvements to our product and services. MoneySquad and AltMoney can be used interchangeably here.

Our Customer Information

We understand that you are trusting us with confidential information and we believe that you have a right to know our practices regarding the information we may collect and use when you use our service or interact with us in any manner. AltMoney is a cloud-based web platform that enables associated individuals and organizations to manage their customer leads. A User may be either an entity, for example a Financial Institution which has executed an agreement with Company or with AltMoney's resellers or distributors who provide company's services ("Customer") or a Customer's users for example a Customer's connectors, credit seekers of the Services or users of the Website ("End User(s)") (Customer and End User shall collectively be referred to as "Users" or "you"). This Privacy Policy describes the policies and procedures of AltMoney on the collection, use, access, correction, and disclosure of your personal information on moneysquad.in (the "Site") and our Mobile Apps, as may be introduced in future. Your personal information will include any information which, either alone or with other data, is reasonably available to Us and relates to you ("Personal Information"). This Privacy Policy also covers any of your Personal Information which is provided to Us and which is used in connection with the marketing of the services, features or content We offer (the "Services") to Our Clients and/or the support that We may give you in connection with the provision of our Services and the Mobile Apps. This Privacy

Policy does not apply to any third party applications or software that can be accessed from the Site, the Services or the Mobile Apps, such as external applicant tracking systems, social media websites or partner websites ("Third Party Services"). By using our Services, you acknowledge you have read and understood this privacy policy. For data retained through the website or data processed not through the Service (i.e. contact detailed of potential customers or resumes sent to us from potential employees for the purpose of engagement with AltMoney), AltMoney is the controller (the "Controller")

We will send product updates, special offers or promotional notices via mail, email or voice broadcast, from time to time, to our customers and prospects who have expressed interest and requested such information. The customer/ prospect can always opt out from receiving such offers/ notifications by following the opt out link on the specific communication or by contacting AltMoney Technologies directly.

Sharing of your Information

Third Party Services

At times, you may be able to access other Third Party Services through the Site, for example by clicking on links to those Third Party Services from within the Site. We are not responsible for the privacy policies and/or practices of these Third Party Services, and you are responsible for reading and understanding those Third Party Services' privacy policies.

Information Shared with Our Service Providers.

We may share your information with third parties who provide services to Us. These third parties are authorized to use your Personal Information only as necessary to provide these services to Us. These services may include the provision of (i) email services to send marketing communications, (ii) mapping services, (iii) customer service or support, and (iv) providing cloud computing infrastructure.

Information Shared with Our Sub-Processors

We employ and contract with people and other entities that perform certain tasks on Our behalf and who are under Our control such as an email service provider to send emails on Our behalf, mapping service providers, and customer support providers Our "Sub-Processors"). We may need to share Personal Information with Our Sub-Processors in order to provide Services to you. Unless We tell you differently, Our Sub-Processors do not have any right to use Personal Information or other information We share with them beyond what is necessary to assist Us. Transfers to subsequent third parties are covered by onward transfer agreements between AltMoney and each Sub-Processor.

Information Disclosed Pursuant to Business Transfers

In some cases, We may choose to buy or sell assets. In these types of transactions, user information is typically one of the transferred business assets. Moreover, if We, or substantially all of Our assets, Were acquired, or if We go out of business or enter bankruptcy, user information would be one of the assets that is transferred or acquired by a third party. You acknowledge that such transfers may occur, and that any acquirer of Us or Our assets may continue to use your Personal Information as set forth in this Privacy Policy. You will be notified via email and/or a prominent notice on Our Site of any change in the legal owner or uses of your Personal Information, as Well as any choices you may have regarding your Personal Information.

Information Disclosed for Our Protection and the Protection of Others

In certain situations, We may be required to disclose Personal Information in response to lawful requests by public authorities, including to meet national security or law enforcement requirements. We also reserve the right to access, read, preserve, and disclose any information as We reasonably believe is necessary to (i) satisfy any applicable law, regulation, legal process or governmental request (ii) enforce this Privacy Policy, including investigation of potential violations hereof, (iii) detect, prevent, or otherwise address fraud, security, or technical issues; (iv) respond to user support requests; or (v) protect Our rights, property, or safety. This includes exchanging information with other companies and organizations for fraud protection and spam/malware prevention. We require all third parties to respect the security of your Personal Information and to treat it in accordance with applicable laws. We do not allow third party service providers and Sub-Processors, we share your Personal Information with, to use it for their own purposes and only permit them to process your Personal Information for specified purposes in accordance with Our instructions. Except as set forth above, you will be notified when your Personal Information is shared with third parties, and will be able to prevent the sharing of this information. Unless We otherwise have your consent, We will only share your Personal Information in the ways that are described in this Privacy Policy.

Our Customer Lead Information

Our customer lead information is tantamount to our customer information for us. All data with relation to leads generated by our customers or any other information collected automatically by our customers is held in strict confidence. We never reach out to them unsolicitedly nor do we share customer lead information to any third party.

Our Integration Partner Information

AltMoney Technologies may have integrations with third party softwares and services. We promise high data security on all the information shared by our integration partners. We collect information for integration purposes, commission checks and for tax compliance.

App's use of information received, and App's transfer of information to any other app, from Google APIs will adhere to Google's Limited Use Requirements.

Disclosure to Third Parties

We do not share or sell your personal information to third parties.

We disclose information only in the following cases:

- as required by law, such as to comply with a subpoena or a similar legal process
- when we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, to investigate fraud, or to respond to a government request
- if we are involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice through our app of any change in ownership or uses of your personal information, as well as any choices you may have regarding your personal information
- to any other third party with your prior consent to do so.

Data Retention

Any Customer may request information regarding the storage and retention of data ("Audit") by contacting us. AltMoney shall make reasonable efforts to respond to the Audit in a reasonable time and subject to applicable law and to the protection of AltMoney's trade secrets (Customer's personnel may be required to execute non-disclosure agreements).

AltMoney will retain data it processes on behalf of its Customers only for as long as required to provide the Service to its Customers and as necessary to comply with its legal obligations, resolve disputes and enforce its agreements. The data in AltMoney is backed up for system continuity purposes and each backup file may be stored for 90 days.

Each User must keep the appropriate backup of its data. AltMoney shall not be responsible for any deletion of data or for any breach to database or for any erroneous data unless otherwise agreed with its Customer.

After a termination of services by a customer, an automated process will begin that permanently deletes the data in 90 days. Once begun, this process cannot be reversed and data will be permanently deleted. Some data will not be deleted and shall be kept in an anonymized manner.

AltMoney collects and retains metadata and statistical information concerning the use of the Service which are not subject to the deletion procedures in this policy and may be retained by AltMoney for no more than required to conduct its business. Some data may be retained also on our third-party service providers' servers in accordance with their retention policies. You will not be identifiable from this retained metadata or statistical information.

Customer may retain Personal Information and other Data about an End User which the Controller owns and the End User may have no access to. If you have any questions about the right of the Customer to retain and process your Personal Information you should raise this directly with the Customer. You hereby agree not to assert any claim against AltMoney in this regard and waive any rights regarding such Data and Personal Information including the right to view and control such Data and Information.

Please note that some data will not be deleted and shall be kept in an anonymized manner. Some metadata and statistical information concerning the use of the Service are not subject to the deletion procedures in this policy and may be retained by AltMoney. We will not be able to identify you from this data. Some data may also be retained on our third-party service providers' servers until deleted in accordance with their privacy policy and their retention policy.

Anonymized aggregated data may be retained by AltMoney for as long as it is required to provide its services. Contracts and billing information may be retained as required by AltMoney but at least 5 years from termination or expiration of the relationship with the applicable Customer or party.

Where do we store your Data?

The Data we collect is hosted on the AWS Cloud in Mumbai and Bangalore data centers which provides advanced security features and is compliant with ISO 27001 standard. AltMoney Headquarter is based in India, all the customer data information is stored within India only.

Security and storage of information

We take great care in implementing, enforcing and maintaining the security of the Service, and our Users' Personal Information. AltMoney implements, enforces and maintains security policies to prevent the unauthorized or accidental access to or destruction, loss, modification, use or disclosure of personal data and monitor compliance of such policies on an ongoing basis. AltMoney is certified under the ISO 27001:2013.

Customer Data is protected with 256 bit encryption, bank grade security and TLS protocols. All Personal Information is stored with logical separation from information of other customers. However, we do not guarantee that unauthorized access will never occur. AltMoney takes steps to ensure that its staff who have access to personal data are honest, reliable, competent and periodically properly trained.

AltMoney shall act in accordance with its policies to promptly notify Customer in the event that any personal data processed by AltMoney on behalf of Customer is lost, stolen, or where there has been any unauthorized access to it subject to applicable law and instructions from any agency or authority. Furthermore, AltMoney undertakes to co-operate with Customer in investigating and remedying any such security breach. In any security breach involving Personal Information, AltMoney shall promptly take remedial measures,

including without limitation, reasonable measures to restore the security of the Personal Information and limit unauthorized or illegal dissemination of the Personal Information or any part thereof.

AltMoney maintains documentation regarding compliance with the requirements of the law, including without limitation documentation of any known breaches and holds reasonable insurance policies in connection with data security.

The Service may, from time to time, contain links to external sites. We are not responsible for the operation, privacy policies or the content of such sites.

Your Rights associated with your information

If we are storing your personal information, you have the following rights to your information based on the services and your region.

In the event that you have provided Personal Information to Us on our website moneysquad.in, we will provide you with information about whether we hold any of your Personal Information. You may access, correct, or request deletion of your Personal Information by contacting Us at hello@moneysquad.in. We will respond to your request within a reasonable timeframe.

When acting as a service provider of Our Customer, AltMoney has no direct relationship with the individuals whose Personal Information is provided to AltMoney through the Services. An individual who is or was employed by one of Our Customers and who seeks access to, or who seeks to correct, amend, object to the processing or profiling of, or to delete his/her Personal Information in the Platform, should direct his/her query to the HR department of the Customer Organization that uses the Platform and for which he/she works or used to work if he/she cannot make the appropriate changes via its access to the Platform provided by the Customer.

Right of Access

You can request details of your Personal Information We hold. We will confirm whether We are processing your Personal Information and We will disclose additional information including the types of Personal Information, the sources it originated from, the purpose and legal basis for the processing, subject to the limitations set out in applicable laws and regulations. We will provide you free of charge with a copy of your Personal Information but We may charge you a fee to cover Our administrative costs if you request further copies of the same information.

Right of correction

At your request, We will correct incomplete or inaccurate parts of your Personal Information, although We may need to verify the accuracy of the new information you provide us.

Right to be forgotten

At your request, We will delete your Personal Information if:

- it is no longer necessary for Us to retain your Personal Information;
- you withdraw the consent which formed the legal basis for the processing of your Personal Information;
- you object to the processing of your Personal Information and there are no overriding legitimate grounds for such processing;
- the Personal Information was processed illegally;
- the Personal Information must be deleted for Us to comply with Our legal obligations.

We will decline your request for deletion if processing of your Personal Information is necessary: 1. for Us to comply with Our legal obligations; 2. for the establishment, exercise or defense of legal claims; or 3. for the performance of a task in the public interest.

Right to object

Where We rely on Our legitimate interests (or that of a third party) to process your Personal Information, you have the right to object to this processing on grounds relating to your particular situation if you feel it impacts on your fundamental rights and freedoms. We will comply with your request unless We have compelling legitimate grounds for the processing which override your rights and freedoms, or where the processing is in connection with the establishment, exercise or defense of legal claims. We will always comply with your objection to processing your Personal Information for direct marketing purposes.

Right not to be subject to decisions based solely on automated processing.

You will not be subject to decisions with a legal or similarly significant effect (including profiling) that are based solely on the automated processing of your Personal Information, unless you have given Us your explicit consent or where they are necessary for the performance of a contract with Us.

Right to withdraw consent

You have the right to withdraw any consent you may have previously given Us at any time. In order to exercise your rights in this section We may ask you for certain identifying information to ensure the security of your Personal Information. To request to exercise any of the above rights, please contact Us at support@moneysquad.in. We will respond to your request within 30 days or provide you with reasons for the delay.

Usually, We will not charge you any fees in connection with the exercise of your rights. If your request is manifestly unfounded or excessive, for example, because of its repetitive character, We may charge a reasonable fee, taking into account the administrative costs of dealing with your request. If We refuse your request We will notify you of the relevant reasons.

Privacy Statement Updates

The terms of this Privacy Policy will govern the use of the Service and any information collected in connection therewith, however, AltMoney may amend or update this Privacy Policy from time to time. Changes to this Privacy Policy are effective as of the stated “Last Revised” date and your continued use of Services will constitute your active acceptance of, and agreement to be bound by, the changes to the Privacy Policy.

If you have any questions concerning this Privacy Policy, you are welcome to send us an email or otherwise contact us at support@moneysquad.in and we will make an effort to reply within a reasonable timeframe, and not over 30 business days. We encourage you to periodically review this page for the latest information on our privacy practices.

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