

## **Consent Withdrawal Process**

#### 1. Introduction

You have the right to withdraw consent previously provided to "Kiara Microcredit Private Limited" regarding the use of your information. You may also request that we delete or forget your data. This includes withdrawal of consent for:

- Specific use of your information
- Storing of your information
- Sharing your information with third parties and our network of Lending Partners
- Contacting you for any purpose

Upon receiving your request, we will erase your data if there is no legal requirement to retain it. However, we reserve the right to retain your information to the extent necessary for the following purposes:

- Compliance with applicable laws.
- Enforcement of Our legal right.
- Providing information required by regulatory authorities investigating fraud or illegal activities.

Additionally, if your loan or credit card application was forwarded to a Lending Partner for processing or if you have availed of any credit facilities through a Lending Partner, they retain the right to continue processing your information. This includes contacting you regarding your application or retaining your data until the loan is repaid in full, along with any applicable dues. In cases where a Lending Partner has outsourced services such as collections to us, we may be required to retain your information as per applicable regulations.

# 2. Process for Withdrawing Consent

To withdraw consent, You may:

Mail Us <u>customercare@kiaramfi.in</u>

Call Us at 73050 22272

We will process your request promptly and take appropriate steps to ensure your decision is respected.

# KIARA MICROCREDIT PRIVATE LIMITED



#### 3. Data Deletion

Upon receiving a consent withdrawal request, your credit information will be permanently deleted. You will receive confirmation of the deletion on Our website or via other suitable communication.

## 4. Commitment to Privacy

We value the trust you place in us and are committed to ensuring that consent withdrawal is handled with transparency, respect, and care.

### 5. Escalation Matrix

| Sr.No | Level   | Response<br>Time | Turnaround<br>Time | Designation  | Contact Details                               |
|-------|---------|------------------|--------------------|--|---|
| 1     | Level 1 | 72 Hours         | 30 Days            | Customer Experience<br>Executive (Monday to<br>Saturday, 10:00 AM<br>to 7:00 PM) | Phone: 7305022272 Email: support@kiaramfi.com |
| 2     | Level 2 | 48 Hours         | 21 Days            | TeamLeader<br>Customer Experience  | Email: customercare@kiaramfi.in               |
| 3     | Level 3 | 48 hours         |                    | CustomerExperience<br>Head   | Email: contact@kiaramfi.in                    |

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