

Privacy Policy

DISCLAIMER: The use of this website is subject to the terms and conditions stated below. By accessing this website you agree to abide by these terms and conditions. Please read them carefully.

This Portal (hereinafter referred to as 'Website/Platform') is developed, operated and maintained by Online PSB Loans Limited ('The Company'), a company incorporated under the Companies Act, 2013, having registered office at First Floor, Ashwamegh Elegance - 3, Opp. SBI Corporate Office, SM Road, Ambawadi, Ahmedabad - 380015 Gujarat. In the Privacy Policy, 'we', 'our' and 'us' means 'the company'; 'you' and 'your' means any person who accesses and uses this Platform; This Privacy Policy covers this Platform's treatment of personally identifiable information that the company collects when you are on this platform, and when you use this platform's services. This policy also covers the company's treatment of any personally identifiable information ("PII") that the company's business partners share and/or the PII which the company may fetch/collect from various service providers with whom the company has integrated its systems to provide the necessary services to you. This policy does not apply to the practices of companies that the company does not own or control or to people that the company does not employ or manage.

A. IN BRIEF

Protecting your privacy is at the highest importance for the Company, and we are committed to safeguarding it. This policy outlines how personal data we collect from you, or that you provide to us or that we may fetch/collect from various service providers with whom the company has integrated its systems will be processed. Please read the following policy to understand the information we collect, how we will use that information and the circumstances where we will share it with third parties. This policy should be read together with our terms & condition. If you use any of our Services, you will be regarded as having read and accepted this Policy. You must not use this platform or our Services if you do not accept this Policy. By mere use of this platform, you expressly consent to our use and disclosure of your personal information in accordance with this Policy. Our privacy policy is subject to change at any time without notice. To make sure you are aware of any changes, please review this policy periodically.

B. COLLECTION OF AND PROCESSING OF YOUR PERSONAL DATA

The use of this platform may result in the collection and processing of your personal data. The term 'personal data' refers to all information relating to a specific or identifiable person. An IP address is assigned to each device connected to the internet by the internet service provider so that it can send and receive data. When you use the platform, we collect data that

you provide yourself. In addition, when you use the platform, we also automatically collect certain information about your use of it.

We process personal data in compliance with the applicable regulations. We will only process data where we are legally permitted to do so. When you use this platform, we will process personal data only with your consent for the performance of a contract to which you are a party, or in order to take steps at your request prior to entering into a contract, for compliance with a legal obligation, or if the processing is necessary for the purposes of our legitimate interests or the legitimate interests of a third party, except where such interests are overridden by your interests or fundamental rights and freedom which require the protection of personal data.

C. COLLECTING PERSONAL INFORMATION

We collect the following personal information, including but not limited to the following –

- information about your computer including your IP address, geographical location, browser type and version, and operating system;
- information, such as your email address/mobile number, that you enter when you register with our website, to set up subscriptions to our emails and/or newsletters, etc.
- information such as your, PAN, Voters Id, Driving license, Ration card, MNREGA details etc. Such information will be collected for the purposes of verifying your credentials and further processing of the application under the relevant insurance schemes;
- information that you enter when you create a profile on our website for example, your name, birthday etc.;
- information that you enter while using the services on our website;
- information that is generated while using our website, including when, how often, and under what circumstances you use it;
- information relating to anything you purchase, services you use, or transactions you make through our website, which includes your name, address, telephone number, email address, and payment details;
- information contained in any communications that you send to us by email or SMS or through our website, including its communication content and metadata;

Certain areas and features of the website may be available to you without the need to provide us with any information. However, other features of the Site or the Service such as applying under a specific insurance scheme may require providing the website with details such as your name, email address, address, mobile number, PAN, nominee details including but not limited to bank account number etc., a username and a password (collectively the 'Registration Information'). There are no user IDs & passwords of any government or other institution asked on the platform. Any of your information that has been availed from any

third party(if any), basis your consent, shall be used only in accordance with specific internal procedures as well as the statutory stipulations and safeguards governing access, in order to operate, develop or improve the service.

In case of Assisted Journey, it shall be presumed that the person carrying out journey on your behalf has necessary consents to do the same through post successful OTP verification at any stage of the journey and the same shall be regarded as the journey conducted by yourself only. Further, before you disclose to us the personal information of another person, you must obtain that person's consent to both the disclosure and the processing of that personal information in accordance with this policy. We will not sell or rent your personal information to anyone, for any reason, at any time.

D. PROCESSING PERSONAL INFORMATION

The company and its partners i.e. Banks and Insurance Companies may collect and use your personal information and other information only as follows ('The purpose'):

- To send you any administrative notices, offer alerts and including OTP and other Transactional Communications relevant to your use of the Service;
- To enable you to apply for Insurance Schemes for which you have chosen to apply;
- For market research, project planning, troubleshooting issues, detecting and protecting against error, fraud or other criminal activity;
- To enforce Online PSB Loans Limited terms & conditions;
- To use data in connection with legal claims, compliance, regulatory and investigative purposes as necessary (including disclosure of such information in connection with legal process or litigation);
- To analyze usage of the site and to improve the Service;
- To otherwise as set forth in this Privacy Policy.
- To perform various analytics for the betterment of the user experience/products
- To develop appropriate mechanism wherein multiple policy for single insured can be avoided as per the terms and conditions of the relevant Insurance Products.

E. CONSENT TO OVERRIDE DND

By using the platform and its services, you specifically provide consent to the company to send you transaction, service explicit & service implicit communications which are essential to continue the services like sending OTP for log-in, Status of Application etc. irrespective of your Do Not Disturb Registration with Appropriate Authority.

F. SHARING OF PERSONAL DATA

As a policy we do not disclose any personal information to anyone other than those to our employees, officers, professional advisors', Banks, Insurance Companies, third party service providers (if any) as reasonably necessary for the purposes set out in this policy.

Personal data may also be shared with third party service providers, who will process it on behalf of the Company for the purposes identified above subject to confidentially arrangements and strictly on need-to-know basis, these include:

- PAN Verification service providers
- Any other service provider strictly required on need basis to fulfil the purpose.

For the purposes of Data Protection Laws, the Company is a data controller of your personal data. You can get in touch with the Company by using the contact details mentioned in the contact us page.

Notwithstanding the foregoing, the company reserves the right (and you authorize the company) to share or disclose your personal information when the company determines, in its sole discretion, that the disclosure of such information is necessary or appropriate:

- As required by law
- When we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, or respond to a government request,
- in connection with any ongoing or prospective legal proceedings;
- We may sell, license or distribute information in anonymized or aggregated form so that the information does not identify a specific user, without restriction, including, but not limited to, for producing data analytics and reports for business partners or other third parties.

G. SECURITY OF YOUR PERSONAL INFORMATION

- We will take reasonable technical and organizational precautions to prevent the loss, misuse, or alteration of your personal information. We follow generally accepted standards to protect the personal information submitted to us, both during transmission and once we receive it.
- We use a combination of firewalls, encryption techniques and authentication procedures, among others, to maintain the security of your online session and to protect the accounts and systems from unauthorized access.
- All electronic financial transactions entered into through our website will be protected by encryption technology.
- Our security procedures are compliant with the international Standard IS/ISO/IEC 27001 on 'Information Technology – Security Techniques - Information Security Management System - Requirements'.
- When you register for the Service, this platform requires a password from you for your privacy and security. The platform transmits information such as your Registration Information for the company/ this platform or Account Credentials securely.

- Our databases are protected from general employee access both physically and logically. We encrypt your Service password so that your password cannot be recovered, even by us. All backup drives and tapes also are encrypted. We enforce physical access controls to our buildings. No employee may put any sensitive content on any insecure machine (i.e., nothing can be taken from the database and put on an insecure laptop).
- You acknowledge that no method of transmission over the Internet, or method of electronic storage, is 100% secure, however, therefore, we cannot guarantee its absolute security. If you have any questions about security on our Web site, you can contact us at customersupport@jansuraksha.in.
- All communications between platform and your computer that contain any personal information are encrypted. This enables client and server applications to communicate in a way that is designed to prevent eavesdropping, tampering and message forgery.

H. USING YOUR INFORMATION FOR MARKETING PURPOSES

From time to time, we may request more personal information in order to provide you with other benefits of the Service. In such instances, you will always be given the opportunity to provide or to decline to provide that information, and it will be used only for the stated purpose. The company may aggregate personal information and disclose such data only in a non-personally identifiable manner to:

- Third parties for their marketing and promotional purposes, such as the number of users who applied for an insurance scheme procurement;
- Such information does not identify you individually. We may also use third party service providers to help us provide the Service to you, such as sending e-mail messages on our behalf or hosting and operating a particular feature or functionality of the Service. Our contracts with these third parties outline the appropriate use and handling of your information and prohibit them from using any of your personal information for purposes unrelated to the product or service they're providing.

I. RETENTION OF PERSONAL INFORMATION

We need your personal data in order to:

- Provide our products and services to you.
- Manage our business for our legitimate interest
- Comply with legal obligations
- To avoid issuance of multiple insurance policies for same insured

You may choose not to share personal data or withdraw consent but doing so may limit the services we are able to provide to you. However, once you choose to withdraw the consent the personal data which has been shared, shall continue to remain with us for as long as the applicable law provides.

We may retain your Personal Data for a period of time consistent with the purpose of collection. We determine the appropriate retention period for Personal Data on the basis of the amount, nature, and sensitivity of your Personal Data, the potential risk of harm from unauthorized use or disclosure, and whether we can achieve the purposes of the processing through other means, as well as the applicable legal requirements (such as applicable statutes of limitation). If there is any information that we are unable, for technical reasons, to delete entirely from our systems post appropriate retention period, we will put in place appropriate measures to prevent any further use of the data.

J. CHANGES TO YOUR PERSONAL INFORMATION

If your personal Information provided when you applied for a scheme or product on platform, changes, you may update it whenever you apply for a new product. To review and update your personal information to ensure it is accurate while your application is in process, contact us customersupport@jansuraksha.in.

We will retain your information for as long as your account is active or as needed to provide you services. If you wish to cancel your account or request that we no longer use your information to provide you services, contact us at customersupport@jansuraksha.in. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

K. LOG FILES

As is true of most web sites, we gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We may combine this automatically collected log information with other information we collect about you. We do this to improve services we offer you, to improve marketing, analytics, or site functionality.

L. YOUR RESPONSIBILITY

You shall not disclose to any other person, in any manner whatsoever, any information relating to the Company of a confidential nature obtained in the course of availing the services through the website of the Company. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle the Company to any damages, to which you may be entitled otherwise.

If you have any complaints, security related concern, please contact nodal officer at customersupport@jansuraksha.in. We will work closely with you to ensure a rapid and personal response to your concerns.

You are responsible for maintaining the confidentiality of your login id and password

You are responsible for maintaining the security of your Login ID and Password and may not provide these credentials to any third party. If you believe that they have been stolen or been

made known to others, you must contact us immediately at customersupport@jansuraksha.in. We are not responsible if someone else accesses your account through Registration Information they have obtained from you or through a violation by you of this Privacy and Security Policy or the Online PSB Loans Terms & Conditions

M. CHANGES TO THE POLICY

We may update this Privacy Policy to reflect changes to our information practices. We encourage you to periodically review this page for the latest information on our privacy practices.

N. CONTACT US WITH QUESTIONS OR CONCERNS

If you have questions, comments, concerns or feedback regarding this Privacy and Security Policy or any other privacy or security concern, send an e-mail to Nodal Officer at customersupport@jansuraksha.in or contact us at 079 3500 3222.

This Policy shall be governed by and construed in accordance with the laws of the Republic of India and the courts at Ahmedabad shall have exclusive jurisdiction in relation to any disputes arising out of or in connection with this Policy.