

# PRIVACY POLICY

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You agree that we may use Customer Information for the purpose of statistical analysis and for creation of database ("Statistical Information"), which does not contain individual Customer Information.

In addition to the information that Infina Finance Private Limited (IFPL) elicits from you, you are free to volunteer any other information that you feel that IFPL needs to know, but the security and confidentiality as per this Policy is guaranteed only to the information that IFPL directly asks from you.

This Policy holds true for a non-customer who has provided information to IFPL, by any means, with the intentions of establishing a relationship, of whatsoever nature, with IFPL. By divulging any information to us you agree to the terms and conditions of this Policy.

### **1) Use of Customer Information / Statistical Information**

We may use for, among other things, customer verification, provision of products and services, for customization of products or services, marketing or promotion of our financial services or related products or that of our associates and affiliates; for creation of Statistical Information, statistical analysis or credit scoring, enforcement of your obligations, any other purpose that will help us in providing you with optimal and high-quality services.

### **2) Security**

We have taken reasonable measures to provide security and confidentiality of the Customer Information and its transmission through the World Wide Web.

You are required to follow the Terms and Conditions while using this Website including the instructions stated therein in respect of security and confidentiality of your Log-in id and Password.

IFPL will give access to Customer Information to only authorised employees. Employees who violate this Privacy Policy shall be subject to disciplinary action.

Any employee who withdraws from the employment of IFPL undertakes, to abide by this Privacy Policy and keep all Customer Information secure and confidential.

### **3) Disclosure**

We shall not be held liable for disclosure of the Customer Information or Statistical Information in accordance with this Privacy Commitment or in terms of any other agreements with you.

We may disclose the Statistical Information to any person, without any limitation and you hereby give your revocable consent for the same.

We may disclose Customer Information to any of our associates and affiliates, without any limitation and you hereby give your revocable consent for the same.

We may disclose the Customer Information, to third parties, without limitation, for the following reasons.

- To comply with legal requirements, legal process, legal or regulatory directives/ instructions. Or
- To enforce the Terms and Conditions of the products or services. or

- To protect or defend our rights, interests and property or that of our associates and affiliates, or that of our or our Affiliate's employees, consultants etc. or
- For fraud prevention purposes. or
- As permitted or required by law.

We may disclose the Customer Information or Statistical Information to third parties for following, among other purposes, and will make reasonable efforts to bind them to obligation to keep the same secured and confidential and an obligation to use the information for the purpose for which the same is disclosed and you hereby give your consent for the same.

- For participation in any telecommunication or electronic clearing network. or
- For credit rating by a credit rating agency. or
- For advertising. or
- For facilitating joint product promotion campaigns. or
- For the purposes of credit reporting, verification and risk management to/ with clearing house centres or credit information bureau and the like. or
- For availing of the support services from third parties e.g. collecting subscription fees, and notifying or contacting you regarding any problem with, or the expiration of, any services availed by you.

In the case if you want to revoke the consent, please write to [customerservice@infina.in](mailto:customerservice@infina.in). In case, you choose to do so then your access to Platform may be limited or we might not be able to provide the services to you at our sole discretion.

In case you choose to withdraw your consent and we are not able to provide the services to you, you shall still be liable to settle any and all outstanding amounts including but not limited to principal amounts for loan, interests, charges and any other dues, etc.

In this regard, we may be required to retain some information until the outstanding amounts are cleared or as required by Applicable Laws.

#### 4) **Grievances**

For discrepancies and grievances pertaining to processing of Information, you can refer to our Grievance Redressal Mechanism. The same is available in our Grievance Policy and displayed on our website.

## 5) Cookie Policy

To continually enhance your online experience, we use cookies of your browser that store your preferences and give us data about your browsing behaviour, such as the pages you visited on this website, how much time you spent on our site, etc. This information helps us understand customer interests and helps us improve our website.

By visiting the website, you acknowledge, accept and expressly authorize us for the placement of cookies on your computer or hand held device.

Please find below some more information regarding cookies and their application on our website:

### 5.1) **What are Cookies?**

A cookie is a simple text file that is stored on your computer or mobile device by a website's server and only that server will be able to retrieve or read the contents of that cookie.

Every cookie is unique to your particular web browser. It will contain some anonymous information such as a unique identifier and the site name with some digits and numbers. It allows the website to store your browsing behaviour & show you relevant ads based on the browsing pattern. The cookies also allow the website to limit the number of ads shown.

### 5.2) **How do we use Cookies?**

We use cookies to capture following information –

- Source of visit to the website
- Time spent on the website
- Pages viewed on the website
- Ad clicks

In addition to analysing anonymous user behaviour on our website, aforementioned data also allows us to pre-empt requirements of prospects and existing account holders (by capturing their existing account details) & pitch relevant services through display advertising or telecalling.

Please note that the scope of this tracking is limited to the website domain.

User activity on other third-party websites is not tracked by our cookies.

Further information about cookies If you'd like to learn more about cookies in general and how to manage them, **visit [www.aboutcookies.org](http://www.aboutcookies.org)** (opens in a new window – please note that we can't be responsible for the content of external websites).

## 6) Changes to this policy

The above may change at any time. We will endeavour to notify you of any major changes but you may wish to check it each time you visit our website.