

Privacy Policy

This Privacy Policy is published by **Netex hub Private Limited**, a company incorporated under the Companies Act, 2013, having its registered office at SHOP NO 01, KH No. 105/2, Street No 14, Wazirabad, North East Delhi 110084 (CIN) U73100DL2024PTC437721 hereinafter referred to as “Company” and/or “PaisaaGuru” which term, unless repugnant to the context or meaning thereof, shall mean and include its directors, employees, and associates to provide the terms of use that will be applicable in the context of the PaisaaGuru Website i.e. www.paisaaguru.com (hereinafter referred to as its “Website”) and govern the persons downloading, signing up/registering on the Website and purchasing the financial products as presented by company through the website (hereinafter referred to as “User”) This TOU should be read with the Privacy Policy published in the privacy policy section of the Company website.

This Privacy Policy is published in accordance with the relevant provisions of the Information Technology Act, 2000 (hereinafter referred to as the “Act”), Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011 (hereinafter referred to as the “IT rules”) and the Information Technology (Intermediary Guidelines) Rules 2011 (hereinafter referred to as the “Intermediary Rules”) and such other applicable laws. Through this Privacy Policy, Company provides information about the details it collects from User (including but not limited to personal and sensitive information as described in the IT rules) hereinafter referred to as “Information” (It is explicitly clarified that the term “Information” shall mean and include the information described in clause 2 of this Privacy Policy), the purpose of such collection, disclosure of data, the mode of removal or updating User Information, practices and safety measures and grievance redressal mechanisms in the following manner: -

1. PaisaaGuru is engaged in the business of advertising the financial products on its website to the User to purchase the product offered by the company.
- 2.

1. PaisaaGuru will collect user information and share it with other financial institutions to help you provide the required products. PaisaaGuru will collect these information for the following purposes:

a. Information collected and purpose it is collected for

- i. Name
- ii. Access to location – to enable the user to use the website.
- iii. Biometric Access (face-scan, finger print scan) and screen-lock to enable user to access the website.
- iv. WhatsApp permission for sending notification, for sharing leads and product related information, messages, invite links etc.
- v. Contacts - To enable website to add new user to the website.
- vi. Aadhar number - for KYC compliance.
- vii. PAN number - for KYC compliance.
- viii. Address as per Aadhar – for KYC compliance
- ix. Mobile No. – for communication purposes
- x. Email ID - for communication purposes
- xi. Camera - To enable the advisor to take pictures for the purposes of the website
- xii. Photo Gallery – To enable the user to upload a profile photo
- xiii. Educational Certificates – For verifying the user educational qualification.
- xiv. Such other ancillary details connected to the aforesaid.
- xv. Pincode - To register end-customer details on the website before they can proceed to apply to the Products on the website

2. Purpose of collecting information

While the specific purposes are covered above, the generic statement of purpose is as mentioned below:

- i. To enable user to use the website
- ii. To facilitate the transactions or report on these transactions;
- iii. To undertake research and analytics for offering or improving the products/services and their security and service quality;
- iv. To check and process user requirements or instructions or requests received from financial institution.

- v. To share with user, updates on changes to the products/services and their terms and conditions.
- vi. To verify identity and to provide products to the user.
- vii. To carry credit checks, screenings or due diligence checks as lawfully required by the Company. Please note that we are fetching credit score from Experian.

a. Consent to Access Credit Information

- You are giving PAISAAGURU permission to access your credit information from Experian.
- This information will be used to assess your creditworthiness and provide you with loan offers.
- Your credit information will be kept confidential and destroyed after 6 months.

b. Terms and Conditions

- PAISAAGURU will only use your credit information for the agreed-upon purpose.
- PAISAAGURU will not sell or rent your credit information to any other person.
- You agree to the terms and conditions of this agreement by signing it.

c. Governing Law and Jurisdiction

- This agreement is governed by the laws of India.
- Any disputes arising from this agreement will be subject to the exclusive jurisdiction of the courts of Mumbai.

d. Definitions

- "Business Day" means a day on which banks are open for business in Mumbai.
- "Credit Information Report" means the credit information report that you will receive from Experian.
- "Credit Score" means the score that is calculated on your credit information report.

- "CICRA" means the Credit Information Companies (Regulation) Act, 2005.

- viii. To undertake financial / regulatory / management reporting, and create and maintain various risk management models.
- ix. To conduct audits and for record-keeping purposes.
- x. To comply with the requirements of applicable laws/regulations and/or court orders/regulatory directives.
- xi. To allow user to sign-up or set-up their account with Company.
- xii. To initiate legal action in case of breach by user.
- xiii. The Information is collected for Company to understand the kind of user accessing Company website.
- xiv. The Information is collected for Company to understand user behaviour and to customize or modify or enhance its services accordingly.
- xv. The information is collected for the End Customers to explore and apply for Products listed on the website.
- xvi. To send promotional messages about our products via SMS.

3. Company neither rent's nor sell's User personal information in personally identifiable form to anyone. Company shares User's personal information in personally identifiable form with third parties only as described in this Privacy Policy. The Information is stored by Company (including by its associates/employees and auditors/attorneys hereinafter referred to as "Authorised Personnel" and third party software enabled on the website in its electronic and physical databases. However, it is hereby clarified that:

- i. Reasonable safety practices as per Indian standards are enabled on the website (and the Company website is encrypted), the electronic and physical databases to protect the data collected by the Company and to prevent unauthorised access to third parties.
- ii. The Authorised Personnel will be provided access to the data only on a need to know basis and with an obligation cast on them to protect the confidentiality of such data.
- iii. The Information will be used for the purposes described in clause 2 of this Privacy Policy.
- iv. Company will not share User personal information with third parties without User permission unless Company's ownership changes or Company merge's or enters into

a joint-venture with another party; or Company is required to do so under any law, or in connection with any legal proceedings and/or to defend our legal rights.

- v. Company does not knowingly collect personal and sensitive information from persons aged below 18 years.

4. In case user wishes to obtain a copy of their personal information or wants to delete or update their personal information or withdraw their consent to publish their Information or if the user has any grievance pertaining to the Company's website then such person can contact Company's grievance officer Mr. Anil Singh by sending an email regarding their Request to info@PaisaaGuru.com with the subject line as "Regarding copy of personal information/wants to delete/update" . Upon satisfactorily ascertaining the credentials of the person seeking the information, Company shall with the users cooperation, assist them in redressing the grievance or request in a time bound manner.

Further, it is clarified that in the event the user withdraws their consent to publish their Information or makes a request of above-mentioned nature in the manner specified above, Company shall at its sole discretion have the rights to disable or restrict or block such user registration or access to the website.

5. Company may use third-party advertising companies to serve ads when the User visit the website or Company shall post third-party financial products on the website. When the User applies for such products the user may be redirected to the said third-party webpage or application. These companies and third-parties may use information (including but not limited to) the User's name, address, email address, telephone number, or sensitive personal information) about User's visit to the website in order to provide advertisements about the products and services of interest to User. Further, such advertisements may have hyperlinks that lead to the third-party's website.

COMPANY HEREBY EXPRESSLY CLARIFIES THAT COMPANY IS NOT MAKING ANY WARRANTIES AND SHALL UNDER NO CIRCUMSTANCES BE RESPONSIBLE FOR THE PRIVACY SAFEGUARDS OF SUCH WEBSITES OR APPLICATIONS OR THE ACCURACY OR AUTHENTICITY OF THE DATA CONTAINED IN SUCH WEBSITES OR THE ADVERTISEMENTS, USERS ARE ADVISED TO REFER TO THE PRIVACY POLICIES AND TERMS OF USE OF SUCH WEBSITES AND EXERCISE

REASONABLE CAUTION AND DILIGENCE WHEN USING SUCH THIRD PARTY WEBSITES.

6. IT IS HEREBY CLARIFIED THAT THE ACCEPTANCE TO THIS PRIVACY POLICY AND THE TERMS OF USE IS A PRECONDITION FOR THE USER TO VISIT OR USE THE WEBSITE. IN THE EVENT, THE USER DISAGREES TO PROVIDE SUCH ACCEPTANCE THEN SUCH USER IS REQUIRED TO LEAVE/STOP VISITING OR USING THE WEBSITE IMMEDIATELY. THE USER'S ACT OF USING OR VISITING THE WEBSITE SHALL BE DEEMED AS ACCEPTANCE BY THE USER TO THE PRIVACY POLICY AND TERMS OF USE.
7. Company reserves the right to update or modify all or any part of this Privacy Policy and such update or modification shall (unless specified otherwise) be effective from the date the same is published on the website. However, Users are encouraged and advised to visit the Privacy Policy section from time to time to ascertain if any update or modification has been made to the same.
8. While Company has taken appropriate steps for the security and protection of website, however, Company shall not be responsible for any breach of security or the disclosure of personal data for reasons outside its control, such as hacking, social engineering, cyber terrorism, espionage by third parties, or any events by way of force majeure such as sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

Contact us

If you have any concerns or discrepancies regarding your information/data processing at PaisaaGuru.com, please contact our Data Grievance Officer. Name and contact details are provided below