Privacy Policy

The "Company" respects your privacy and are committed to protecting it through Company’s compliance with this privacy policy. This policy describes:

- the types of information that Company may collect from you when you access or use of mobile applications, websites and other online platforms (collectively, "Platforms"); and
- Company’s practices for collecting, using, maintaining, protecting and disclosing that information.

Note:
Company’s 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. Your continued use of the Platforms after Company make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

By visiting this Platform you agree to be bound by the terms and conditions of this Privacy Policy. If you do not agree please do not use or access the Platforms.

By mere use of the Platforms, you expressly consent to Company’s use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is incorporated into and subject to the Terms of Service.

This policy applies only to Information Company collects through the Platforms, in email, text and other electronic communications sent through or in connection therewith.

This policy DOES NOT apply to information that you provide to, or that is collected by, any third-party, such as merchants from which you purchase and/or pay and social networks that you use in connection with Company’s services. Company encourages you to consult directly with such third-parties about their privacy practices.

Please read this policy carefully to understand Company’s policies and practices regarding your information and how Company will treat it.

I. INFORMATION WHICH ARE COLLECTED BY US

Company collects various types of information from and about users of the Platform, including information:
- through which you may be personally identified; and/or
- Regarding your internet connection, the equipment you use to access the Platforms and your usage details.
Company collects this information:

- directly or indirectly from you when you provide it to us; and/or
- as you navigate through the Platforms (information collected automatically may include usage details, IP addresses, location and information collected through cookies, web beacons and other tracking technologies via web or mobile).
- Through third-party sign-in services including but not limited to Facebook, twitter, Instagram and Google Plus. If you use an integrated social media feature on Company’s websites. The third-party social media site will give us certain information about you. This could include your name, email address and other personal details.

**Information You Provide to Us**

The Information Company collects on or through the Platforms shall include *inter alia*:

- Your full name, address, email address, telephone number, date of birth and any proof of your identity and/or address, postal code, profile picture, password and other information you may provide with your account (including but not limited to, account holder, account name, account number, online banking PIN, transaction authentication number “TAN” and password, available balance and transaction history of your bank account, ITR, Tax Certificates or any other income documents as necessary by Us, such as your gender, mobile phone number and website and all other information, you may provide us through third-party sign-in services such as Facebook and Google Plus etc. In such events/cases, Company fetches and stores whatever information is made available to us by you through these sign-in services;
- Your preferences including settings such as time zone and language;
- Details of credit, debit or other card used by You for transactions;
- Details of Your visits to Platform, including but not limited to, location data, web logs and other communication data;
- transaction-related information, such as when you make purchases, respond to any offers, or download or use applications or browsing details, contact or notification information, and other information in your account profile;
- Your search details such as search terms you have looked up and results you selected;
- Your browsing details including time, frequency, features used, etc. by you;
- Communications between you and other users or merchants through the Platforms; participation by you in a survey, poll, sweepstakes, contest or promotion scheme; your request for certain features (e.g., newsletters, updates or other products); your communication with us about employment opportunities posted;
- Information you enter into our system when using the Platform, such as contact information and project management information.
- At a later stage, if allowed by Company, you make any purchases through the Platforms, and Company may collect and store information about you to process your requests and
automatically complete forms for future transactions, including (but not limited to) your phone number, address, email, billing information and credit or payment card information. This information may be shared with third-parties which assist in processing and fulfilling your requests, including PCI compliant payment gateway processors. When you submit credit or payment card information, Company encrypts the information using industry standard technologies.

- Information collected through cookies.

**Information received from Third Parties**

Company will be collecting, processing and storing your user ID associated with any social media account (such as your Facebook and Google account) that you use to sign into the Platform or connect with or use the Platform.

Also, information will be collected about you from third parties such as partners, marketers, third-party websites, and researchers.

**Information Collected Through Platforms**

Information may be collected automatically from the computer or devices (including mobile devices) you use to access the Platforms, even if you use the Platforms without registering or logging in and the same shall include *inter alia*:

- Your server’s IP address from where the Platform is being accessed, the type of browser (Internet Explorer, Firefox, Opera, Google Chrome etc.), the operating system of Your system and the website you last visited before visiting to Platform, and your computer, Internet connection and mobile device, other browsing information (connection, speed, connection type etc.), device type, device’s unique device identifier, mobile network information and the device’s telephone number;

- Details of your use of the Platforms, including location data, traffic data, logs and other communication data and the resources that you use and access on or through the Platforms;

- Company also may access metadata and other information associated with other files stored on your mobile device. This may include, for example, photographs, audio and video clips, personal contacts and address book information;

- Company may also collect real-time information about the location of your device, as permitted by you;

- Unique mobile device identifier (e.g. IDFA or other device IDs on Apple devices like the iPhone and iPad), if you’re using the Platforms on a mobile device, Company may use mobile device IDs (the unique identifier assigned to a device by the manufacturer), instead of cookies, to recognize you. Unlike cookies, mobile device IDs cannot be deleted from records. Company may share it with advertising companies and they may use device IDs to track your use of Company’s applications, track the number of advertisements displayed, and measure advertising performance and display advertisements that are more relevant to you. Company may also share it with analytics companies which may use mobile device IDs to track your usage of Company’s applications;
• Other information relating to your activity on the Platforms, such as your search queries, comments, domain names, search results selected, number of clicks, pages viewed and the order of those pages, how long you visited the Platforms, the date and time you used the Platforms, error logs, and other similar information;
• Your locations details including the latitude, longitude or altitude of your mobile device, GPS location;
• In case of mobile application users, the online or offline status of your application.

Other tools and Cookies
Company and third parties with whom Company partners, shall use pixel tags, cookies, web beacons, mobile device IDs, “flash cookies” and similar files or technologies to collect and store information in respect to your use of and third party websites and the Platforms. A cookie can be understood as a small text file that is stored on your computer/ mobile that enables us to recognize you (for example, as a registered user) when you visit the Platform, website, store your preferences and settings, enhance your experience by delivering content and advertising specific to your interests, perform research and analytics, track your use of the Platforms, and assist with security and administrative functions. A pixel tag (also called a web beacon) can be understood as a small graphic with embedded invisibly on a webpage (or an online ad or email) and a unique identifier, and is used to count or track things like activity on a webpage or ad impressions or clicks, as well as to access cookies stored on users’ computers.

Kindly note that most browsers are set to automatically allow cookies. However, kindly note that it may be possible to disable some (but not all) cookies through your mobile device or browser settings, but doing so may interfere with certain functionality on the Platform. Separately, Company advises you to check their privacy policies for information about third parties/cookies and other practices. Company does not control the practices of such third parties/ partners and their privacy policies/ cookies policies which govern their interactions with you.

Anonymous or De-Identified Data
Company may anonymize and/or de-identify information collected from you through the Platform or via other means, including via the use of third-party web analytic tools as described below. As a result, Company’s use and disclosure of aggregated and/or de-identified information is not restricted by this Privacy Policy, and it may be used and disclosed to others without limitation.

II. USE AND DISCLOSURE OF INFORMATION COLLECTED

Usages
Information collected from you can be used for various purposes including *inter alia*:
• Facilitate your usage of Platform;
• To Provide you with the products ordered by you;
• To process and respond to your queries/ requests;
To inform you regarding changes in Platform;
To analyse, conduct internal reviews, surveys and understand Company’s users, improve the content and features of Company’s Platform, process and complete your transactions, and make special offers;
To diagnose technical problems and provide support;
To send and receive communications, show advertisements, notifications;
To contact you regarding third party goods and services, offers, to understand your preferences, requirements;
To permit you to participate in interactive features offered through Company’s Platform;
To detect and protect any error, hacking, fraud, commercial and identity checks; and
Any other purpose as required in connection with the Platform.

Disclosures
Information collected from you may be disclosed to and/or for various purposes including inter alia:
• For legal purposes, requirements, to comply with applicable laws;
• To Company’s affiliates, subsidiaries and related parties;
• To Company’s vendors, merchants, contractors, service providers and other third-parties and persons who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which Company disclose it to them;
• Any person for maintaining security, operating Platforms, to enquire or protect from any fraud, hacking;
• To third-parties to market their products or services to you;
• For any other purpose in connection with the aforesaid;
• For enforcing or applying Company’s terms of use and other agreements, including for billing and collection purposes;
• If the disclosure, in Company’s belief, is necessary or appropriate to protect Company’s rights, property, or safety, customers or others. This will include exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction; and
• To help us serve better.
• For reasons not described in the policy; Company would notify you about the same before making any disclosure.

III. Payment Card Information
Company, at a later stage, may provide you with certain paid service/goods through the Platform. Under such circumstances, to avail of certain services or purchase goods and products from merchants through the Platform, Company may require credit or debit card account information. Hence, by submitting your credit or debit card account information through Company’s Platform, you shall expressly consent to the sharing of your information with merchants, third-party payment processors, and other third-party service providers (including but not limited to vendors who
provide fraud detection services to us and other third parties). [Notes to business: please confirm if there will be any financial transaction through this app]

IV. EMAIL OPT-OUT AND ACCOUNT CLOSURE
You may choose to stop the receipt of Company’s promotional emails by emailing your request to opt-out. Your request would be processed within 10 working days from date of receipt. Even if you opt out of getting marketing messages, Company will, if applicable, be sending you transactional messages through email and SMS about your purchases.
You can close your account by visiting your profile settings page on Company’s website. Company will remove your public posts from view and/or dissociate them from your account profile, but Company may retain information about you for the purposes authorized under this Privacy Policy unless prohibited by law. If you would like to review, change or delete personal information Company have collected from you, or delete your account, please mail us. If you delete your information from Company’s Platforms, copies of your information may remain viewable in cached and archived pages, or might have been copied or stored by other users of Company’s websites/ servers. Platform does not guarantee the complete wiping of any user-data from its servers or from the web.

V. THIRD PARTY LINKS
The Platforms links to other websites/ applications that may collect personally identifiable information about you. The Company is not and will not be responsible for the privacy practices or the content of those linked websites. Company does not endorse or make any representations about third-party websites or services. Company’s Privacy Policy does not cover the information you choose to provide to or that is collected by these third parties. Company strongly encourage you to read such third parties’ privacy policies.

VI. ADVERTISEMENTS
Company use third-party advertising companies/ entities to serve ads when you visit Company’s Platforms. These entities may use information (not including your name, address, email address, or telephone number) about your visits to this and other websites in order to provide advertisements about goods and services of interest to you.

VII. DATA PROTECTION
Company have implemented technical and organizational measures designed to secure your personal and commercial information from accidental loss and unauthorized access, use, alteration or disclosure. However, no method of transmission over the internet or via mobile device, or method of electronic storage, is 100% secure. Therefore, while Company strive to use commercially acceptable means to protect your personal information, Company cannot guarantee
its absolute security. You hereby acknowledge and accept that providing personal and commercial information is at your own risk and that the Company will not be held liable for any losses or damages incurred.

Notwithstanding anything contained herein, Company shall not be liable or responsible for disclosure of your information due to errors in transmission, unauthorized third-party access, or other causes beyond Company’s control or force measure or hacking. You should not share your user name, password, or other security information for your account with anyone. If Company receive instructions using your user name and password, Company will consider that you have authorized the instructions.

**VIII. APPLICANTION FOR JOB**

If your information is submitted to us through the Platform when applying for a position with the Company, the information will be used to consider your application. Company may retain your information for any period of time. This information may be shared with other companies for the purpose of evaluating your qualifications for the particular position or other available positions, as well as with third-party service providers retained by us to collect, maintain and analyze candidate submissions for job postings.

**IX. AMENDMENTS TO THIS PRIVACY POLICY**

Company reserve the right to amend this Privacy Policy from time to time to reflect changes in the law, Company’s data collection and use practices, the features of Company’s services, or advances in technology. Please check this page periodically for changes. Use of information Company collect is subject to the Privacy Policy in effect at the time such information is used. If Company make any material changes to this Privacy Policy, Company will post the changes here. Please review the changes carefully. Your continued use of the Services following the posting of changes to this Privacy Policy will constitute your consent and acceptance of those changes.

**X. CONSENT FROM YOU**

By using the Platforms and/or by providing your information, you consent to the collection and use of the information you disclose on the Platforms in accordance with this Privacy Policy, including but not limited to your consent for sharing your information as per this privacy policy.

If Company decide to change Company’s privacy policy, Company will post those changes on this page so that you are always aware of what information Company collect, how Company use it, and under what circumstances Company disclose it.

**XI. Jurisdiction and Applicable Law**

The laws of India shall govern these Terms of Use and your use of the site, and you irrevocably consent to the jurisdiction of the courts located in Mumbai for any action arising out of or relating to Company’s privacy policy.