

# PRIVACY POLICY/STATEMENT

This document is an electronic record in terms of existing and applicable Information Technology laws and the amended provisions thereto pertaining to electronic records in various allied statutes as amended pursuant to the Information Technology laws. This electronic record has been generated by a computer system and does not require any authentication.

Preliminary Information:

[www.creditbazaars.com](http://www.creditbazaars.com) (Hereinafter referred to as the Websites") are websites registered in the name of and being operated by Credit bazaar Financial Services Pvt. Ltd., a company incorporated under the provisions of the Companies Act, 1956, having its registered office at 2<sup>nd</sup> Floor CR Arcade Opposite Delta Garden next to Shree Mahalaxmi Restaurant Mira Road East Thane : 401107, through its authorized representative, Mr.Pradeep Singh and referred to as the "Company" (thereby indicating the concerned and relevant company, Credit bazaar Financial Services Pvt. Ltd as may be applicable in case to case).The use of the Websites is subject to the terms of the instant agreement.

The following terms and conditions will be deemed to have been accepted by the User, on mere usage of the Websites and hence the User is required to read them carefully before using the services on the Websites.

DEFINITIONS:

(a)The term „User“/ „You“ shall refer to the person who is browsing the said Websites and the expression „your“ shall be construed accordingly. The expression „You“ and „User“ are used interchangeably and shall mean one and the same thing.

(b)The term„ Company“ shall refer to the relevant and concerned company, i.e Credit bazaar Financial Services Pvt. Ltd, as may be applicable, and shall include its affiliates.

WHEREAS:

A. Through the Websites, the Companies, including Credit Bazaar Financial Services Private Limited which is a Non-Banking Financial Company (NBFC) and a credit health improvement company, enables the Users of the Websites, to be aware of the loans provided by the Company and to be aware of their approximate credit score as provided by Credit Information Companies.

B. The User is desirous to avail loan from the Company, and / or to improve its credit health and wants to have an indication of the credit score.

ELIGIBILITY OF MEMBERS: Use of the Websites is available only to person who are competent to contract under the Indian Contract Act, 1872. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872, including minors, un-discharged insolvents are not eligible to use the "s Websites. If the User is a minor i.e. under age of 18 years, he/she shall not register as a member of the Company and shall not transact or use the Websites. As a minor if the User wishes to use or transact using the Websites, such use or transaction may be made by his/her legal guardian or parents who have registered as users of the Company.

Company reserves the right to terminate the User"s membership and refuse to provide access to the Websites, if it is brought to the Company"s notice or if it is discovered that he/she is under the age of 18 years.

Introduction:

Your privacy is valuable for us. We do not sell or forward or rent your personal information what you share with the Companies to any third party for any purposes like marketing etcetera without your explicit consent. This statement of privacy is applicable to our services available under the domain name [www.creditbazaars.com](http://www.creditbazaars.com) and any other connected sub-domain names and applies generally to affiliates and subsidiaries of the Companies, including future.

Your use of the Websites signifies your acceptance of the Companies' Privacy Statement.

The Companies strive to comply with the existing and applicable laws that are designed to protect your privacy.

Any interpretation of the terms of this Privacy Policy shall be in consonance with the "Terms of Use", as contained in the Websites.

## The Companies' Principles to Protect Privacy

In order to protect your privacy, the Companies have adopted the following principles:

- a) Security
- b) Choice
- c) Notice
- d) Access/Accuracy

### (a) Security

Wherever your Personal Information may be held within the Companies, the Companies intend to take reasonable steps to protect it from unauthorized access or disclosure. The Companies are committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use, or disclosure. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities.

### (b) Choice

You may choose whether or not to provide Personal Information to the Company. If you choose not to provide the Personal Information we request, you can still visit most of the Websites, but you may be unable to access certain options, offers, and services that involve our interaction with you. If you chose to have a relationship with the Companies, such as a contractual or other business relationship, the Companies will naturally continue to contact you in connection with that business relationship.

### (c) Notice

Where the Companies collect Personal Information on the Websites, the Companies intend to do so for a legitimate purpose and the same purpose may be asked by you from the persons mentioned in the Contact tab. Unless the transfer of Personal Information is legally required, the Companies do not intend to transfer Personal Information without your permission to third parties who are not bound to act on the Companies' behalf.

### (d) Access/Accuracy

To the extent that you do provide the Companies with Personal Information, the Companies wish to maintain accurate Personal Information. Where the Companies collect Personal Information from you on the Websites, their aim is to provide a means of contacting the Companies should you need to update or correct that Information. If for any reason those means are unavailable or inaccessible, you may send updates and corrections about your

Personal Information to [customerservice@creditbazaars.com](mailto:customerservice@creditbazaars.com) as applicable, and the concerned Company will make reasonable efforts to incorporate the changes.

### **Your Consent**

By using this Web site, you consent to the terms of the Companies' Privacy Policy/Statement and to the Companies' processing of Personal Information for the purposes given above.

There are times, however, when the Companies may need complete disclosure from you to avail their services. When information is needed, the concerned Company will try (but is not obligated) to let you know at the time of collection, how it will use the personal information. Usually, the personal information, the concerned Company collects is used for the loan to be availed by you. Occasionally, the concerned Company may make the e-mail addresses, of those who provide information, available to other reputable organizations whose advice or services it thinks you may find interesting. In these cases, you will be offered an opportunity to limit access to your information. In case the concerned Company does not receive any response from you to limit the access of your information, it shall be deemed that you consent to such distribution of your Personal Information as mentioned above.

### The Companies' Disclosure of your information

For the purpose of requirement interaction amongst the financial institutions or between persons on behalf of the financial institutions

For the purpose of intra business interaction among various subsidiaries of the Companies. Given our legal responsibilities to legal authorities and regulators, there may be situations when we need to share your information with legal authorities or processes or need to protect our right or comply by terms and conditions The Companies are also entitled to disclose your information which you may have either expressly or impliedly authorized it to disclose to third parties. Without prejudice to the generality of the foregoing, a Power of Attorney, authorizing the concerned Company / Companies to disclose your information to third parties, tantamount to express authorization.

### Affiliated/connected sites -

We offer some of our services in connection with other web sites. Personal information that you provide to those sites may be sent to the concerned Company in order to deliver the service. We process such information in accordance with this Policy. If the affiliated sites have different privacy practices then the user is required to read their privacy policies.

### Cookies:

The cookies installed by the Companies shall be exclusively for the purpose of retrieving information from you which pertain to be useful for the purpose of running the Course of the Companies or IT Solution businesses of the Companies. Cookies shall have limited scope, either for the purpose of

person enrolment/registration for imparting services or information about various plans available in different financial institutions across the globe or for the prospective business parties who will be availing the services of various IT Solutions.

#### Changes in privacy policy

Please note that this Privacy Policy may change from time to time. We will not reduce your rights under this Policy without your explicit consent, and we expect most such changes will be minor. Regardless, we will post any Policy changes on this page and, if the changes are significant, we will provide a more prominent notice. Each version of this

Policy will be identified at the top of the page by its effective date. If you have any questions or concerns about this Policy, please feel free to contact us any time through this web site.

#### Questions or Suggestions

If you have any questions about the Companies' Privacy Policy, collection, use, or disclosure of your personal information, please e-mail us at [customerservice@creditbazaars.com](mailto:customerservice@creditbazaars.com). The Companies reserve their right to change, modify or update this privacy statement at any time without notice