



SIMPLE LOANS FOR A BETTER TOMORROW

## **PRIVACY POLICY**

This privacy policy (“**Privacy Policy**”) describes how Oye Fintech Private Limited protects and makes use of your information gathered on the platform. This privacy policy applies only to personal information collected on the platform, and not to information collected by the company in other ways, including information collected offline. Please read this privacy policy carefully. By continuing to use the services, or access the platform you agree to this privacy policy. If you do not agree to this privacy policy, you may not avail the services.

Access to the Platform is subject to the Terms and Conditions (“**Terms**”) accessible on the Platform, capitalized terms used and not defined in this Privacy Policy, shall have the same meaning ascribed to them in the Terms.

## **INTRODUCTION**

We, Oye Fintech Private Limited (“**Company**”/ “**We**”/ “**us**”/ “**our**”) have developed a mobile application called Oye! Loans (“**Application**”/ “**App**”) through which you may apply for a short term loan (“**Loan**”) to be granted by our non-banking financial company partners (“**Lender**”), based on the loan agreement executed between you and the Lender. The Lender has appointed and authorized us to collect, store, authenticate, verify and distribute the Personal Data (defined below) as may be required by the Lender to sanction the Loan. The Personal Data shall be collected through the mobile application form (“**Mobile Application Form**”) available on the Application.

We are committed to protect your privacy and have made this Privacy Policy to describe the procedures we adhere to for collecting, using, and disclosing the Personal Data. We recommend you to read this Privacy Policy carefully so that you understand our approach towards the use of your Personal Data.

## **PERSONAL DATA COLLECTED**

In order to avail the Services, you are required to register with the Company by logging in through Third Party Sites (defined below) (“**User Account**”), and providing the basic details and information required as part of our customer identification process. You shall be required to share/upload certain personal data, your name, e-mail address, gender, date of birth, mobile number, passwords, photograph, mobile phone information including contact numbers, SMS, call logs and browsing history, data and login-in credentials of Third Party Sites (defined below), financial information such as bank documents, salary slips, bank statements, PAN card, bank account no., data from Credit Information Companies, data required for Know Your Customer compliances requirement and other relevant details (“**Personal Data**”). You undertake that you shall be solely responsible for the accuracy and truthfulness of the Personal Data you share with us.

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OYE FINTECH PVT. LTD.

CIN - U65999UP2017FTC091602

As part of the Services, you authorize us to import your details and Personal Data dispersed over Third Party Sites. “**Third Party Sites**” are social networking platforms, such as Facebook, LinkedIn and other similar platforms.

You understand and acknowledge that the Company reserves the right to track your location (“**Track**”) during the provision of the Services, and also in the event that you cease to avail the Services, through the deletion of the Mobile App or otherwise, till the event that your obligations to pay the Outstanding Amount(s) to the Lender, exist. Your discontinuation of our Services, shall not release you from the obligation to repay the Outstanding Amount(s).

### **GOVERNING STATUTE**

This Privacy Policy is governed by and is compliant with the **Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules 2011**, which is designed to protect Personal Data of the End-User(s) of the Services; and other applicable rules and regulations related to privacy.

This Policy shall be construed and governed by the laws of India and courts of law at Chennai shall have exclusive jurisdiction over such disputes without regard to principles of conflict of laws.

### **DATA USAGE**

We shall use the Personal Data in the following cases:

- (i) Our business purposes, including the viewing or advertising of services or related to any associated services;
- (ii) for internal analytics purpose;
- (iii) to improve upon the Services, or your user experience;
- (iv) to comply with our legal or statutory obligations;
- (v) to manage our relationship with you.

### **COOKIES**

We may set “cookies” to track your use of the Platform. "Cookies" are files that would be placed in your computer system’s hard drive and browser and are intended to improve your user experience, by enabling the Company to track your usage and preferences. These cookies may track your usage of the Services, advertisements and links that you visit and other User Information. Most cookies the Company uses are limited to a session, which mean they will be automatically deleted when your session closes. You may decline these cookies by changing your settings, if permitted. However, do note that doing so may impact certain features of the Services or your experience while using the Services.

### **DISCLOSURES**

The Personal Data you provide may be disclosed by the Company to its agents, employees, subsidiaries and affiliates, or to other third party service providers of the Company who require the information for the purposes of operating and maintaining the Company’s platform for the provision of Services.

The Company will comply with requests and directions of all governmental, law enforcement, or regulatory authorities, which it believes in good faith to be in accordance with any applicable law.

Such compliance may include providing Personal Data whether it is personally identifiable information or not, to such agency or authority. By providing any information to the Company, you consent to the Company providing such information to any governmental, law enforcement or regulatory authorities who exercise jurisdiction over the Services provided and the Company.

### **ACCESSING AND MODIFYING PERSONAL DATA**

In case you need to access, review, and/or make changes to the Personal Data, you shall have to login to your User Account and change the requisite details. You shall keep your Personal Data updated to help us serve you better.

### **DATA RETENTION**

We will retain your Personal Data for as long as your registration with us is valid and the Outstanding Amount(s) is due and payable to the Lender. We may also retain and use your Personal Data as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. Subject to this section, we will try to delete your Personal Data upon reasonable written request for the same. Please note, however, that there might be latency in deleting Personal Data from our servers and backed-up versions might exist even after deletion.

### **SECURITY**

We value your Personal Data, and protect it on the Platform against loss, misuse or alteration by taking extensive security measures. In order to protect your Personal Data, we have implemented adequate technology and will update these measures as new technology becomes available, as appropriate. All Personal Data are stored on a secure server that only selected personnel contractors and authorized Agencies have access to. We encrypt certain sensitive information using Secure Socket Layer (SSL) technology to ensure that your personal details are safe as it is transmitted to us.

However, you understand and accept that data pilferage due to unauthorized hacking, virus attacks, technical issues is possible and we take no liabilities or responsibilities for it.

You are responsible for all actions that take place under your User Account. If you choose to share your User Account details and password or any Personal Data with third parties, you are solely responsible for the same. If you lose control of your User Account, you may lose substantial control over your Personal Data and may be subject to legally binding actions.

### **COMMUNICATIONS FROM THE PLATFORM**

1. We may send you information on products, services, special deals, and a newsletter of the Company. Out of respect for your privacy, we present you with the option of not receiving these types of communications. You may unsubscribe via the unsubscribe mechanism provided in each such communication or by emailing us at [info@oyeloans.com](mailto:info@oyeloans.com).
2. On certain occasions or under law, we are required to send out Service or Platform related announcements. We respect your privacy, however you may not opt-out of these communications. These communications would not be promotional in nature.

3. We communicate with Customer(s) on a regular basis to provide requested services and in regards to issues relating to their User Account, we reply via email or phone, based on Customer(s) requirements and convenience.

### **INDEMNIFICATION**

You agree to indemnify us, our subsidiaries, affiliates, officers, agents, co-branders or other partners, and employees and hold us harmless from and against any claims and demand, including reasonable attorneys' fees, made by any third party arising out of or relating to: (i) Personal Data and contents that you submit or share through the Platform; (ii) your violation of this Privacy Policy, (iii) or your violation of rights of another Customer(s).

### **LIMITATION OF LIABILITY**

You expressly understand and agree that the Company shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to, damages for loss of profits, goodwill, use, data, information, details or other intangible losses (even if the Company has been advised of the possibility of such damages), resulting from: (i) the use or the inability to use the Services; (ii) unauthorized access to or alteration of your Personal Data.

### **CHANGES TO THIS POLICY**

We may update this Privacy Policy at our sole discretion from time to time, without notice to you. You are encouraged to check this Privacy Policy on a regular basis to be aware of the changes made to it. Continued use of the Services and access to the Platform shall be deemed to be your acceptance of this Privacy Policy.

This Privacy Policy was last modified on **24<sup>th</sup> March 2017**.

### **CONTACT US**

If you have questions, concerns or grievances regarding this Privacy Policy, you can email us at our grievance e-mail address: [info@oyeloans.com](mailto:info@oyeloans.com), so that we can consider and respond to your request. All requests will be addressed no later than thirty (30) days from the date such a request is made.