



PRIVACY POLICY

Pink City Fincap Private Limited maintains this site (www.pinkcityfincap.com) ("Site") for your information and communication. By availing any service / credit facility being provided by Pink City Fincap Private Limited directly or indirectly including by utilising the Site ("Services") you have agreed to each, and all of the terms and conditions of this Privacy Policy as set forth below and waive any right to claim ambiguity or error in the same.

Pink City Fincap Private Limited including its affiliates and subsidiaries (also referred to as "we", "us" or "our"). This Privacy Policy seeks to help you understand:

- The type of personal or sensitive personal data or information collected by Pink City Fincap Private Limited.
- The purpose of collection of personal information, the manner of collection, storage and use of such information.
- The parties to whom such personal information is disclosed; and
- The security practices and procedures and management of personal information adopted by us to protect your personal information collected by us.

It is important that you read the Privacy Policy carefully because anytime you avail our Services or use/view the Site, you consent to the practices Pink City Fincap Private Limited describes in this Privacy Policy. This Privacy Policy does not concern any third-party site that are linked to Pink City Fincap's Site or pop-ups while using Pink City Fincap's website and any products and services being provided by such third parties. It is your own responsibility to ensure that you understand, agree and comply with the legal terms and privacy policies provided by third-party websites.

Collection of Information

Pink City Fincap may collect, store and use information about you when you (a) visit, use, view, and/or otherwise utilise this Site including filling out any form and subscribing to any newsletter and/or (b) fill any loan application form online or otherwise when you apply for a loan from Pink City Fincap and this loan application form called by whatever name, may be provided directly by Pink City Fincap or through any sourcing partner of Pink City Fincap and may or may not specify the name of Pink City Fincap as the lender and/or (c) through any other modes and includes the information that you submit directly or indirectly to us for availing the Services. Further, the information provided by you may be further utilised to procure more information.

In the course of using this Site or availing the Services, Pink City Fincap collects various information including your name, address, email address, phone number, date of birth, occupation and job position, financial information (such as income, income sources, assets, details of debit cards, credit cards, bank account details etc.), medical records, biometric information, documents that you provide to us to verify your identity or in terms of KYC requirements (such as copies of your Aadhaar card, PAN card, passport, utility bills, and/or bank statement or your company incorporation details). Also, once any loan has been granted to you, Pink City Fincap may from time to time undertake your credit evaluation including taking out your CIBIL Score, statement of accounts etc.

Pink City Fincap may also collect some information automatically each time you use the Site which may include:

- IP address
- Information about your web browser software and version
- General geographic location indicated by your IP address
- Website that referred you to us, and similar information

We may also collect information about your activity on our Site, which might include:

- Frequency of visits to our Site
- Average length of visits
- Pages viewed during a visit

We may use various technologies to collect information about your activities on our Site, including Cookies and beacons. Cookies are small files that a site or its service provider transfers to your computer's hard drive through your web browser (if you allow and if not selected it may affect certain or all functionalities) that enables the sites or service providers' systems to recognise your browser and capture and remember certain information. We may combine information collected from you, automatically gathered information and the information we collect through cookies / web beacons / web bugs, including information that we have collected about you, or information that we have obtained from other sources. We may aggregate any statistics or data that are collected, but we are under no obligation to do so. By accessing and using the Site, you consent to the storage of cookies, other local storage technologies, beacons and other information on your devices. You also consent to the access of such cookies, local storage technologies, beacons and information by us and by the third parties mentioned herein.

Use of collected Personal Information

Pink City Fincap Private Limited may use the personal information that is collected from you to provide various Services and for our internal business purposes, including, but not limited to:

- Responding to your requests for our products and services.
- Grant of credit facility and to ensure due repayment of the same.
- To undertake your credit valuation from time to time to ensure due payment of any loan facility granted to you.
- Responding to your requests for information.
- Maintaining and managing your account with us.
- To personalise your experience (your information helps us to better respond to your individual needs).
- To improve our Site (we continually strive to improve our Site offerings based on the information and feedback we receive from you).
- To improve customer service (your information helps us to more effectively respond to your customer service requests and support needs).
- To process transactions and to provide you with transaction and post transaction-related services.
- To a Pink City Fincap a contest, promotion, survey or other site feature.
- For advertising, such as providing customised and personalised advertisements, sponsored content and sending you promotional or marketing communications.
- To send periodic emails.
- The email address and phone number you provide may be used to send you information, respond to inquiries, and/or other requests or questions, and/or to intimate through phone, e-mail etc. the due date of payments or breach of any contract entered by you for grant of any Service by Pink City Fincap Private Limited.
- Otherwise with your consent.

In addition, certain information we collect, such as the IP address of any computer or other device that you use to access our Site and any other domains that may be operated by Pink City Fincap, will be used to monitor and investigate possible violations of and to enforce any terms and conditions associated with our

Services or other applicable agreements / contract between you and Pink City Fincap / any service provider of Pink City Fincap.

By availing any Service, using the Site and / or providing Pink City Fincap Private Limited with your information, you consent to the storing of information by Pink City Fincap Private Limited and the third parties as mentioned herein in a manner as they deem fit and you also consent to collection, transfer, storage and processing of your information outside of India, by Pink City Fincap or any third party and you understand that Pink City Fincap Private Limited will not be able to ensure the same level of data protection that is adhered to by Pink City Fincap by such third party.

How We Share Personal Information

Pink City Fincap may share your information with:

Service Providers: We may disclose your information to companies that provide services for or on behalf of Pink City Fincap Private Limited. There are certain third parties that source customers to Pink City and directly interact with the customers before introducing them to Pink City Fincap and such third parties may separately collect information from you which may or may not be shared with Pink City Fincap. It is suggested that you go through their privacy policy before providing them such information and PINK CITY FINCAP shall not be responsible for use and disclosure of any such information by such third parties / service providers.

By using the Site and our Services you authorise us to exchange, share, part with all information related to your details and transaction history to such service providers / credit bureaus / agencies and / or for participation in any telecommunication or electronic clearing network as may be required by applicable law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and you shall not hold us liable for use or disclosure of this information.

Business Partners: We may share your information with business partners. These entities may use your information to provide you with services you request, make predictions about your interests and may provide you with promotional materials, advertisements and other materials.

Group Companies: All personal information of customers shall be treated as private and confidential (even when the customers are no longer customers of Pink City Fincap), and shall be guided by the following principles and policies.

- i. Pink City Fincap shall not reveal information or data relating to customer accounts, whether provided by the customer or otherwise, to anyone, including other companies/entities in their group, other than in the following exceptional cases:
 - If the information is to be given by law.
 - If there is a duty towards the public to reveal the information.
 - If Pink City Fincap Private Limited interests require them to give the information (for example, to prevent fraud) but it should not be used as a reason for giving information about customer or customer accounts (including customer name and address) to anyone else, including other companies in the group, for marketing purposes.
 - If the customer asks Pink City Fincap Private Limited to reveal the information, or with the customer's permission.
 - If Pink City Fincap Private Limited is asked to give a reference about customers, it shall obtain his / her written permission before giving it.
- ii. The customer shall be informed the extent of his / her rights under the existing legal framework for accessing the personal records that Pink City Fincap Private Limited holds about him / her.
- iii. Pink City Fincap Private Limited shall not use customer's personal information for marketing purposes by anyone including other HFC's unless the customer specifically authorizes them to do so.

Statutory and other Disclosures: There may be instances when we disclose your information to other parties (including government/regulatory bodies or agencies):

- To comply with the law or respond to compulsory legal process (such as a search warrant or other court order) or when we believe release is appropriate to comply with applicable law, enforceable governmental request, enforce our Site policies and terms of Service (including investigation of potential violations), detect, prevent, or otherwise address fraud, security or technical issues or protect ours or other's rights, property, or safety as permitted by law.
- For the purposes of verification of identity or for prevention, detection, investigation including cyber incidents, prosecution and punishment of offences.

- To verify or enforce compliance with the policies governing the Services.
- To protect the rights, property, or safety of Pink City Fincap, or any of Pink City Fincap's respective affiliates, business partners, or customers or employees. However, this does not include use of your information (including sensitive data or information) for any commercial purposes which is inconsistent with any of the practices described in this Privacy Policy.
- For enforcement of any rights of Pink City Fincap / service provider under any contract / agreement executed by you.
- To investigate, prevent, or take other action regarding illegal activity, suspected fraud, or other wrongdoing.

You agree and consent to our collection, storage, processing, transfer and sharing of information (including sensitive personal data or information) about you or your use of Services with third parties or service providers identified above. When we share, process or transfer your information (including sensitive personal data or information), we will ensure that it is shared, processed or transferred in compliance with applicable laws.

Our use and sharing of your personal information in the manner described in this Privacy Policy may involve the transfer of your personal information to third parties that are in countries outside your country of residence, which may not have the same privacy legislation as your country of residence.

Marketing: Non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

Transactions: Pink City Fincap may share personal information in connection with a substantial corporate transaction, such as mergers, acquisition, the sale of its business, a divestiture, consolidation, or asset sale, or in the unlikely event of bankruptcy.

Other Purposes: Pink City Fincap may share personal information pursuant to your consent.

Third Parties: For our Site users' convenience, Pink City Fincap may provide links or otherwise refer you to third parties, such as operators of internet services linked to from our Site, that may collect personal information from you. In addition, Pink City Fincap may invite your participation in various

promotional initiatives through its presence on social networking Sites and blogs operated by third parties, such as LinkedIn, Facebook, Twitter, WordPress etc. Personal information collected by these third parties is not covered by this Privacy Policy and Pink City Fincap shall not be liable for such information being provided by you or collected by such third parties.

In addition, Pink City Fincap Private Limited may provide you with links to “share” any Pink City Fincap Private Limited content with other third parties via email or certain social networking websites for your convenience. Data transmitted during such linking, including but not limited to your email address or the email address of the party receiving such data, shall not be tracked by Pink City Fincap Private Limited. Use of Pink City Fincap data by any third party shall be at their discretion and risk.

Personal information collected by these third parties is not covered by this Privacy Policy, and Pink City Fincap shall not be bound in any manner by any claims and/or liabilities arising thereto.

If we share information with third parties (other than our service providers) as described above, we cannot control the privacy practices of those third parties, and they may not comply with the restrictions that we describe here.

It is clarified that any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purposes of this Privacy Policy.

If you do not agree to each and all of these terms and conditions, please do not use the Site or avail Services from Pink City Fincap. You may at any time while availing the Services withdraw your consent by contacting us as described in the “Contact Us” section. However, in the event of withdrawal of consent hereunder in case of loan/credit facilities, we may be forced to recall your loan/credit facilities or not grant you loan facility/provide Services as access to such personal information is the basis for grant and continuation of such loan/credit facility.

Retain Information

We will retain your information for as long as your account is active or as needed to provide you Services and till it is required to be retained to comply with our legal obligations, resolve disputes, and enforce our agreements.

Changes to your Information

If the information provided by you has changed, then you may update it by contacting us on the details provided below. You are also entitled to review the information provided and ensure that any personal information or sensitive personal data or information found to be inaccurate or deficient be corrected or

amended as feasible. However, Pink City Fincap shall not be responsible for the authenticity of the personal information or sensitive personal data or information supplied by you.

No Contractual Obligation

Please note that this Privacy Policy does not create any contractual or other legal rights in or on behalf of any party, nor is it intended to do so.

Personal Information Protection

Pink City Fincap shall use commercially reasonable security measures (including physical, electronic and procedural measures) to safeguard personal information against loss, misuse, damage or modification and unauthorised access or disclosure.

However, no system for transmitting or storing information electronically can be completely secure. Therefore, we cannot guarantee that personal information or other communications will always remain secure.

Minor's Privacy

We do not knowingly collect personal information from minor children. If we learn that we have collected personal information from a child who is in the minor category, we will delete that information from our database unless we have authorisation from the guardian of such minor.

Your Consent

By using our Services, you consent to this Privacy Policy. You hereby expressly and irrevocably authorise PINK CITY FINCAP / its partners / affiliates to collect, store, share, obtain and authenticate any aspect of your personal information / KYC either directly or through any of the authorised agencies and disclose such information to our agents/ contractors / service providers and to also use such information in the manner that may be required by PINK CITY FINCAP / its partners / affiliates including for the purposes of grant of credit facility and for purposes of its business and for such time period as we may deem fit.

In this regard, you expressly and irrevocably authorise PINK CITY FINCAP / its partners / affiliates to collect, use, verify and authenticate your personal identity information / KYC in any manner without any notice to you.

Privacy Policy Changes

This policy provides a general statement of the ways in which PINK CITY FINCAP aims to protect your

information. PINK CITY FINCAP may, however, in connection with specific products or Services offered by it, amend statements to this Privacy Policy or supplement this policy with another.

We may also occasionally update this Privacy Policy to reflect changes in our practices concerning the collection and use of your information. As a result, we encourage you to review the Privacy Policy before accessing the Site or otherwise furnishing data to PINK CITY FINCAP or availing our Services.

We reserve the right to change or update this Privacy Policy, and you are suggested to regularly review the Privacy Policy.

Disclaimer and Indemnity

WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THIS SITE, THE CONTENT, SERVICES AND MATERIALS IN THE SITE ARE PROVIDED “AS IS” AND ON AN “AS AVAILABLE” BASIS WITHOUT REPRESENTATIONS OR WARRANTIES OF ANY KIND EITHER EXPRESS, IMPLIED OR STATUTORY.

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TO THE MAXIMUM EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, DESIGN, ACCURACY, CAPABILITY, SUFFICIENCY, SUITABILITY, CAPACITY, COMPLETENESS, AVAILABILITY, COMPATIBILITY OR ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE.

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WE DO NOT WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE SERVICES, CONTENT, MATERIALS, FUNCTIONS OR PRODUCTS AVAILABLE THROUGH THE SITE IN TERMS OF THEIR CORRECTNESS, ACCURACY, RELIABILITY, OR OTHERWISE.

YOU ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR, OR CORRECTION. APPLICABLE LAW MAY NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU.

Neither PINK CITY FINCAP and its affiliates, nor their or their affiliates' officers, employees or agents shall be liable to you or anyone else for any loss, damage or expense arising out of any access to or use of this Site / Services or any site linked to it, including, without limitation, any loss of revenues or profits, loss of business or loss of data, indirect, incidental or consequential loss.

CONTACT INFORMATION

In case of any grievance / review of information, you may contact the grievance officer Mr. Jaslok Khandelwal on the coordinates provided below:

Address: PINK CITY FINCAP Private Limited

D-38/A, Ashok Marg, Near Ahinsa Circle, C-Scheme – Jaipur

Email: helpdesk@pinkcityfincap.com