

Our Privacy Policy

Unofinance (Unofin Technology LLP) ("we" or "us" or "our" or the "Company") respects the privacy of its members ("you" or "your") and has developed this Privacy Policy to demonstrate its commitment to protecting your privacy. This Privacy Policy describes the information we collect, how that information may be used, with whom it may be shared, and your choices about such uses and disclosures. You must read this Privacy Policy carefully when using the Unofinance platform or transacting with us. By using the Website or availing the services provided by us ("Service"), you are accepting the practices described in this Privacy Policy.

If you see an undefined term in this Privacy Policy, it has the same definition as outlined in the Terms and Conditions of Use, which you may access here:
<https://unofinance.in/terms-and-conditions/>.

1. INFORMATION WE COLLECT

1.1 In General. We may collect Personal Information, including Sensitive Data, and other information. "Personal Information" means individually identifiable information that would allow us to determine the actual identity of, and contact, a specific living person. "Sensitive Data" includes name, address, mailing address, telephone number, email ID, credit / debit card number, cardholder name, card expiration date, information about your mobile phone and any details that may have been voluntarily provide by you in connection with availing the Services. By providing Sensitive Data to us, you consent to the collection, use and disclosure of Sensitive Data, as permitted by applicable privacy laws. By using the Service, you are authorizing us to gather, parse and retain data related to the provision of the Services.

1.2 The Company is the sole owner of the information collected through the Website. We may collect and process Personal Information from you, including but not limited to the following:

1.2.1 Information provided by you at the time registration such as your email ID, phone number, bank account details, contact information, financial information, unique identifiers and preferences information including favourites and history. Providing additional information beyond what is required at the time of registration can be altered by you at any time;

1.2.2 Information that you provide us with directly via email and / or electronic communication;

1.2.3 Information that you provide to us over telephone. We may make and keep a record of such information shared by you;

1.2.4 Information that you provide us in physical form whether sent through post and / or courier and / or handed over to our representatives in person; and

1.2.5 Information from other sources.

1.3 Every computer/mobile device connected to the internet is given a domain name and a set of numbers that serve as that computer's Internet Protocol or "IP" address. When you

request a page from any page within the Website, our web servers automatically recognize your domain name and IP address. The domain name and IP address reveal nothing personal about you other than the IP address from which you have accessed the Website.

1.4 You may, in your sole and absolute discretion, choose either: (i) not to provide the information requisitioned by the Company from you in connection with its Services from time to time or (ii) cancel your communication that you have elected to receive from the Company in relation to the information you have already shared with the Company.

1.5 Access to your registered email account. You may opt to connect your email account to Unofinance platform and you may explicitly provide your consent to Unofinance to securely access your emails solely in connection with availing the Services. Subject to your consent, Unofinance may access your emails to access/extract the statements received from your bank(s) for the purpose of processing your application in accordance with the Terms and Conditions of Use. In the event you enable us to access your registered email, we shall view and analyse and extract information/contents of the emails which are sent from your bank(s) communicating the statement of your account which you may periodically receive from your bank(s). This information is collected to automatically assist you with your loan application and held under strict confidence in accordance with the applicable law. Under no circumstances shall we access any personal messages/emails and our automated process shall adhere to accessing emails which you had consented and more particularly restrict ourselves to viewing the emails communicating the bank statements. We shall at all times ensure that the specific consent is not misused and the algorithm is programmed to avoid any human intervention which may act beyond the consent explicitly vested with us.

Your consent would be sought in each case if you would wish to connect your email with the Unofinance account for accessing your bank statements. You are free to revoke the consent to access your email at any time while you avail the Unofinance Services. In the event you wish to revoke the consent or opt out from processing your application through us, please write to care@unofinance.in

2. HOW WE USE INFORMATION WE COLLECT

Our primary goal in collecting the information is to provide you a platform to render our Services. We may use the personal information provided by you in the following ways:

- a. To help provide you the Services;
- b. To observe, improve and administer the quality of Services;
- c. To analyze how the platform is used and diagnose technical problems;
- d. Remember the basic information provided by you for effective access;
- e. To confirm your identity in order to determine your eligibility to use the platform and avail the Services
- f. To notify you about any changes to the Website;
- g. To enable us to comply with our legal and regulatory obligations;
- h. For the purpose of sending administrative notices, Service-related alerts and other similar communication with a view to optimizing the efficiency of the Website;

- i. Doing market research, troubleshooting, protection against error, project planning, fraud and other criminal activity; and
- j. To enforce our Terms of Use.

3. SALE OF ASSETS, MERGER, ACQUISITION, BANKRUPTCY

Information collected from you may be transferred to a third party(ies) as a result of a sale or acquisition, merger or bankruptcy involving the Company.

4. COOKIES

Cookies are small portions of information saved by your browser onto your computer / mobile. Cookies are used to record various aspects of your visit and assist us to provide you with uninterrupted service. We do not use cookies to save personal information for unauthorized uses.

5. SHARING OF INFORMATION

5.1 Sharing. Other than as mentioned elsewhere in this Privacy Policy, we may share aggregated demographic information with our partners or affiliates. We may share your information with third parties under a confidentiality agreement for provision of Services. We will not be liable for transfer of any personal identification information resulting from loss or distribution of data, the delineation or corruption of media storage, power failures, natural phenomena, riots, act(s) of vandalism, sabotage, terrorism or any other event beyond our control. Further, our Privacy Policy does not cover the use of cookies by its partners and affiliates since we do not have access or control over such cookies.

5.2 Consulting. We may partner with other parties to provide specific portions of the Services, if required. When you sign-up for the Services, we will share names, or other Personal Information that is necessary for the third party to provide these Services. Our contractual arrangements with such third parties restrict these parties from using personally identifiable information except for the explicit purpose of assisting in the provision of these Services.

5.3 Promotional Offers. We may send you offers, which may be on behalf of other businesses. When we do this, we do not give that business your name, address and details in relation to the Services availed. If you do not want to receive such offers, you may request us to adjust your preferences.

6. CHANGE OF INFORMATION

If your Personal Information or Sensitive Data changes, you may correct, delete inaccuracies, or amend information by making the change on our member information page or by contacting us through email address mentioned on our Website. We will make good faith efforts to make requested changes in our then active databases as soon as reasonably practicable.

7. NON-DISCLOSURE OF INFORMATION

We pledge that we will not sell or rent your personal details to anyone and your personal information will be protected and maintained strictly confidential by us, except in the following cases:

- a. We may disclose your personal information in the event it is required to do so by law, rule, regulation, law, enforcement, governmental official, legal or regulatory authorities and / or to such other statutory bodies who have appropriate authorisation to access the same for any specific legal purposes;
- b. We may disclose your information in order to provide you the Services, enforce or apply the Terms of Use, or to protect the rights, property or safety of the Company, its users or others. This includes exchanging information with other companies / agencies that work for fraud prevention;
- c. We may disclose your information to such third parties to whom we transfer our rights and duties under any agreement entered into with such third parties; and
- d. We may disclose your information to any of our affiliates or related entities.

8. SECURITY OF INFORMATION

8.1 We store and process Your personal information on Google Cloud Platform, Amazon cloud servers and other cloud service providers. Some of the safeguards We use are firewalls and data encryption using SSL, and information access authorization controls. We use reasonable safeguards to preserve the integrity and security of Your information against loss, theft, unauthorised access, disclosure, reproduction, use or amendment. To achieve the same, We use reasonable security practices and procedures as mandated under applicable laws for the protection of Your information. Information You provide to Us may be stored on Our secure servers located within or outside India.

8.2 However, You understand and accept that there's no guarantee that data transmission over the Internet will be completely secure and that any information that You transmit to Us is at Your own risk. We assume no liability for any disclosure of information due to errors in transmission, unauthorized third party access to our Website and data bases or other acts of third parties, or acts or omissions beyond our reasonable control and You shall not be entitled to hold IndiaLends responsible for any breach of security.

9. EXCLUSION

9.1 This Privacy Policy does not apply to any information other than information collected by us through the Website including such information collected in accordance with the clause on "Collection of Information" above. This Privacy Policy will not apply to any unsolicited information provided by you through this Website or through any other means. This includes, but is not limited to, information posted on any public areas of the Website. All such unsolicited information shall be deemed to be non-confidential and we will be free to use, disclose such unsolicited information without limitation.

9.2 We also protect your personal information off-line other than as specifically mentioned in this Privacy Policy. Access to your personal information is limited to employees, agents or

partners and third parties, who we reasonably believe will need that information to enable us to provide Services to you. However, we are not responsible for the confidentiality, security or distribution of your own personal information by our partners and third parties outside the scope of our agreement with such partners and third parties.

10. DATA RETENTION

We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements or for other business purposes. Subject to Clause 6 above (Non-Disclosure of Information), we will continue to retain information provided by you until you specifically request us to destroy such information. Upon verification of such request, we may, subject to our obligations pursuant to law, destroy all information provided by you from our servers.

11. OPT OUT PROCEDURES

Upon initial communication from us, you may opt-out of receiving further communications from us. To be completely removed from our mailing list, you may contact us at help@Unofinance.in. If you are using an e-mail forwarding service or other similar service please make sure to include the correct e-mail address or addresses.

13. NOTIFICATION OF CHANGES

13.1 We may update this Privacy Policy at any time, with or without advance notice. In the event there are significant changes in the way we treat your personally identifiable information, or in the Privacy Policy document itself, we will display a notice on the Website or send you an email informing you of such changes, so that you may review the changed terms prior to continuing to use the Website and our Services.

13.2 Using the Company's Services or accessing the Website after a notice of changes has been sent to you or published on the Website will constitute your consent to the changed terms.

14. CANCELLATION AND REFUNDS

14.1 There may be certain orders that we are unable to accept the service and these may need to be cancelled. We will contact you if all or any portion of your order is cancelled or if additional information is required to accept your order. If your order is cancelled after your credit card or bank account has been charged, the said amount will be reversed back in your credit card / bank account.