

Privacy Policy and Terms and Conditions

In the course of serving you, LoanTap Financial Technologies Private Limited, a company registered under the Companies Act, 1956, with its registered office at 306, Sangeeta Ramchand (Kartik) CHSL New Link Road 5 Kartik Complex, Opp Laxmi Ind Estate, Andheri (W), Mumbai 400053, and Corporate Office at Office No-103, 1st Floor, Hermes Wave, Kalyani Nagar, Pune 411006 (hereinafter referred to as "LoanTap", "Company", "We", "Us", "Our". The words "Website" and "Platform" are used interchangeably).

We believe fairness and transparency are important and power the decisions we make. This includes how we gather and respect your personally identifiable information, but we also recognize that you expect us to treat this information appropriately. We've written this online Privacy Policy to empower and inform you about your privacy while on our website or while using our mobile application.

This Privacy Policy ("Policy") explains how we collect personally identifying information and other information about you, how it is used, the circumstances under which such information might be disclosed to third parties, and the steps we take to safeguard your Personal Information.

For the purpose of this Privacy Policy, the users of the Services may be customers/consumers, or any other persons using Services or accessing our Platform ("user" or "you" or "your").

This Policy applies to all the pages on the Platform, which is owned and operated by LOANTAP and is subject to our Terms of Use.

CONSENT By visiting the Platform <https://loantap.in/> ("Website") or <https://unofin.in/> ("Website") you agree to be bound by the terms and conditions of LoanTap Financial Technologies Private Limited ("LoanTap")'s Privacy Policy. If you do not agree, please do not use or access the Platform. By mere use of the Platform, you expressly consent to our 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 use provided at <https://loantap.in/terms-of-use/> or <https://unofin.in/terms-of-use/> ("Terms of Use").

NO WARRANTIES The Platform, including the information and materials, and any software made available, are provided "as is" and "as available" without any representation or warranty, express or implied, of any kind, including, but not limited to, warranties of merchantability, non-infringement, or fitness for any particular purpose or warranty of any kind, express or implied, regarding third-party content. LoanTap shall take commercially reasonable endeavors to keep the Website free from any kind of unauthorized access, computer viruses; however, LoanTap cannot warrant that the Platform shall be free of any computer viruses or any unauthorized access. We cannot guarantee the security of our database, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the internet.

LIMITATION OF DAMAGES In no event shall LoanTap or any of its subsidiaries, affiliates, their directors, officers, employees, representatives, and service providers be liable to any entity for any direct, indirect, special, consequential, or other damages (including, without limitation, any lost profits, business interruption, loss of information or programs or other data on your information handling system) that are related to the use of, or the inability to use, the content, materials, and functions of our platform or any linked web site, even if LoanTap is expressly advised of the possibility of such damages. LoanTap accepts no liability for any errors or omissions, whether on

behalf of itself or third parties. In the event LoanTap is found liable, despite the limitation above, for any proven and actual loss or damage which arises out of or in any way connected with any of the occurrences described above, then you agree that the liability of LoanTap shall be restricted to, in the aggregate, any service/transactional fees paid by you to LoanTap in connection with such transactions on this Platform, if applicable.

SECURITY PRECAUTIONS LoanTap intends to protect your shared information on the Platform and to maintain its accuracy as confirmed by you. We implement reasonable physical, administrative, and technical safeguards to help us protect your information from unauthorized access, use, and disclosure. We also require that our registered third-party service providers protect such information from unauthorized access, use, and disclosure. Our Platform has stringent security measures in place to protect the loss, misuse, and alteration of the information under control. We endeavor to safeguard and ensure the security of the information provided by you. We use Secure Sockets Layers (SSL) based encryption for the transmission of information, which is currently the required level of encryption in India as per the law. We blend security at multiple steps within our products with adequate technology to ensure our systems maintain strong security measures and the overall data and privacy security design allow us to defend our systems ranging from low hanging issue up to sophisticated attacks. We aim to protect from unauthorized access, alteration, disclosure, or destruction of information we hold, including:

- We offer security features like OTP verification to help you protect your account;
- We review our information collection, storage, and processing practices, including physical security measures, to prevent unauthorized access to our systems;
- We restrict access to personal information to our employees, contractors, and agents who need that information in order to process it. Anyone with this access is subject to strict contractual confidentiality obligations and may be disciplined or terminated if they fail to meet these obligations;
- Compliance & Cooperation with Regulations and applicable laws;
- We regularly review this Privacy Policy and make sure that we process your information in ways that comply with it.
- We ensure that Aadhaar number is not disclosed in any manner.
- We or our affiliates maintain your information on servers located in India. Data protection laws vary among countries, with some providing more protection than others. We also comply with certain legal frameworks relating to the transfer of data as mentioned and required under the Information Technology Act, 2000 and rules made thereunder. When we receive formal written complaints, we respond by contacting the person who made the complaint. We work with the appropriate regulatory authorities, including local data protection authorities, to resolve any complaints regarding the transfer of your data that we cannot resolve with you directly. Despite our best efforts, you will appreciate that no data security measures can guarantee 100% security. You should therefore take steps to protect against unauthorized access to your password, phone, and computer. We are not responsible for any lost, stolen or compromised passwords, or for any activity on your account via unauthorized password activity. Any data stored, if stored by the platform, being Customer Private data including Name, Mobile No., Address, Email id, Photograph, KYC documents shall be stored only with the explicit consent of the Customer. In no case, no such data will

be stored wherein explicit consent has not been taken. The Company does not, in any circumstances, store any biometric data of the customer.

UNLAWFUL USE We reserve the right to investigate complaints or reported violations of this Privacy Policy and to take any action as deemed appropriate including but not limited to reporting any suspected unlawful activity to law enforcement officials, regulators, or other third parties and disclosing any information necessary or appropriate to such persons, or entities relating to users profiles, e-mails, addresses, usage history, posted materials, IP addresses, and any other information if required by the appropriate authorities.

SHARING OF PERSONAL INFORMATION You consent to the use of your personal information by LoanTap and/or its third-party providers and distributors in accordance with the terms and for the purposes set forth in the Privacy Policy for providing you services and products including but not limited to any type of credit facility or loans. LoanTap reserves the right to use the information to provide you with a more personalized online experience. We use the information we collect to:

- Provide you with the services that you have requested.
- Tell you about exciting offers which we think you will value.
- Customize the content and advertising that you see on the Website.
- Improve your experience on the platform and with LoanTap.
- As otherwise described to you at the point of collection or with your consent.
- As permitted by applicable law, to assist us in advertising our products and services in various mediums including, without limitation, sending promotional emails, advertising our services on third-party sites and social media platforms, direct mail, and by telemarketing.
- To protect our customers, employees, or property — for instance, to investigate fraud, harassment, or other types of unlawful activities involving LoanTap or its affiliates and third parties that we do business with, and to enforce this Privacy Policy, as well as our Terms of Use. LoanTap shall share personal information about you with partners or affiliated companies to provide products or services you've requested or to suggest products and services suitable for you. LoanTap provides the information to trusted partners who work on behalf of or with LoanTap. These companies may use your personal information to help LoanTap communicate with you about offers from LoanTap and our marketing partners. However, these companies do not have any independent right to share this information. LoanTap may share your information with its business partners who provide services, who are NBFC, who sponsor an event, or who jointly offer a service or feature with LoanTap.in. LoanTap shall transfer information collected from you if LoanTap is acquired by or merged with another company. We may disclose the information we collect from you in order to comply with applicable law, judicial proceedings, a court order, or other legal processes. We may disclose the information collected from you if we believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, and situations involving potential threats to the physical safety of any person, as otherwise required by law.

USER-GENERATED CONTENT You may post content on the Website, such as comments or pictures, which may be publicly available to other visitors. LoanTap cannot prevent such information being

used in a manner that violates this Privacy Policy or applicable law. You are solely responsible for the content you post.

COOKIES We use cookies on certain pages of the Website to analyze web page flow, measure promotional effectiveness, and enhance trust and safety. Cookies help us remember information specific to you and provide targeted content and advertising. Most cookies are “session cookies,” meaning that they are automatically deleted from your hard drive at the end of a session. You are always free to decline our cookies if your browser permits, but you may not be able to use certain features on the Website.

CHANGES IN PRIVACY POLICY This Privacy Policy is subject to change without notice due to legislative changes or enhancements in Platform functionality. LoanTap may update this Privacy Policy and reflect changes here. Review this Privacy Policy periodically to stay informed of any changes.

GOVERNING LAW AND JURISDICTION The Platform is for informational purposes only. By accessing the Website, you agree to the exclusive jurisdiction of the courts in Mumbai, India for any action arising from or related to the Website.

NODAL GRIEVANCE REDRESSAL OFFICER In accordance with the Information Technology Act, 2000, the Grievance Officer details are provided below for any issues related to the Platform:

- **Name:** Asifa Hussain
- **Address:** Hermes Waves, Office No:103, Central Avenue Road, Kalyani Nagar, Pune 411006
- **Phone:** 020 – 4852 1017
- **Email:** cs.fintech@loantap.in
- **Time:** 9:30am-6:30pm (Monday-Friday)

MODE OF LODGING COMPLAINT To lodge a complaint related to the Platform or technical queries, contact the Nodal Grievance Officer at the details provided. For assistance with services or inquiries, visit <https://loantap.in/contact-us/> or <https://unofin.in/contact-us/>. Loan-related complaints can be addressed to the Grievance Redressal Officer of the Digital Lending Partner.

COLLECTION OF DEVICE LOCATION AND INFORMATION We collect device location information to enhance account security, serviceability of loan applications, and verify addresses as per regulatory guidelines. By using the Platform, you consent to the collection of information from your device and explicit permissions sought for necessary information.

LINK TO THIRD-PARTY SDK Our Platform links to a registered third-party SDK for data collection and secure storage to assess credit risks. We ensure strict security measures and encryption of stored data by our third-party service provider.

PROHIBITED ACTIONS While using the Platform, customers agree not to engage in illegal or unauthorized activities, including hacking, spamming, or transmitting harmful software. LoanTap reserves the right to take appropriate action against such activities.

This Privacy Policy is clear and well-formatted to maintain the correct English usage throughout the document