

Lendingkart Finance Privacy Policy

Last Updated: 3rd June, 2020

This document is published by virtue of a legal requirement under the applicable provisions of the Information Technology Act, 2000 and relevant rules made thereunder.

Commitment

Lendingkart Finance Limited (“LFL”), a Lendingkart Group company, intends to protect the privacy of its users and members on its website being www.lendingkartfinance.com (“our website”) and the privacy of the data provided by them to LFL from time to time.

The privacy of our website users is important to us and we are strongly committed to your right to privacy and to keep your personal and other information secure. We encourage you to read our privacy statement to understand what types of personally identifiable information we collect and how we use this information.

You may note that some of our services may direct you to web domains of third parties. Any information provided by you on such web domains shall be dealt with them in the manner provided by the privacy policy of such third-party web domains. LFL has no control whatsoever over information posted on such websites although they are linked to our website. This Privacy Policy only deals with the personal and non-personal information shared by you or collected by LFL. LFL shall in no manner be liable/bound for protection of information shared on such third-party web domains. We encourage you to very carefully review the privacy policy of any third-party website you visit before using it and to be very cautious before you disclose your information on such websites.

What type of information does lendingkartfinance.com collect from you?

Personal Information

For the purpose of providing you services, we require you to enrol yourself on our website and get yourself registered.

1. If you choose to become a registered member of our website, you are required to share your name, e-mail address, gender, date of birth, postal address, phone number, a unique login name, password, password validation and other personal and business data collected in electronic or print media (“**Personally Identifiable Information**”).
2. Being in the commercial lending and credit space, LFL may also collect other information required to assess your eligibility to procure credit and to provide you service each time. Such data may relate to your financial and bank information as may be requested by LFL from time to time (“**Service Information**”). All Personally Identifiable Information and Service Information shall be collectively known as “**Information**”.
3. Additionally, LFL collects your other details including but not limited to your feedback, suggestions, views, opinions, etc. shared on our website (“**User Information**”) that may

be shared/volunteered by you on our discussion forums or other pages of our website. Such information being in the public domain is available for access for all our website's users and visitors. You are advised to exercise discretion before you make such details public, as such information is vulnerable to misuse and can be easily misused. LFL in this regard fully disclaims any liability(ies) or claim(s), which may arise by use/misuse of User Information shared by you, by any third party or any party not known to LFL.

4. Information exchanged by you with LFL in the form of written communication, responses to emails, feedback required from you, participation in discussions, etc. is handled with confidentiality.

Non-Personal Information

LFL also collects certain other information from you on your visit to our website such as your information about your operating system, browser type, the URL of the previous website you visited, your internet service provider and your IP Address ("**Non-personal Information**"). This information cannot be easily used to personally identify you. We use Non-personal Information for the purposes including but not limited to troubleshoot connection problems, administer the website, analyse trends, gather demographic information, to ascertain how our visitors use our website, including information relating to the frequency of visits to our website, average length of visits, pages viewed during a visit, ensuring compliance with the applicable law, co-operating with law enforcement activities, etc. This information is used to improve the site content and performance. You also agree that LFL may gather usage statistics and usage data from your use of our website to evaluate your use of our products/services, to improve our products/services, website content and to ensure that you are complying with the terms of the applicable agreements between you and LFL. The statistics and data collected may or may not be aggregated. These statistics contain no information that can distinctly identify you.

We may in future also share this information with third party service providers or third party advertisers to measure the overall effectiveness of our online advertising, content, programming and for other bonafide purpose of providing better services to you, as we may desire. By usage of our website you expressly permit LFL to access such information for one or more purposes deemed fit by LFL.

Cookies

Similar to other commercial websites, our website utilizes standard technology called "Cookies" and web server logs to collect information about how our website is used. Cookies are small pieces of information that are stored by your browser on your computer's hard drive. Cookies are only read by the server that places them, and are unable to *inter alia* run programs on your computer, plant viruses or harvest your personal information. Cookies allow web servers to recognize your computer each time you return to our website including the date and time of visits, the pages viewed, time spent at our website, and the websites visited just before and just after our website, verify your registration or password information (in case of registered users) during a particular session so that you do not have to input your password multiple times as you navigate the site and suggest products or services that may interest you. This information is collected on an aggregate basis. None of this information is associated with you as an individual.

Most web browsers automatically accept cookies. By changing the options on your web browser or using certain software programs, you can control how and whether cookies will be accepted by your browser. LFL understands and supports your right to block any unwanted Internet activity, especially that of unscrupulous websites. However, blocking LFL cookies may disable certain features on our website and may make it impossible for you to use certain services available on our website.

Session Data

We automatically log generic information about your computer's connection to the Internet, which we call "session data", that is anonymous and not linked to any personal information. Session data consists of information such as the IP address, operating system, type of browser software being used by you and the activities conducted by you on our website. An IP address is a number that lets computers attached to the Internet, such as our web servers, know where to send data back to the user, such as the pages of the site the user wishes to view. We collect session data because it helps us analyse things such as the items visitors are likely to click on most, the manner in which visitors click preferences on our website, number of visitors surfing to various pages on the site, time spent by the visitors on our website and frequency of their visit. It also helps us diagnose problems with our servers and lets us better administer our systems. Although such information does not identify any visitor personally, it is possible to determine from an IP address a visitor's Internet Service Provider (ISP), and the approximate geographic location of his or her point of connectivity.

Sharing of Information

LFL may share your Information, including the bureau reports, with its service providers, affiliate(s), agents, partners and such other third parties for the purposes of (i) providing the services and to perform the functions on your behalf or on behalf of LFL; (ii) marketing new products and services by LFL or by any of its affiliate(s), service partners and third parties; or (iii) marketing of services provided by such third parties, affiliates and service partners of LFL. It is hereby expressly declared that LFL shall not be responsible for use of your Information by such third parties and service partners and their privacy policies.

Third Party Products and Services

There are services and/or products offered by third parties on the Website. If you choose to apply for these third-party products and/or services, then their use of your Information shall be governed by their privacy policies and LFL shall not be responsible for their use of your Information and their privacy policies.

LFL shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such site or resource.

New Products and Services

LFL may use your Information to intimate you for any new products, services, offers and/or promotions being offered by LFL or any of its affiliate(s), third partners or service partners.

Other

We may from time to time add or enhance products/services available on our website. To the extent these products/services are provided to and used by you, we will use the information you provide in this regard to facilitate the products/service requested. For example, if you

email us with a question, we will use your email address, name, nature of the question, etc. to respond to your question. We may also store and publish such information to assist us in making the site better and easier to use.

Promotional Initiatives

LFL may have presence on social networking websites including but not limited to LinkedIn, Facebook, Twitter, YouTube, and blogs which are promotional and business initiatives to connect to a larger group of people. The domain links contained therein may either direct you to our website or request your participation by way of feedback, suggestions. LFL in this regard fully disclaims any liability(ies) or claim(s), which may arise by use/misuse of your feedback, suggestions, views, etc. on any of the aforementioned networking websites or blogs, by any third party whether or not known to LFL.

Does LFL protect my Personal Information?

LFL is committed to protecting the privacy and the confidentiality of your Personal Information. Whenever LFL obtains Information from you, our website uses commercially reasonable efforts and general industry standards to protect it from any unauthorized access or disclosure. LFL uses its best endeavours to maintain physical, electronic and procedural safeguards that aim to protect your information against loss, misuse, damage, modification, and unauthorized access or disclosure. However, LFL assumes no liability whatsoever for any disclosure of Information to any third party(ies) and/ or service partners for providing any services to you by such third parties and/ or service partners . LFL disclaims any liability for the use of your Information by such third party(ies) and/or service partners and their privacy policies.

Does LFL secure the content its users post from other users?

The content that you store, post, or transmit on or through our website, may be accessed by other users (registered or unregistered), including people that you do not know. The content/images that you post/share on our website may be prone to misuse by a party not known to you. LFL in this regard fully disclaims any liability(ies) or claim(s), which may arise by use/misuse of such content, by any third party or any party not known to LFL. We suggest that you exercise care and caution in communicating with other users and only disclose your information to other users that you know to be trustworthy. You should not assume that your content will be kept private.

How does LFL use the information that it collects?

Information shared by you is used by us and/or authorized third parties/service partners/affiliate(s) to support your interaction with us, to offer you services in the best possible manner and to contact you again about other services and products that we and/or authorized third parties/service partners/affiliate(s) offer. By submitting your Information to LFL, you expressly acknowledge and consent to LFL to use such Information and to process the same in a manner deemed fit by LFL. This may involve conducting data analysis, research based on reviews about deals, transfer of your Information to third party experts for the purpose of outsourcing services offered to you by LFL, transfer your Information to third

parties/ service partners for providing you services offered by such third parties and service partners etc.

What security precautions are in place to protect against the loss, misuse, or alteration of your information?

LFL makes every reasonable effort to preserve the privacy and confidentiality of your information shared with us. We implement standard measures to protect against unauthorized access to and unlawful interception of Personal Information. However, no internet site can fully eliminate security risks.

We reserve the right to disclose information shared by you without your consent (express or implied) and without any liabilities to you when required or permitted by law and we have a good-faith belief that (i) such action is necessary to comply with an appropriate law enforcement investigation, current judicial proceeding, a court order or legal process served on us or (ii) to conform to the legal requirements, compliance/reporting to administrative and judicial authorities, as may be required (iii) protect and defend the rights or property of the website owners of LFL, or the users of LFL, (iv) person(s) or company(ies) who provide certain support services to us, or (v) person(s) or company(ies) who share certain responsibilities/obligations of LFL and (vi) to third parties/ service partners for providing you services offered by such third parties and service partners. Further, we reserve the right to disclose Information shared by you without your consent with entities engaged in providing the credit scores or credit information related services like CIBIL, etc..

I have more questions about Privacy Policy

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact us at grievance.redressal@lendingkart.com.

Will LFL change its Privacy Policy in the future?

This Privacy Policy provides a general statement of the ways in which LFL aims to protect your information. You may, however, in connection with specific products or services offered by LFL, be provided with privacy policies or statements that substitute or supplement this Privacy Policy. The terms and conditions of this Privacy Policy may be changed from time to time, without your consent (express or implied) to reflect changes in our practices concerning the collection and use of your information. The revised Privacy Policy will be effective immediately upon posting to our website unless otherwise mentioned. This version of the Privacy Policy is effective from 3rd June, 2020. The revised Privacy Policy shall bind you and it is your sole responsibility to check the same from time to time. You acknowledge that no knowledge of the revised Privacy Policy shall not be a defence in any proceedings with regard to the Privacy Policy.

Your Consent

By accessing our website and using it on a continued basis, you expressly consent and confirm to LFL collecting, maintaining, using, processing and disclosing your personal and other information in accordance with this Privacy Policy.

I have a Complaint/Concern

In accordance with the relevant provisions of the Information Technology Act, 2000 and Rules made thereunder, the name and contact details of the Grievance Officer who can be contacted with respect to any complaints or concerns including those pertaining to breach of LFL's Terms of Use, Privacy Policy and other policies or questions are published as under:

Grievance Officer Name: Mr. Bharat Aggarwal

Email address: grievance.redressal@lendingkart.com

The Grievance Officer can be contacted between 10:30 a.m. to 6:00 p.m. from Monday to Friday except on public holidays.

Jurisdiction

If you choose to visit the website, your visit and any dispute over privacy is subject to this Privacy Policy. In addition to the foregoing, any disputes arising under this Privacy Policy shall be governed by the laws of India. Each of you and us submits to the exclusive jurisdiction of the courts of Ahmedabad.