

Moneykart Privacy Policy

This document is published by virtue of a legal requirement under the provisions of the Information Technology Act, 2000 that require intermediaries to publish the rules and regulations, privacy policy and terms for access or usage of our Website and is primarily governed by Rule 3 (1) of the Information Technology (Intermediaries Guidelines) Rules, 201

Moneykart intends to protect the privacy of its users and members on its website being www.moneykart.in and the privacy of the data provided by them to Moneykart from time to time.

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

This privacy policy gives you details about our data collection methods and usage. You are advised to read this privacy policy along with the terms of use and other information in the website/applications.

Information collected by Moneykart.

- (a) Information provided by users through our Website or Services will include details required for availing respective Services
- (b) Information from credit bureaus and customer service providers to help Moneykart with customer verification and diligence required for Moneykart and partners;
- (c) Log information: Search queries, IP address, crashes, date and time;
- (d) Location information: Your actual location;
- (e) Local storage: Browser web storage, application data caches;
- (f) Cookies and similar technologies;
- (g) Details required for administration or services and product improvement;
- (h) Record and/or monitor calls if Moneykart feel necessary for quality checks and staff training. Such recordings may also be used to help Moneykart combat fraud;
- (i) Feedback given by you;
- (j) Third-party advertisements: Moneykart may use third-party advertising companies to serve ads when you visit OUR Website/Application. These companies may use information about your usage preferences (but not your name, address, email address, or telephone number) about your visits to this and other websites in order to provide advertisements about goods and services of interest to you; Moneykart is not responsible for product and services of such websites and is also not responsible for their privacy practices, which Moneykart does not own, manage or control;
- (k) Termination of account: While you can terminate your account as per terms of use, your information may remain stored in archive on our servers even after the deletion or the termination of your account.
- (l) Retention of information collected: The information collected from you will be retained during the (i) validity of your Account and for the purpose of submission of such information, (ii) As consented by you while creating your User Account (iii) As required by any regulatory norms

including but not limited to the norms prescribed under Prevention of Money Laundering Act, 2002.

Use of information collected by Moneykart: The information will be used by Moneykart for the following:

- (a) To provide products or services you have requested;
- (b) To provide information to our partners to assist in making, credit decisions about you;
- (c) To help investigate violations of our terms of use or to defend against legal claims;
- (d) To disclose the information under special circumstances such as compliance with the applicable local law, court summons, court orders, requests/order from legal authorities or law enforcement agencies requiring such disclosure.
- (e) Search credit bureaus and fraud prevention agencies;
- (f) To get in touch with you when necessary and contact you by email, SMS, letter, telephone or in any other way about our products and services;
- (g) To identify, prevent, detect or tackle fraud, money laundering, terrorism and other crimes;
- (h)) To form a view of you as an individual and to identify, develop or improve products, that may be of interest to you;
- (i) Provide information to independent external bodies such as governmental departments and agencies, universities and similar to carry out research;
- (j)) Perform other administrative and operational purposes including the testing of systems;
- (k) Trace your whereabouts;
- (l) Recover any payments you owe to Moneykart or partners; and
- (m) Comply with our regulatory obligations;
- (n) To show you advertisements;
- (o) Contact you as a survey respondent;
- (p) To maintain records under applicable law or a may apply to pursuant to agreements executed by Moneykart;
- (q) Carry out, monitor and analyse our business, Carry out market research, business, and statistical analysis and also direct our efforts for product improvement;
- (r) Carry out audits.

Promotional Activities

Moneykart have presence on social networking websites including but not limited to Twitter, Instagram, LinkedIn, Facebook, YouTube and blogs which are promotional and business initiatives to connect to various people. The domain links contained therein may either direct you to our Website or request your participation by way of feedback, suggestions. Moneykart 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 moneykart.

Cookies

Similar to other commercial web sites, 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. Moneykart understands and supports your right to block any unwanted Internet activity, especially that of unscrupulous websites. However, blocking Moneykart cookies may disable certain features on our Website and may make it impossible for you to use certain services available on our Website.

Moneykart protect your Personal Information.

Moneykart is committed to protecting the privacy and the confidentiality of your Personal Information. Whenever Moneykart obtains Personal Information from you, our Website uses commercially reasonable efforts and general industry standards to protect it from any unauthorized access or disclosure. Access to your Personal Information is limited to Moneykart i.e personnel and such authorized third parties who may host your data on our behalf or may assist us in providing the products and services requested by you. Moneykart 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, Moneykart assumes no liability whatsoever for any disclosure of Personal Information due to unauthorized third party access or other acts of third parties, or any other acts or omissions beyond reasonable control of Moneykart.

Specific consent

(a) You consent and grant us authority to share your information with third parties to (i) provide the product or service you have requested; (ii) To enable them to contact you; or to certain service partners in order to respond to your queries / comments or to resolve service issues and to serve you better and (iii) to collect information about you as mentioned in section 2 of this Privacy Policy and use the same for those purpose mentioned in section 3 of this Privacy Policy.

(b) By using the Website/Services you authorize us, our affiliates & our associate partners to contact you via email or phone call or sms and offer you their services/ product, imparting product knowledge, offer promotional offers running on their websites & offers offered by the associated third parties. Irrespective of the fact if also you have registered yourself under DND or



DNC or NCPDR service, you still authorize to give you a call from Moneykart & its associates/partners for the above-mentioned purposes.

Security

Your account information is password-protected for your privacy and security. You shall be the custodian of your password and comply with the applicable terms mentioned in the Website/Application in this regard.

Changes in Privacy Policy

Our Privacy Policy might change from time to time, and Moneykart will provide notice of it on your email address linked to your Account or can be seen by you in our Website.

Incorporation of Privacy Policy to the Terms of use

This Privacy Policy is incorporated to the Terms of use (Terms) and other specific terms of this Website/Services/Account.

Contact

For any information regarding the Privacy Policy, please contact enquiry@moneykart.in