

Privacy Policy

CASHTREE Finance Private Limited

CASHTREE Finance Private Limited (the company) recognizes the expectations of its customers about Privacy confidentiality and security of their personal information that resides with the Company. It is the policy of the Company to keep the personal information of customers secure and use the same solely for the activities related to the Company. The Company has adopted the privacy policy aimed at protecting the personal information provided by / disclosed by the customers (the Policy). This Policy governs the way in which the Company collects, uses, discloses, stores, secures, and disposes of personal information and sensitive personal data or information.

While using this Website or availing the products and services vide the online application forms and questionnaires, Cashtree Finance may become privy to the personal information of its customers, including information that is of a confidential nature.

Cashtree Finance is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customers information and its transmission through the World Wide Web. Cashtree Finance shall not be held liable for disclosure of the confidential information if such disclosure is in accordance with this Privacy Policy ("Policy") or in accordance with the terms of any agreements entered into with the customers or required under any Statute or Regulation.

COLLECTION OF INFORMATION

During the use of the Website, Cashtree Finance may collect and process such information from the customers, including but not limited to the below mentioned:

Information that the Customers provide to Cashtree Finance by filling in forms on the Website/in any other mode. This includes contact information such as name, email address, phone number etc.

Information that the Customers provide when the Customers write directly to Cashtree Finance (including by way of e-mail);

Information that the Customers provide to Cashtree Finance over telephone. Cashtree Finance may make and keep a record of the information shared by the Customers with Cashtree Finance. Information that the Customers provide to Cashtree Finance by completing surveys.

NON- DISCLOSURE

Cashtree Finance pledges that it shall not sell or rent Customers' personal details to anyone. Cashtree Finance will protect every bit of the Customers' business or personal information and maintain the confidentiality of the same.

Cashtree Finance undertakes to keep all information confidential except in the following cases:

Cashtree Finance may disclose Customers' information to governmental and other statutory bodies who have appropriate authorisation to access the same for any specific legal purposes.

Cashtree Finance may disclose Customers' information if it is under a duty to do so in order to comply with any legal obligation, or in order to enforce or apply the terms & conditions displayed on the Website/or such other documents/or electronic communication as may be signed/agreed-to by the

customer, or to protect the rights, property or safety of Cashtree Finance, its Customers or others. This includes exchanging information with other companies / agencies that work for fraud prevention and credit reference/ information sharing.

Cashtree Finance may disclose Customers' information to such third parties to whom it transfers its rights and duties under the customer agreement entered with the Customers. In such an event, the said third parties' use of the information will be subject to such confidentiality obligations as contained in this Policy.

Cashtree Finance may disclose Customers' information to any member of its related or group companies including its subsidiaries, its ultimate holding company, and its subsidiaries.

If Cashtree Finance sells or buys any business or assets, it may disclose the Customers' information to the prospective seller or buyer of such business or assets. Customers, email, and visitor information is generally one of the transferred business assets in these types of transactions. Cashtree Finance may also transfer or assign such information during corporate divestitures, mergers, or dissolution.

Cashtree Finance never will sell or rent personal information of its clients to anyone, at any time, for any reason. Cashtree Finance may use the Customers' personal information in the following ways, viz:

- Monitor, improve and administer the Website and improve the quality of services.

- Analyse how the Website is used, diagnose service or technical problems, maintain security.

- Remember information to help the Customers effectively access the Website.

Monitor aggregate metrics such as total number of views, visitors, traffic, and demographic patterns.

To confirm the Customers' identity to determine its eligibility to use the Website and avail of the services.

- To notify the Customers about changes to the Website.

- To enable Cashtree Finance to comply with its legal and regulatory obligations.

- To help the Customers apply for certain products and services.

For sending administrative notices, service-related alerts, and other similar communication with a view to optimising the efficiency of the Website.

Doing market research, troubleshooting, protection against error, project planning, fraud, and other criminal activity.

To reinforce any terms or conditions under the documents signed by the customer and Cashtree Finance or electronic communications between customer and Cashtree Finance or any notices (or other form of written correspondence) between customer and Cashtree Finance.

SECURITY OF INFORMATION

Cashtree Finance takes the security of its customers' information very seriously. Cashtree Finance protects the customers' information using 128 bit-encryption and a Secure Sockets Layer (SSL) protocol. This creates an encrypted connection between the customers' browser and Cashtree Finance's servers. All information always remains encrypted. All information provided to Cashtree

Finance is stored on its secure servers. Cashtree Finance uses commercially reasonable safeguards to preserve the integrity and security of the Customers' information against loss, theft, unauthorised access, disclosure, reproduction, use or amendment. The information that is collected from the Customers may be transferred to, and stored at, a destination inside or outside India. By submitting information on the Website/or through other physical or electronic form, the customers agree to this transfer, storing and/ or processing. Cashtree Finance will take such steps as it considers reasonably necessary to ensure that the customers' information is treated securely and in accordance with the Policy. In using the Website, the Customers accept the inherent security implications of data transmission over the internet and the World

Wide Web cannot always be guaranteed as completely secure. Therefore, the use of the Website will be at the own risk of the Customers.

Cashtree Finance assumes no liability for any disclosure of information due to errors in transmission, unauthorised third party access or other acts of third parties, or acts or omissions beyond its reasonable control and the customers agrees not to hold Cashtree Finance responsible for any breach of security unless such breach has been caused as a direct result of gross negligence or wilful default by Cashtree Finance. In the event Cashtree Finance becomes aware of any breach of the security of the Customers' information, it will promptly notify the Customers and take appropriate action to the best of its ability to remedy such a breach.

Elimination

This Policy does not apply to any information other than information collected by Cashtree Finance through the Website including such information collected in accordance with the clause on "Collection of Information" above. This Policy shall not apply to any unsolicited information provided by the Customers through this Website or through any other means. This includes, but is not limited to, information posted to any public areas of the Website. All such unsolicited information shall be deemed to be non-confidential and Cashtree Finance shall be free to use, disclose such unsolicited information without limitation. Any customer aggrieved with the policy or its implementation or contents relating to information may approach the Grievance Officer for redressal of his grievance.

Referrals

If the Customers wishes to introduce Cashtree Finance / the Website to any other person / entity, the Customers will be asked to provide such person / entity's name and email address. Cashtree Finance may send such person / entity an email inviting it or to visit the Website. Cashtree Finance may store this information for the purpose of sending this email and keeping a record of the number of persons /entities so referred by the Customers. Cashtree Finance may send additional emails to the said person /entity in connection with services offered by Cashtree Finance. Such person / entity may contact Cashtree Finance at the address / email ID provided below on grievance officer, to request that this information be removed from Cashtree Finance's database.

SOCIAL MEDIA WIDGETS

The Website includes Social Media Features, such as the Facebook "Like" button and Widgets, or interactive mini programs that run on the Website. These features may collect the Customers' IP address, which page the Customers are visiting on the Website, and may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on the Website. The Customers' interactions with these features are governed by the privacy policy of the company providing it.

OPTING OUT OR EDITING CUSTOMER INFORMATION

To opt out of email correspondence from Cashtree Finance or make a change to (or delete) the Customers information stored in Cashtree Finance's records, please contact at info@cashtree.co.in

In case of any grievance, Customers may write to Grievance Officer –

Mr. Pushpendra Singh CASHTREE Finance Pvt Ltd A-44A, Sector-16 Noida 201301.Uttar Pradesh.

Cashtree Finance will respond to the Customers' request within 30 working days.

DATA RETENTION

Customers information will be retained for as long as the Customer's account is active or as needed to provide services to the Customers. If the Customers wishes to cancel its account or requests that Cashtree Finance no longer uses its information to provide services, the Customers may contact Cashtree Finance at info@cashtree.co.in. Cashtree Finance will retain and use Customers information as necessary to comply

with its legal obligations, resolve disputes, and enforce its agreements or its data/document preservation policy or for other business purposes.

UPDATES

In the event Cashtree Finance modifies this Privacy Policy, the same will be updated on the Website. The Customers are encouraged to periodically review this page for the latest information on privacy practices.

SEVERABILITY

Cashtree Finance has made every effort to ensure that this Policy adheres with the applicable laws. The invalidity or unenforceability of any part of this Policy shall not prejudice or affect the validity or enforceability of the remainder of this Policy.

NO WAIVER

The rights and remedies available under this Policy may be exercised as often as necessary and are cumulative and not exclusive of rights or remedies provided by law. It may be waived only in writing. Delay in exercising or non-exercise of any such right or remedy does not constitute a waiver of that right or remedy, or any other right or remedy.

GOVERNING LAW

This Policy shall be governed by and construed in accordance with the laws of the Republic of India and subject to the provisions of arbitration set out herein, the courts at Delhi shall have exclusive jurisdiction in relation to any disputes arising out of or in connection with this Policy. If any dispute arises between Cashtree Finance and the Customers in connection with or arising out of the validity, interpretation, implementation or alleged breach of any provision of the Policy, such dispute shall be referred to and finally resolved by arbitration in accordance with the Indian Arbitration and Conciliation Act, 1996 for the time being in force, which rules are deemed to be incorporated by reference in this clause. There shall be one (1) arbitrator and the seat of the arbitration shall be Delhi, India. The language of the arbitration proceedings and of all written decisions and correspondence relating to the arbitration shall be English.

FOREIGN JURISDICTION

Cashtree Finance makes no representation that the content contained on the Website is appropriate or to be used or accessed outside of the Republic of India. If the Customers use or access the Website from outside the Republic of India, they do so at their own risk and are responsible for compliance with the laws of such jurisdiction.

Write to the Grievance Officer at

Mr. Pushpendra Singh CASHTREE Finance Pvt Ltd A-44A, Sector-16 Noida 201301.Uttar Pradesh.