

Data Privacy Policy

This revised data privacy policy (“**Policy**”) effective 1st July, 2023 sets forth the reasonable security practices and security procedures adopted by Ramtirth Leasing and Finance Company Private Limited, operating under its brand name Arogya Finance (hereinafter shall be referred to as “**Arogya Finance**”) and shall apply to collection, processing, use, storage and disclosure of sensitive personal data or information and personal information (“**Personal Information**”) provided by a Customer, Client, Borrower or a User (“**You/r**”) on the website www.arogyafinance.com or connected webpages (“hereinafter referred as “**Website**”) or otherwise at the time of client acceptance/ registration/application in connection with availing products or services of Arogya Finance.

This Policy shall be read in conjunction with the Terms of Use (Terms & Conditions) agreed by you while registering on www.arogyafinance.com to avail it’s products or services.

By visiting/ accessing the website and voluntarily providing us with information (personal and/ or non- personal), you are consenting to our use of it in accordance with this Policy.

This policy does not apply to third-party websites/ applications that are connected via links to the platform. If you do not agree with this policy, please do not proceed further to use/ access this platform.

We may update this policy from time to time and you must periodically review the policy for the latest information on our privacy practices.

Information Collected

Personal Information collected, for purposes of this Policy includes information that identifies You, such as Your name, address, KYC, selfie/s, media access, credit reports, date of birth, bank account details, bank statements, pay slips, ITR, credit card or debit card, phone number, email address, gender, marital status, city of residence, etc.

Non-Personal Information collected include the IP address of the device You use to connect to the internet, information on the browser, browser version, operating system you have, the website you came from or the advertisement you viewed or clicked on. We also collect non-personal information on our website and from third parties to provide an online experience that matches Your requirements.

You have the option not to provide or agree to the collection of Personal Information. If you choose not to agree with the Policy, you will not be entitled to use the services as per the Terms of Use. You can also anytime withdraw the consent you provided by writing to us at our registered office at 31, Mystique, Plot No. 129, St. Cyril Road, Off Turner Road, Bandra(W), Mumbai - 400 050 or by e-mail to info@arogyafinance.com and making a request for termination of the services agreed as per the Terms of Use.

Purpose

Arogya Finance needs this information:

- to fulfil Your requests for products and services offered and subscribed and accepted by you and to contact you, including through third party service providers on multiple channels of communication including but not limited to email, telephone, SMS;
- to deliver to You any administrative notices, alerts, advice and communications relevant to Your use of the Service;
- to providing information about products/services of Arogya Finance/ group companies/ business partners/ third-party contractors who provide services to Arogya Finance and are bound by these same privacy restrictions;
- to conduct market research, project planning, troubleshooting problems, detecting and protecting against error, fraud or identification of other criminal activity;
- to conduct check on Your credit information with any of the credit bureau or to conduct a background check either by their employees or through any third-party vendor;
- to share with the abovementioned parties and any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with this privacy policy and to enforce Terms of Use.

Data usage restrictions

- Arogya Finance ensures compliance with its obligations under all applicable data privacy and security laws of India
- Data is not be utilized by Arogya Finance for any purpose other than for the purpose of rendering the services to its customers or any third party for any purpose other than for the purpose of rendering the services to Arogya Finance, and shall be accessible on a need-to-know basis only
- Arogya Finance is solely responsible for determining the purposes for which and the manner in which data is or is to be processed
- Arogya Finance's service providers treat all data as confidential information subject to specific obligations of service providers with Arogya Finance
- Arogya Finance reserves the right to review service provider's policies, procedures and practices used to maintain the privacy, security and confidentiality of Data.

Retention

We will use and retain Your information for such periods as necessary to provide You the services on our website, to comply with our legal obligations, to resolve disputes and enforce our agreements with you or the financing partners who have advanced a loan to You. Personal Information however may remain on the secured servers unless otherwise deleted or purged permanently.

Data Destruction

Destroy user, partner, and employee data if it is no longer useful for the business and not required for regulatory compliances. Computer storage medias such as laptops and desktops are not sold or donated without prior sanitization, to clear all data from the devices.

Disclosure Of Information:

We may share Your information with third parties including our regulated financial partners for provision of services on the Website and/or for facilitation of a loan / facility to a User. We may also share Your information with third parties under a confidentiality agreement for provision of services which inter alia restricts such third parties from further disclosing the information unless such disclosure is for the purpose as detailed under that confidentiality agreement.

Storage Of Information

You further understand and agree that disbursement of a loan or approval of a credit card by a financial partner does not automatically rescind the consents you have provided to us under the Privacy Policy nor does deletion of your account with the Platform. Any information provided to us is retained by Us until You have an account based / active relationship Us or with a financial partner. All cloud-based storage technology that's no longer in use is regularly reviewed and all corrective and preventive actions are taken in time.

We store and process Your personal information on secure AWS cloud servers and other cloud service providers within India. Some of the safeguards we use are firewalls and encryption and information access authorization controls. We use reasonable safeguards to preserve the integrity and security of Your information against loss, theft, unauthorized access, disclosure, reproduction, use or amendment. You understand and accept that there is 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 Platform 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 Arogya Finance responsible for any such breach of security.

Children

This website is not intended for use by children and minors. Parents are requested to ensure that Personal Information is not provided by minors.

Phishing

Phishing usually occurs when users of a website are induced by an individual/entity into divulging sensitive personal data by using fraudulent websites and/ or e-mail addresses. In the event You provide information to a website or respond to an e-mail which does not belong to or connected to Arogya Finance, and You become a victim to Phishing, for which You will not hold Arogya Finance responsible. We do not send e-mails requesting a user for payment information, username or passwords. However, we may verify the username, password, etc. provided by You from time to time.

Security Breach

Security breaches are eliminated by implementing standard processes for the following:

- Detect: Anomalies are detected based on alarms raised on notifications received from service providers; an exigency meeting with the stakeholders is held on detection
- Respond: Customers are informed about unauthorized access, details of the incident and impact on business; Point of intrusion is isolated, data gets backed up to unaffected servers, issue gets raised with service provider, security credentials are changed
- Recover: Necessary backups are deployed to restore manually

Severability And Exclusion

We have taken 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. This Policy does not apply to any information other than the information collected by Arogya Finance through the Website. This Policy shall be inapplicable to any unsolicited information You provide Us through the Website or through any other means. This includes but is not limited to information posted in any public areas of the Website. All unsolicited information shall be deemed to be non-confidential; Arogya Finance shall be free to use and/ or disclose such unsolicited information without any limitations.

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.

Jurisdiction

Arogya Finance is a company based in India. By browsing/using the Website You hereby acknowledge that Arogya Finance is not responsible or liable in any manner to comply with any local laws of Your territory, except India.

Grievance Officer

If You require any information or clarification regarding the use of Your personal information or this Policy, You can contact us at [**jose@arogyafinance.com**](mailto:jose@arogyafinance.com)