

PRIVACY POLICY

We recognize that your privacy is very important and take it seriously. This Privacy Policy (“**Privacy Policy**”) describes the Company's policies and procedures on the collection, use and disclosure of your information when you use the Website or our Services. We will not use or share your information with anyone except as described in this Privacy Policy.

This Privacy Policy is a part of and incorporated within and is to be read along with the Terms of Website Use (“**Terms**”). The capitalized terms used in this Privacy Policy, but not defined herein, shall have the meaning given to such terms in the Terms.

INFORMATION WE MAY COLLECT FROM YOU

We may collect and process the following data about you:

- **Information you give us.** You may give us information about yourself by filling in forms on the Website or by corresponding with us by e-mail or otherwise. This includes information you provide when you register to use the Website, subscribe to our Services, participate in discussion boards or other social media functions on the Website, and when you report a problem with the Website. The information you give us may include your name, address, e-mail address and phone number, financial and credit card information, bank account details, personal description, photograph or any other information. You may also choose to provide other personal information in order to express yourself beyond the required information, such as your location, your website, or a picture.
- **Information we collect about you.** With regard to each of your visits to the Website, we may automatically collect the following information:
 - technical information, including the Internet protocol (IP) address used to connect your computer to the Internet, your login information, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform;
 - information about your visit, including the full Uniform Resource Locators (URL) click stream to, through and from the Website (including date and time); material or information that you viewed or searched for; page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call our customer service number.
 - If you use your account information with Facebook, Twitter, Google Plus or Gmail or any other social networking or similar site (collectively, “**SNS**”) to sign in to the Website, an option of which may be provided by the Website to you at its sole discretion, we will collect and store your SNS user ID, and other account information and other information freely made available to the Company by the SNS. The Account Information that is collected includes all the account information provided by you to that website. Please be aware that the other information we obtain from the SNS is often dependent on their privacy policies and/or on your settings regarding what information you have consented to share with services like that of Company’s.

- **Information we receive from other sources.** We may receive information about you if you use any of the other websites we operate or the other services we provide. In this case we will inform you when we collect that data and that it may be shared internally and combined with data collected on this Website. We are also working closely with third parties (including, for example, business partners, sub-contractors in technical, payment services, advertising networks, analytics providers, search information providers, credit reference agencies) and may receive information about you from such sources. We collect non-personally identifiable information from the Website visitors to track the total of number of visitors to the Website in aggregate form and identify the type of Internet web browser (e.g., Internet Explorer®) and operating system (e.g., Windows®) used by the visitor. This information allows us continuously to improve our Website.
- **Metadata.** Metadata is usually technical data associated with Content you submit, post or share on the Website. Users can add or may have metadata added to their Content including geolocation, date, attribution, or other data.

COOKIES

Our Website uses cookies to distinguish you from other users of our Website. This helps us to provide you with a good experience when you browse our Website and also allows us to improve the Website. For detailed information on the cookies we use and the purposes for which we use them see our Cookie policy.

USES OF YOUR INFORMATION

We use information held about you in the following ways:

- **Information you give to us.** We will use this information:
 - to carry out our obligations arising from any contracts entered into between you and us and to provide you with the information, products and services that you request from us;
 - for sharing with the concerned Creditors for verification and for further processing by them;
 - to inform you of promotions, offers, surveys, events, products and services, which may be of interest to you;
 - to facilitate the Services offered through the Website.
 - to update and back-up our records;
 - to reduce credit risk, detect and protect us against error, fraud and other criminal activity;
 - to comply with Applicable Law, the requests of law enforcement and regulatory officials, or orders of court;
 - to enforce our legal rights and remedies; or
 - to enhance the security of the Website;

- to personalise content;
- to remember information to help you efficiently access your account;
- to provide you with information about other services we offer that are similar to those that you are already using or have enquired about;
- to provide you, or permit selected third parties to provide you, with information about services we feel may interest you. If you are a registered user, we will only contact you by electronic means (e-mail or SMS) with information about services similar to the Services. If you are a new customer, and where we permit selected third parties to use your data, we (or they) will contact you by electronic means only if you have consented to this. If you do not want us to use your data in this way, or to pass your details on to third parties for marketing purposes, please tick the relevant box situated on the form on which we collect your data, if available, or write to us.
- to notify you about changes to our Services;
- to ensure that content from the Website is presented in the most effective manner for you and for your computer/mobile.
- to send you Service-related notices. We may also use your contact information to send you marketing email messages. If you do not want to receive such messages, you may opt out by following the instructions in the message. In order to verify that the e-mail address provided by you belongs to you, we will send you a verification e-mail. Once, the verification process is complete, your Account will be fully functional.
- **Information we collect about you.** We will use this information:
 - to administer the Website and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
 - to improve the Website to ensure that content is presented in the most effective manner for you and for your computer;
 - to allow you to participate in interactive features of our Services, if any, when you choose to do so;
 - as part of our efforts to keep the Website safe and secure;
 - to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you;
 - to make suggestions and recommendations to you and other users of the Website about services that may interest you or them.
- **Information we receive from other sources.** We may combine this information with information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

DISCLOSURE OF YOUR INFORMATION

For the Content that you personally upload on the Website, you can choose to keep your Content private or public. Private Content will not be visible to anyone except you and people with whom you share the URL of the private Content so uploaded. Private Content will not be cached and archived on our servers. Public Content on the other hand is accessible to everyone, including search engines. Other users can collect, reproduce, comment on, and share all publicly available Content on the Website. We reserve the right to share all public Content on any SNS or any other online or offline platform. We will never share any Content which you have marked as private unless we have your permission from you. We will never rent or sell your personal information to third parties, except on an anonymized basis, unless expressly provided in these Terms.

Any information you voluntarily disclose for posting to the Website, including your profile page information, is accessible to anyone. When you submit, post or share the Content that you choose to make public, on the Website, it may be re-shared by others.

We may share your personal information with any member of our Group. The term “Group” includes means, with respect to any person, any entity that is controlled by such person, or any entity that controls such person, or any entity that is under common control with such person, whether directly or indirectly, or, in the case of a natural person, any Relative (as such term is defined in 'The Companies Act, 1956 (read with subsequent amendments)'. to the extent applicable) of such person.

We may share your information with selected third parties including:

- Business partners, suppliers and sub-contractors for the performance of any contract we enter into with you.
- Advertisers and advertising networks that require the data to select and serve relevant adverts to you and others.

We do not disclose information about identifiable individuals to our advertisers, but we may provide them with aggregate information about our users (for example, we may inform them that any given number of women in a specified age group clicked on their advertisement on any given day). We may also use such aggregate information to help advertisers reach the kind of audience they want to target.

We may disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.
- If the Company or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets.
- If we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our Terms or and other agreements; or to protect the rights, property, or safety of the Company, our customers, or others. This

includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

WHERE WE STORE YOUR PERSONAL DATA

Personal data refers to data, whether true or not, about an individual: (i) who can be identified from that data; or (ii) from that data and other information to which we have or are likely to have access. All information you provide to us is stored on our secure servers. Any payment transactions will be encrypted using SSL technology. Where we have given you (or where you have chosen) a password which enables you to access certain parts of the Website, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to the Website; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

HOW WE TREAT YOUR BROWSER INFORMATION

We analyse the log files of our Website to better understand the volume of traffic to particular areas of our Website. This information helps us to serve your information needs.

YOUR RIGHTS

You are free to remove or delete Content from your Account at any point in time. However, there is a strong possibility that copies of public Content will be retained indefinitely in our systems, including in cached and archived pages of the Website, or if other users have copied or saved that information. In addition, due to the nature of internet sharing, copies of your Content, including Content that you have removed or deleted from your Account, may also exist elsewhere on the Internet and be retained indefinitely.

You may correct, amend, add or delete personal information from your Account at any time by logging in and visiting your profile page. As noted above, you may opt out from unwanted e-mail communications from us by following the instructions in the message. However, until your Account is deleted you will continue to receive all system e-mails.

You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your data) if we intend to use your data for such purposes or if we intend to disclose your information to any third party for such purposes. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us.

The Website may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.