

## PRIVACY POLICY

This website <https://www.ayefin.com> ("Website") is owned and operated by Aye Finance Limited (formerly known as Aye Finance Limited) ("**Aye Finance**"). Aye Finance is committed to serve you better as our customer / user of our website and We respect your right to privacy.

This Privacy Policy is designed to tell you about our practices regarding collection, use, and disclosure of information that you may provide via this site. Please be sure to read this entire Privacy Policy before using, or submitting information, to this site. By using the Website, and/or having used the products or services offered by Aye Finance directly or indirectly, in the past, present, or future, you expressly consent to our use and disclosure of your personal information and sensitive personal information submitted to us in accordance with this privacy policy. You further acknowledge and accept that your consent herein shall also be applicable to your personal information and sensitive personal information submitted to us, directly or indirectly, in the past.

This privacy policy is governed by and is compliant with the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules 2011, which is designed to protect the personal information; and other applicable rules and regulations related to privacy.

### Intellectual Copyright

All information displayed, transmitted or carried on the Website is protected by copyright and other intellectual property laws. You may not, under any circumstances, modify, publish, distribute, repost, perform, display or in any way commercially exploit any of the content on this web site.

### Information Collection

This site collects information from its visitors by permitting you to communicate directly with us via e-mail and feedback forms. Some of the information that you submit may be personally identifiable information (that is, information that can be uniquely identified with you, such as your full name, address, e-mail address, phone number, age, user ID, gender, and your date of birth state/city of residence, country, pin code, IP addresses, application, device or browser type, versions and configurations, operating systems, device brand and model, time zone setting, geo-location information, content, unique identifiers associated with your device(s) and pages that you access on the Website(s), Apps or Platforms, and the dates and times that you visit the Website, App or Platform, and paths taken, communications with customer service support, behavioural data (for example, data collected using cookies), information about promotions, surveys, promotional campaigns, and records of your decision(s) to subscribe or to withdraw from receiving marketing materials, if any. Some areas of this site may require you to submit information in order for you to benefit from the specified features (such as feedback/survey forms, consent forms etc.). You will be informed at each information collection point what information is required and what information is optional.

We collect Personal Information (including Sensitive Personal Information) directly from you when:

- provide your Personal Information (including Sensitive Personal Information) on the Apps, Websites, Platforms or the checkout pages in order to register for availing our services or for completing a transaction(s);
- access, use and/or browse our Website(s), Apps or Platforms;
- give us permission to collect the same from your device and other sources available through various means including cookies;
- email address for subscriptions/ newsletters (if any).

We may obtain Personal Information (including Sensitive Personal Information) through third parties including our business partners, independent service providers and our group entities, third parties or from publicly available sources, if publicly available, as permitted under applicable laws of India, including:

- from various merchants, marketplaces, re-sellers, banks, payment partners, payment aggregators, payments systems, payment service providers and financial institutions;
- from group entities or independent third parties for other activities;

- from social platforms and networks when you give us permission to do so either directly or through a cookie;
- from financial institutions, and fraud prevention agencies for the purposes of conducting fraud and risk assessments or analysis;
- from third party service providers or technology providers, including service providers engaged in the business of collecting data from publicly available sources, who have entered into contracts with us to assist us with our business operations;
- from third parties such as merchants or e-commerce platforms who have either entered into a contract with you or have obtained your consent or through any other legal means as may be available in accordance with applicable laws of India, to share your information with other parties;
- from publicly available sources in accordance with applicable laws of India.

### **Changes to Your Information**

You may review, correct, update, change the information that you have provided for the account. However, you are not permitted to delete any part of the personal information or any other information generated on the Website. You may request us to delete the same. You may update your information at any point by writing to us at the details indicated below in the contact section. Please note that any such modification to the information provided by you may result in us not being able to provide you with access to the website or terminate any existing relationship that we may have with you. It is further clarified that we may retain your personal information/sensitive personal information to the extent needed for us to recover any dues from you.

### **Cookie Policy**

To improve your experience on our site, we may use 'cookies'. Cookies are an industry standard and most major web sites use them. A cookie is a small text file that our site may place on your computer as a tool to remember your preferences. You may refuse the use of cookies by selecting the appropriate settings on your browser, however, please note that if you do this you may not be able to use the full functionality of this website.

Our website may contain links to other websites. Please be aware that we are not responsible for the privacy practices of such other sites. When you go to other websites from here, we advise you to be aware and read their privacy policy.

Ayefin.com also uses interfaces with social media sites such as Facebook, LinkedIn, Twitter and others. If you choose to "like" or "share" information from this website through these services, you should review the privacy policy of that service. If you are a member of a social media site, the interfaces may allow the social media site to connect your visits to this site with other Personal Information

### **Use and Disclosure of Information**

We process your Personal Information (including Sensitive Personal Information) for the purposes mentioned below:

- To verify, authenticate and authorize your use of our products or services;
- To provide products and services to you and to process the transactions;
- To do internal risk assessments and analysis;
- To generate variables, affluence and reliability scores;
- To protect our business and to ensure compliance with the law;
- To manage our relationship with you;
- To market our products and services including products and services of our business partners;
- To conduct research and to develop and improve our products and services.

Aye Finance pledges that it shall not sell or rent Customers' personal details to anyone. Aye Finance will protect every bit of the Customers' business or personal information and maintain the confidentiality of the same. Aye Finance undertakes to keep all information confidential except in the following cases:

- Aye Finance may disclose Customers' information to governmental and other statutory bodies who have appropriate authorisation to access the same for any specific legal purposes.
- Aye 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 Aye Finance, its Customers or others. This includes exchanging

information with other companies / agencies that work for fraud prevention and credit reference/ information sharing.

- Aye Finance may disclose Customers' information to such third parties to whom it transfers its rights and duties under the customer agreement entered into 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.
- Aye Finance may disclose Customers' information to any member of its related or group companies including its subsidiaries, its ultimate holding company and its subsidiaries, as the case may be.
- In the event that Aye Finance sells or buys any business or assets, it may disclose the Customer's 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. Aye Finance may also transfer or assign such information in the course of corporate divestitures, mergers or dissolution

### **Information Security**

Aye Finance takes reasonable steps to protect your personally identifiable information as you transmit your information from your computer to our site and to protect such information from loss, misuse, and unauthorized access, disclosure, alteration, or destruction.

Aye Finance protects the customers' information using 128 bit-encryption at minimum and a Secure Sockets Layer (SSL) protocol. This creates an encrypted connection between the customers' browser and Aye Finance's servers. All information remains encrypted at all times during transmission.

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.

Aye 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 Aye Finance responsible for any breach of security unless such breach has been caused as a direct result of gross negligence or wilful default by Aye Finance.

If you do not agree to this privacy policy, you may withdraw your consent or alternatively choose not to provide us with any personal information and not access the Website or avail the services. Such an intimation to withdraw your consent can be provided by email to communication details mentioned below. Please note that your withdrawal of consent to use your personal data or sensitive personal data may result in us not being able to provide you with access to the website or terminate any existing relationship that we may have with you. It is further clarified that we may retain your personal information/sensitive personal information to the extent needed for us to recover any dues from you.

### **Disclaimer**

Website Owner may make changes to the site, the materials and the products, programs, services described in this Web site at any time without notice.

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

Aye Finance collects and share certain data through its Customer Service mobile application:

- **SMS**

Collects SMS data like sender name, SMS body, received time. This data is used to understand your income and spending patterns which helps us in credit evaluation and help us facilitating higher limit, faster approval rates.

- **Location**

Collects location details one time to verify your location and current address, to ensure serviceability, and to identify unusual activity to prevent against any fraud. We do not collect location data when mobile application is in background.

- **Device**

Collects specific information about your device including your hardware model, operating software and version, user profile information to uniquely identify the devices and ensure that unauthorised devices are not able to act on your behalf to prevent fraud. Aye Finance do not collect any unique device identifiers like IMEI or serial numbers.

- **Installed Application**

Collects information about the mobile applications installed on your device to provide better personalised services and improve our credit risk assessment.

The aforementioned information is shared with FinBox (trusted third-party service provider), to facilitate credit risk analysis. FinBox process such data in compliance with applicable privacy law. Your privacy is important to us, and you can opt out of this data collection at any time.

**Contact us:**

We understand that you may have questions about this Privacy Statement or may otherwise want to understand these aspects. Please contact us <https://ayefin.com/contact-us/>

In case of any grievance, Customers may write to Grievance Officer Mr. Mithilesh Shukla at [ombudsman@ayefin.com](mailto:ombudsman@ayefin.com) or Aye Finance 7th Floor, Unitech Commercial Tower 2, Sector 45, Gurugram 122 003, Haryana. We will respond to the Customer's request within 30 working days from the date of receipt of such request/grievance.

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