

PRIVACY POLICY

1.INTRODUCTION

ARTH PADARTH FACTORS & FINANCE PRIVATE LIMITED, a Non-Bank Finance Company (NBFC-Factor) registered with the Reserve Bank of India, and incorporated under the Companies Act, 2013 and having its registered office at Row House 2, White Castle, 34-35 Sion Trombay Road, Chembur, Mumbai 400 071, ("**Company**", "**we**", "**us**", "**our**") is the owner of the website www.apfactors.com

We respect data privacy rights and are committed to protecting personal information collected on the website. This privacy policy ("**Privacy Policy**") sets forth how we collect, use and protect the personal information collected on the website.

PLEASE READ THIS PRIVACY POLICY CAREFULLY. BY CONTINUING TO USE THE SERVICES AND ACCESING THE WEBSITE, USER AGREES TO THIS PRIVACY POLICY. IF USER DOES NOT AGREE TO THIS PRIVACY POLICY, USER MAY NOT AVAIL THE SERVICES OR ACCESS THE WEBSITE.

IF YOU ARE USING THE SERVICES OR ACCESSING THE WEBSITE ON BEHALF OF A THIRD PARTY, YOU REPRESENT THAT YOU HAVE THE AUTHORITY TO USE AND AVAIL SERVICES OR ACCESS THE WEBSITE AND TO BIND SUCH THIRD-PARTY TO THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY AND, IN SUCH AN EVENT YOUR USE OF THE SERVICES OR THE WEBSITE SHALL REFER TO USE BY SUCH THIRD PARTY. IF YOU DO NOT HAVE SUCH AN AUTHORITY (TO PROVIDE ANY PERSONAL INFORMATION OF A THIRD PARTY) OR DO NOT AGREE TO THE TERMS OF THIS PRIVACY POLICY, THEN YOU SHOULD REFRAIN FROM USING THE SERVICES.

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.

YOU ARE ADVISED TO READ THIS PRIVACY POLICY ALONG WITH THE TERMS OF USE AND OTHER INFORMATION ON THE WEBSITE/APPLICATIONS.

USERS, PLEASE TAKE NOTE THAT ANY STATEMENTS MADE ON THE WEBSITE/APPLICATIONS SHALL NOT BE CONSTRUED AS AN OFFER OR PROMISES FOR GRANT OF ANY FINANCIAL SERVICES.

2.DEFINITIONS

(i) "**User(s)**", "**you**", "**your**" means and includes any person, organization, their permitted users who registers and creates a user account on the website for availing the Services provided through the website as well as visitors to our website.

(ii) "**User Content**" means and include any Personal Information, KYC documents, content, blogs, profile pictures, company logos and any other information uploaded or submitted by the Users on the website.

3.PERSONAL INFORMATION COLLECTED

This Privacy Policy applies to Personal Information collected and controlled by the Company, through the website about the Users, for providing the Services. For purposes of this Privacy Policy, "**Personal Information**" means information that can be used to personally identify the User, including but not limited to:

Cookies and Usage Data

Transaction Information

Location Information

Device Information

Usage Information

Communication Information

(1) Location Information

We collect information about the location of your device, through our applications.

(2) Transaction Information

We read SMS logs and other digital content to collect information about payment transactions, the names of the transacting parties, a description of the transactions and the payment or transfer amounts, billing and shipping information, and the devices and payment methods used to complete the transactions.

(3) Device Information

We collect specific information about your device when you access our Services, including your storage, hardware model, operating system and version, unique device identifier, list of installed apps, Wi-Fi information, user profile information, mobile network information, and information about the device's interaction with our services.

(4) Usage Information

We collect information about how you use our Services, including your access time and Internet Protocol address

(5) Communication Information

We access your Contacts lists and call logs for application reference purposes

(6) Usage Data

We may also collect information that your browser sends whenever you visit our Service or when you access the Service by or through a mobile device ("Usage Data").

This Usage Data may include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access the Service with a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

(7) Tracking & Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyse our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

(8) Examples of Cookies we use:

Session Cookies.

We use Session Cookies to operate our Service.

Preference Cookies.

We use Preference Cookies to remember your preferences and various settings.

Security Cookies

We use Security Cookies for security purposes.

4. Google Analytics and Cookies

We use analytical tools and cookies to improve our website and experience of our Users. These tools collect certain information which helps us understand how many visitors have visited the website and also, their behaviour.

Google Analytics–This website uses Google Analytics, a web analytics service provided by Google Inc. ("**Google**"). Google Analytics uses cookies, text files that are stored on your computer and enable analysis of your use of the website. The information generated by the cookies about your use of this website are usually transferred to a server of Google in the US and stored there. In case of activation of IP anonymization on this website your IP address from Google will be truncated within Member States of the European Union or other parties to the Agreement on the European Economic Area. Only in exceptional cases is the full IP address is

transmitted to a Google server in the US and shortened there. You can refuse the use of cookies by selecting the appropriate settings on your browser software. You can also prevent the data generated by the cookies and related to your use of the website to Google and the processing of these data by Google, by selecting the in the following link ([https \(including your IP address.\): // Download tools.google.com/dlpage/gaoptout/](https://tools.google.com/dlpage/gaoptout/)) available browser plug-in and install it.

Cookies– We use cookies and similar tracking technologies to track user traffic patterns and hold certain registration information. Tracking technologies also used are beacons, tags and scripts to collect and track information and to improve and analyse our service. If you wish to not have the information these technologies collect, used for the purpose of serving you targeted ads the Help menu on the menu bar of most browsers will tell you how to prevent your browser from accepting new cookies, how to disable cookies altogether etc.

We use cookies to:

- improve the user experience on the website
- understand the usage based on the geographical area
- understand the usage based on the demographics
- understand and get usage patterns of the users

The cookies will collect following information:

- Clicks and scroll on the website.
- Visitor's operating system, browser information, CPU, GPU; and
- Information of Service Provider.

Will disabling the cookies allow users to use the website?

We will not restrict the usage of the website if the cookies are disabled.

5.ACCURACY OF INFORMATION

User undertakes that he shall be solely responsible for the accuracy, correctness, or truthfulness of the Personal Information and User Content shared with us whether of its own or any third party. In the event the User is sharing any Personal Information and User Content on behalf of a third person, the User represents and warrants that he has the necessary authority to share such Personal Information with the Company, obtained a written consent from such third party and the Company shall not be responsible for verifying the same. The User understands and acknowledges that such Personal Information shall be subject to the terms and conditions of this Privacy Policy.

6.USE OF PERSONAL INFORMATION

We shall use the Personal Information in the following cases: (i) to provide User with the Services and to assist the User in the event the User needs any additional support; (ii) to provide User information about any new offerings/and or our periodic newsletter; (iii) share the User's blogs, financial products ratings and details with other Users on the website (iv) for creation or development of business intelligence or data analytics in relation to the Services provided by the Company; (v) to more effectively provide the Services to User; (vi) to improve the Services; (vii) to maintain and manage User Account; (viii) to assist User with technical difficulties that may arise in relation to User's use and access of the website; (ix) to manage our relationship with User; (x) for internal record keeping; and (xi) to comply with our legal or statutory obligations; (xii) to facilitate communication between the users in connection with the services provided; (xiii) to carry out marketing activities on various media including client testimonials.

7.ANONYMIZED DATA

We may also use your Personal Information collected to create aggregate anonymized data. We shall ensure that such anonymized data will not be directly identifiable to you or to the Personal Information shared with us. We may use this anonymized data for any purpose including but not limited to conduct research, analytical purposes, and to improve our Services. By using the Services and/or visiting our website, you provide us the right to use your Personal Information to create anonymized data and use it for our business purposes.

8.DISCLOSURES

In course of providing Services to you or access to the website we may share your Personal Information with certain third parties. Accordingly, you expressly give your free consent to us to disclose or share your Personal Information in the following cases:

Administrators: We may provide access to User's Personal information to any of our authorized administrators for an internal business purpose, who shall be under confidentiality obligations towards the same.

Affiliates: We may provide Personal Information we collect to our affiliates. For example, we may disclose Personal Information to our affiliates in order to respond to User's requests for information or the Services.

Service Providers: We may share User's Personal Information to the service providers, who are working with us in connection with the operation of the Services or the website, so long as such service providers are subject to confidentiality restrictions consistent with this Privacy Policy.

Merger or Acquisition: We may transfer User's Personal Information if we are acquired by or we acquire or merge with another company or transfer a part of our business, including the website, to a third party. Any third party or resultant entity that receives the User's Personal Information pursuant to a merger, demerger, amalgamation, reconstruction, change in control or business transfer shall have the right to continue to use User's Personal Information. In the event of such a sale or transfer, we may notify the Users.

Legal and Regulatory Authorities: We may be required to disclose User's Personal Information due to legal or regulatory requirements. In such instances, we reserve the right to disclose User's Personal Information as required in order to comply with our legal obligations, including but not limited to complying with court orders, warrants, or discovery requests. We may also disclose User's Personal Information to (a) law enforcement officers or others; (b) Regulatory bodies; (c) to comply with a judicial proceeding, court order, or legal process served on us or the website; (d) to enforce or apply this Privacy Policy or our other policies or agreements; (e) for an insolvency proceeding involving all or part of the business or asset to which the information pertains; (f) respond to claims that any Personal Information violates the rights of third-parties; (g) or protect the rights, property, or personal safety of the Company, or the general public. User agrees and acknowledges that we may not inform User prior to or after disclosures made according to this section.

Notwithstanding anything mentioned hereinabove, the Company shall not be responsible for the actions or omissions of the parties (including but not limited to the entities listed above) with whom the Personal Information is shared, nor shall the Company be responsible and/or liable for any additional information User may choose to provide directly to any third party.

9. DATA RETENTION

We will retain User's Personal Information as long as it is required to be retained for the purpose of provision of the Services. We may also retain and use User's Personal Information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

10. SECURITY

User's Personal Information including User Content is stored on an encrypted private internal cloud server. Personal Information including User Content and any other data is encrypted and password protected using advance encryption algorithms. We adhere to data protection policies as per standard industry practices. Although we provide appropriate firewalls and protections, we cannot warrant the security of any Personal Information transmitted as our systems are not hack proof. Data pilferage due to unauthorized hacking, virus attacks, technical issues is possible, and we take no liability or responsibility for it. Users are required to be careful to avoid "phishing" scams, where someone may send User an e-mail that looks like it is from the Company asking for User's personal information.

User is responsible for all the actions that take place under the User Account. If User chooses to share User Account details and password or any Personal Information with third parties, the User is solely responsible for the same. If User loses control of the User Account, User may lose substantial control over its Personal Information and may be subject to legally binding actions. It is User's responsibility to keep User's password confidential and secure.

11. LINKS TO OTHER WEBSITES

Our website may contain links to other websites/applications of your interest. Please note that we do not have any control over such other websites/applications, and you will be accessing these websites/applications at your own risk. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such websites/applications and those are not governed by this Privacy Policy. You should exercise caution and look at the privacy policy applicable to such websites/applications.

12. LIMITATION OF LIABILITY

USER EXPRESSLY UNDERSTANDS AND AGREES THAT THE COMPANY SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE OR EXEMPLARY DAMAGES, INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, INFORMATION, DETAILS OR OTHER INTANGIBLE LOSSES (EVEN IF THE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), ARISING OUT OF THIS PRIVACY POLICY. THE FOREGOING LIMITATION OF LIABILITY SHALL APPLY NOTWITHSTANDING THE FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY HEREIN.

13.GOVERNING LAWS AND DISPUTES

This Privacy Policy shall be construed and governed by the laws of India. Any dispute arising, between you and us shall be submitted to the arbitration to be conducted in Mumbai, India in English language, in accordance with the rules of Arbitration and Conciliation Act of 1996, by a sole arbitrator, who shall be appointed by us, and the award made in pursuance thereof shall be binding on you and us. Subject to the arbitration provisions, you agree that the courts in Mumbai, India shall have an exclusive jurisdiction over such disputes.

14.CHANGES TO THIS POLICY

Please revisit this page periodically to stay aware of any changes to this Privacy Policy, which we may update from time to time. If we modify this Privacy Policy, we will make it available through the website and indicate the date of the latest revision. In the event that the modifications materially alter your rights or obligations hereunder, we will make reasonable efforts to notify you of the change via email or through our website.

This Privacy Policy was last modified on 28Jul2022

15.CONTACT US

If you have any questions or concerns or grievances regarding this Privacy Policy, you can email us at our grievance email-address info@artfine.in