

# Finodaya Capital Pvt Limited

## Privacy Policy

Finodaya Capital Pvt Limited takes your privacy seriously, is committed to protect your personal information and assures that the information made available to the Company will be safely maintained.

The Company will use its best efforts to prevent inadvertent disclosure of your personal information to unauthorized personnel or to any other third-party vendor.

This Privacy Policy sets out the way in which the Company collects, uses, shares, discloses, transfers and disposes your personal information when you use the Company's website or other digital platforms (i.e., applications such as, but not limited to, applications for digital lending and other mobile applications of the Company).

You are advised to read the Privacy Policy before navigating Company's website and other digital platforms.

Please note that the Company's website and other digital platforms may contain links to third-party vendor websites and other digital platforms which are provided for your convenience.

While the Company shall be responsible for the privacy practices and security of the information that you share with the Company, the Company urges and recommends that you refer to the privacy policy of the websites/ other digital platforms that you visit.

### COLLECTION AND USE OF PERSONAL INFORMATION

Personal information is any information relating to an identified or identifiable natural person. An identifiable natural person is one who can be identified, directly or indirectly using identifier such as, but not limited to, name, contact details, identification number or location data.

Your personal information will be collected on need-to-know basis to provide products or services as requested by you. The Company will obtain your explicit consent, where necessary, prior to processing your personal information. The Company shall maintain audit trail of such consent provided by you.

The Company may supplement the personal information that you provide with other information obtained from the Company's dealings with you or which the Company receives from other organizations, such as, the Company's lending service providers and other third-party vendors.

Please note, if you do not choose to provide the Company with the requested personal information, the Company will be unable to offer you products or services.

The Company will use your personal information for the following purposes:

- To administer and provide products and services you request or have expressed an interest in and to communicate with you in respect thereof.
- To share with third parties who are also involved in administering and providing products or services you request or have expressed an interest in.
- To communicate with you in the event that any products or services you have requested are unavailable.
- To update you and make subsequent offers about other relevant products and services that may be of your interest.
- For fraud screening and prevention purposes.
- For record keeping purposes.

- To carry out market research and get feedback so that the Company can improve the products and services offered.
- To track your activity on the Company's digital platforms.
- To create an individual profile for you so that the Company can understand and respect your preferences.
- To personalize and improve your experience on the Company's digital platforms.
- To personalize and / or tailor any communications that the Company may send you.
- For profiling purposes to enable the Company to personalize and / or tailor any marketing communications that you may consent to receive from the Company.
- Fulfilling any regulatory or legal requirements applicable to the Company.

When the Company provides you with products or services or where you register with the Company your interest in Company's products or services, the Company may collect and store your personal information, for example, when you sign up for an online account, register to receive marketing communications from the Company/ its group companies (and/ or from our lending service providers and third-party vendors), fill-in one of the Company's forms (whether online or offline) or otherwise provide the Company with your personal information for purposes listed above.

When you interact with the Company's digital platforms, the Company may also automatically collect the following information about your visit:

- How you have reached the Company's digital platform and the internet protocol (IP) address you have used.
- Your browser type, versions and plug-ins, and your operating system.
- Your journey through the Company's digital platform, including which links you click on and any searches you made, how long you stayed on a page, and other page interaction information.
- What content you like or share.
- Which adverts you saw and responded to.
- Which pop up or push messages you might have seen and responded to.
- Your subscription status.
- Information collected in any forms you complete.

The Company may also infer your location from the IP address you have used to access the Company's website or digital platforms and the Company may analyze which marketing activity led to your taking specific action on the Company's digital platforms (e.g. downloading the app).

The Company's applications may require one-time access to your mobile phone resources such as camera, microphone, location, or any other facility necessary for the purpose of on-boarding/ know-your-customer (KYC) requirements. Such access shall only be obtained after seeking your consent. However, the Company shall ensure that the applications desist from accessing resources on your mobile phone such as, file, media, contact list, call logs, and telephony functions.

Further, the Company shall not collect/ store your biometric information in the systems associated with Company's applications or Company's third-party vendor applications unless permitted under applicable law.

The Company shall ensure that its applications or our third-party vendors engaged to provide products/ services to you will not store your personal information except such information (such as, but not limited to, name, address, contact details) that may be required to carry out operations.

The Company shall enable you with an option to provide or deny consent for use of specific personal information, restrict disclosure to third-party vendors and to revoke consent already granted at the time of collecting personal information.

The Company shall share the purpose of collection of personal information every time the Company seeks your consent.

You are responsible for providing the Company with accurate and complete personal information. Please notify the Company of any changes to your personal information.

- You hereby agree and acknowledge that the information and consent provided by you is at your own accord. You, hereby, unequivocally authorize us to process the loan application and obtain and verify any information required for such processing, including but not limited to, your credit report and employment details or any other information incidental thereto.
- You undertake that you will not provide your sensitive personal detail, including but not limited to, PAN Card No., Aadhar No., Bank Account Details, any OTP or any login credentials explicitly to us or any representative authorized by us. We will not assume any responsibility for any unauthorized access to your sensitive personal detail.
- We would like to inform you and you duly acknowledge and accept that our team will never ask you for your sensitive personal detail.

## **SHARING YOUR PERSONAL INFORMATION**

The Company may share your personal information with associated third-party vendors after obtaining your consent, except where the sharing is required as per statutory or regulatory requirement. Such third-party vendors may process personal information on the Company's behalf as necessary, in connection with providing the Company's products and services, fulfilling contractual arrangements and legal or regulatory requirements.

The Company requires that the third-party vendors protect your personal information and only process it for the purposes it was shared for.

The Company may share your personal information with:

- Law enforcement or government authorities where they have followed due legal process to request the Company to disclose the information.
- Third-party vendors who provide services.

List of lending service providers (LSPs), digital lending applications (DLAs) and collection & recovery agents authorized by the Company to process personal information can be accessed on the Company's website.

## **RETENTION OF PERSONAL INFORMATION**

Company shall retain your personal information for the period necessary to fulfill the business purposes outlined in this Privacy Policy unless a longer retention period is required or is permitted by law. The Company shall dispose personal information using secure destruction mechanism only.

## **COOKIES**

In common with many other website operators, Company uses standard technology called 'cookies' on its website. Cookies are small pieces of information that are stored by your browser on your computer's hard drive, and they are used to record how you navigate the Company's website on each visit.

The Company automatically collects and temporarily stores the following information about your visit:

- The name of the domain you use to access the Internet;
- The date and time of your visit;
- The pages you visited; and
- The address of the web site you came from when you came to visit.

The Company uses this information for statistical purposes and to help make the Company's site more useful to visitors. Unless it is specifically stated otherwise, no additional information will be collected about you.

## **SAFEGUARDING YOUR PERSONAL INFORMATION**

The Company takes reasonable precautions to keep your personal information secure and require any third-party vendors that handle or process your personal information for the Company to do the same. Access to your personal information is restricted to prevent unauthorized access, modification, or misuse.

The Company shall manage security breaches that impact personal information as per the Company's incident management processes.

All personal information that the Company collects shall be stored in servers located in India as per the local regulatory requirement.

## **YOUR PRIVACY RIGHTS**

The Company shall provide you with reasonable access to view and review your personal information and request correction and deletion, where appropriate. In order to protect your privacy, Company shall take reasonable steps to verify your identity before granting access to your personal information.

You have the right to tell the Company if you:

- Do not want to be contacted by the Company in the future.
- Would like a copy of the personal information which the Company holds about you.
- Would like to delete your personal information from the Company's records (including Company's applications and applications of third-party vendors used to provide services to you).
- Wish to report any misuse of your personal information.
- Would like to correct or update your personal information.

## **DO NOT DISTURB (DND)**

To change your DND preference, please register at the Do Not Disturb (DND) page on the Company's website: <https://help.finodayacapital.com/dnd-registry>

## **CHANGES TO OUR PRIVACY POLICY**

The Company may change the Privacy Policy from time to time and post the updated version of the same on the Company's website. Company encourages you to visit Company's website and stay informed about how the Company uses your personal information.

## **HANDLING PRIVACY CONCERNS**

To exercise your privacy rights or in case you have any questions about this Privacy Policy or the Company's data privacy practices, then please reach out at [Info@finodayacapital.com](mailto:Info@finodayacapital.com) w.e.f. 03-06-2026.