



PRIVACY POLICY

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This document is an electronic record in terms of Information Technology Act, 2000 and rules made there under as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures. This privacy policy document ("**Privacy Policy**") is published in accordance with the provisions of Rule 4 (1) of the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011.

SAFEGOLD DIGIDEMAT PVT LTD (also referred to as "Prosper", "Company", "we", "us", or "our"), a company incorporated under Companies Act, 2013 bearing corporate identification number (CIN) U67190MH2022PTC386112 and having its registered office at Shop No 03, GRD FLR, Vora Ashish 1 Near Diamond Market, Malad East , Mumbai, Maharashtra, India - 400097.

Prosper gives utmost importance to the protection and privacy of the information submitted by the clients, users, distributors, visitors, etc. (collectively referred to as "Users/You"). The distributor(s) may be referred to as a partner on the various pages/sub-domains of Prosper for a limited purpose, without any legal implications. We are committed to ensuring the privacy of the Users' information.

This Privacy Policy is intended to let you know the nature of personal and non-personal information we collect, why we collect it (purpose), and what we do with it (use), including processing, sharing, and transfer of personal information and your rights relating to such personal information shared with us. By using Prosper's website and mobile application ("Platform"), you agree, understand, and consent to this Privacy Policy and any future amendments and additions.



1. Consent & User Agreement

By accessing the Platform or by otherwise providing us with your Personal Information or by making use of the services provided by the Platform, you unconditionally signify your (i) assent to this Privacy Policy, and (ii) consent to the utilization of your Personal Information in accordance with this Privacy Policy.

You acknowledge and confirm that you are not a minor (i.e., you are above the age of 18), are competent to enter into a contract, and that you are providing your personal information of your free will.

You will also have an option to withdraw your consent at any point, provided such withdrawal is intimated to us in writing at Digidemat@safegold.in. If you withdraw your consent, Prosper may be unable to provide you with its services or may terminate any existing relationship with you.

2. Privacy of Minors

Our Platform is accessible to children under the age of 18. Prosper strongly encourages parents and guardians to supervise the online activities of their minor children and consider using parental control tools. These tools can help prevent minors from disclosing their name, address, and other personally identifiable information online without parental permission.

Although the Platform and services are not intended for use by minors, we respect the privacy of minors who may inadvertently use the Platform. We do not knowingly collect any personal information from children without the consent of their parents/guardians. If we inadvertently collect personal information from a child, please contact us at Digidemat@safegold.in, and we will delete that information as soon as possible.

3. Information We Collect

We collect the following types of information:

I. Personal Information:

This may include, but is not limited to:



- Name, birth date, and gender
- Address (including country and postal code)
- Financial and KYC information such as Passport, Driving License, Aadhaar, Voter ID, NREGA Job Card
- Image of identity/address/bank proof for KYC verification
- Demat account details

II. Non-Personal Information:

- Usage data, web beacons, session data
- Log data, aggregate information
- Device/browser details and internet behavior

4. How We Collect Information

We collect personal information through various sources, including:

- Direct interactions on our platform (e.g., registration, transactions)
- Tracking tools, including cookies, to monitor browsing behavior and preferences
- User interactions with customer support, recorded for quality assurance
- Social media engagement
- Third-party data enrichment sources, where permitted by law

5. Use of Personal Information

We may use and process user information (Personal and Non-Personal) for a range of purposes, including:

- Providing and administering services
- Enhancing user experience through personalized content
- Research and analytics for service improvement
- Fraud detection and monitoring
- Compliance with legal and regulatory requirements
- Enabling targeted advertising and promotional offers

6. Cookies & Tracking Technologies

We, our third-party service providers, and partners may send 'cookies' to your computer to enhance your online experience. Cookies help us recognize repeat visitors, save user preferences, and optimize the platform for a better experience.

You can configure your browser settings to accept, refuse, or delete cookies. However, disabling cookies may limit your ability to use certain features of the Platform. We do not control third-party cookies and advise users to review third-party policies.

7. Data Sharing & Disclosure

We do not sell, rent, or trade your personal information to third parties for marketing purposes.

We may share data only for legal, operational, and service-related purposes with:

- Regulatory authorities (SEBI, exchanges, government agencies)
- Payment processors & service providers (Payment Gateways, banks, clearing corporations)
- Business partners (for co-branded services)

All data sharing is done in compliance with Indian laws, and security measures are in place.

8. Data Security

- We take reasonable security measures to protect your personal data.
- Data may be stored in electronic and physical formats.
- We may use third-party storage services with security standards.

No data transmission over the Internet is fully secure. You acknowledge that we cannot ensure the security of any information you submit.



9. Data Retention & Deletion

If you need to update your personal information or request that we delete your data, you may email Digidemat@safegold.in, and we will take reasonable efforts to accommodate your request, subject to legal and compliance requirements.

However, certain legal obligations may prevent full deletion of your data immediately.

10. User Rights & Choices

Users have the right to:

- Request access to their personal information
- Request correction of inaccuracies
- Withdraw consent to data processing (subject to legal obligations)

11. Third-Party Links & Services

Our Platform may contain links to other websites and mobile applications that are not operated by us.

We are not responsible for the privacy practices, security, or content of third-party websites linked to our platform. Users should review third-party policies before providing any personal information. Accessing such third-party websites is at your own risk.

12. Payments

We use Razorpay for processing payments. We/Razorpay do not store your card data on their servers. The data is encrypted through the Payment Card Industry Data Security Standard (PCI-DSS) when processing payment. Your purchase transaction data is only used as long as is necessary to complete your purchase transaction. After that is complete, your purchase transaction information is not saved.



Our payment gateway adheres to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, MasterCard, American Express and Discover.

PCI-DSS requirements help ensure the secure handling of credit card information by our store and its service providers.

For more insight, you may also want to read terms and conditions of razorpay on <https://razorpay.com>

13. Grievance Redressal & Contact Details

In case you have any grievances or want to address any discrepancy with respect to the processing of any of the information/data you provided to the Platform, please contact our Grievance Officer on Digidemat@safegold.in

Changes to the privacy policy

We reserve the right to update (change, modify, add and/or delete) the terms of this Privacy Policy from time to time, at our sole discretion, to reflect company initiatives, changes in the law or technology or changes in our practices regarding the collection and use of Personal Information.

When we update our Privacy Policy, we will intimate you of the amendments on your email address registered with us or on the Site. If you do not agree to the amendments, please do not use the Site or services any further. By continuing to use the Site, you will be deemed to have consented to the latest version of the Privacy Policy.