

#### **DATA PRIVACY POLICY**

# **Privacy Commitment**

Alwar General Finance Company Private Limited (AGFC) acknowledges and respects the privacy, confidentiality, and security expectations of its customers regarding their personal information held by the company. The company's policy is to safeguard customers' personal information and utilize it exclusively for company-related activities.

AGFC has implemented a privacy policy designed to safeguard the personal information disclosed by customers (the Policy). This Policy outlines how the company collects, uses, discloses, stores, secures, and disposes of personal information and sensitive data.

#### **Definitions**

"Personal information" (PI) means any information that relates to a natural person, which either directly or indirectly, in combination with other information available or likely to be available with the Company, is capable of identifying such person.

"Sensitive personal data or information" (SPDI) of a person means such personal information which consists of information relating to:

- Password
- Financial information such as Bank account or credit card or debit card or other payment instrument details
- Physical, physiological and mental health condition;
- Sexual orientation
- Medical records & history
- Biometric information
- Any detail relating to the above clauses as provided to body corporate for providing service
- Any of the information received under above clauses by body corporate for processing, stored or processed under lawful contract or otherwise.

Provided that, any information that is freely available or accessible in public domain or furnished under any law for the time being in force shall not be regarded as sensitive personal data or information for the purposes of this policy.

## Applicability of the Policy

This Policy applies to personal information and sensitive personal data or information collected by the company or its affiliates directly from the customer or through the Company's online portals, mobile apps, and electronic communications. It also encompasses any information collected by the Company's server from the customer's browser.

Purpose of Collection and Use of Personal Information / Sensitive Personal Data or Information:

The Company collects the PI and SPDI from its customers and uses the same for specific business purposes or for other related purposes designated by the Company or for a lawful purpose to comply with the applicable laws and regulations. The Company shall not divulge any personal information collected from the customer, for cross selling or any other purposes, without the written consent of the customer.

The authenticity of the personal information provided by the customer shall not be the responsibility of the Company.



The Company shall not be responsible for any information that is freely available or accessible in public domain or furnished as per law for the time being in force.

#### **Disclosure of Personal Information**

The personal information collected by the Company shall not be disclosed to any other organization except:

- Where the disclosure has been agreed in a written contract or otherwise between the Company and the customer
- Where the Company is required to disclose the personal information to an affiliate / third party / service
  provider on a need-to-know basis, for providing services / related activities, provided that in such case the
  Company shall inform such affiliate / third party / service provider of the confidential nature of the
  personal information and shall keep the same standards of information/ data security as that of the
  Company.
- To statutory and regulatory authorities on their specific request as per rules in force.

## **Reasonable Security Practices and Procedures**

The security of personal information is a priority and is protected by maintaining physical, electronic and procedural safeguards that meet applicable laws. The Company shall take reasonable steps and measures to protect the security of the customer's personal information from misuse and loss, un- authorized access, modification or disclosure. The Company maintains its security systems to ensure that the personal information of the customer is appropriately protected and follows the extant standard encryption norms followed for the transmission of information. The Company ensures that its employees and affiliates respect the confidentiality of any personal information held by the Company.

# Notice of change

The Company may, from time to time, change this Policy.

### **Cookie Policy**

The Company's digital platforms may use third-party analytical tools that rely on cookies. These cookies are downloaded to a customer's device when they visit our website, enabling a more personalized browsing experience. Cookies may also be used to remember customer preferences and settings, as well as to analyze site performance and usage patterns. The information collected through third-party cookies is aggregated and remains anonymous. By using the Company's website, users consent to the placement of such cookies on their devices. Users may disable or delete cookies at any time by adjusting their browser settings. The Company is not responsible for cookies placed on user devices by external websites or for the information collected through them.