

PRIVACY POLICY

Digivridhhi Technologies Private Limited is a private limited company incorporated in India under the provisions of the Companies Act, 2013, having its registered office at **Block-D, No. 1103, NCC Nagarjuna Aster Park, Yelahanka New Town, Bengaluru 560064** and corporate office at **3rd Floor, J wing, Plot No. 3, Akshar Business Park, Sector 25, Vashi, Navi Mumbai, Maharashtra- 400703** (“**DGV**”, “**the Company**”, “**we**”, “**us**”, “**our**”). The Company is engaged in the business of, *inter alia*, providing financial services and fintech solutions to corporates and end users with the aim of facilitating and ensuring greater financial inclusion within the country. The purpose of this privacy statement (“**DGV Privacy Policy**”) is to give you information on how DGV collects, stores, uses, discloses, transfers and processes your Personal Information (defined below) including Sensitive Personal Information (defined below) when you use our websites (“**Website(s)**”), software applications or mobile applications for availing our services (“**Apps**”), any transaction platforms including the platforms hosted by us, one or more of the payment mechanisms provided through our platforms/ websites or our checkout pages (“**Platforms**”), including the steps we take to protect your Personal Information (including Sensitive Personal Information).

Please note that by visiting <https://dgv.in> (“**Website**”) you are accepting the practices described in this Privacy Policy. All users of the Website are advised to read and understand our Privacy Policy carefully, as by using DGV services you agree to be bound by the terms and conditions of the Privacy Policy and consent to the collection, storage and use of information relating to you as provided herein. By using the services provided by DGV, you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is incorporated into and subject to the Terms of Services.

It is strongly recommended for you to return to this page periodically to review the most current version of this DGV Privacy Policy which is amended by us from time to time.

1. COLLECTION, STORAGE, PROCESSING, AND USE OF INFORMATION RELATED TO YOU

1.1 Information

We collect, use and/or share “**Personal Information**”, “**Sensitive Personal Information**” and “**Non-Personal Information**”.

“**Personal Information**” means and includes any information which directly or indirectly, in combination with other information available or likely to be available with us, is capable of identifying you (e.g., your name, email address, telephone number, postal address amongst others).

“**Sensitive Personal Information**” means any Personal Information of an individual, which consists of information relating to financial information such as bank account, debit card, or other payment instrument details; passwords; biometric information; sexual orientation and medical records and history. Information freely available or accessible in the public domain is not treated as Sensitive Personal Information.

Depending on who you are (e.g., a merchant, customer, cardholder, consumer, supplier, or business partner) and how you interact with us (e.g., telephone, IVR, API, online or offline), we may collect, use, receive, store, analyse, combine, transfer, or otherwise process different categories of your Personal Information (including Sensitive Personal Information).

“**Non-Personal Information**” means information that does not exclusively identify you but is related to you nonetheless such as information about your interests, statistical or demographic data, and use of the sites.

As a matter of principle, we do not collect certain special categories of Personal Information about you (such as details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health or any genetic information).

To the extent the Websites, Apps, or Platforms include links to third-party websites, plug-ins and applications (including cookies, tracking technologies, and widgets by third-party advertisers), it is important that you understand that by clicking on those links or enabling those connections, you may allow third parties to collect or share data about you.

The Company does not have oversight of these third-party websites, plug-ins and applications and we are not responsible for their processing or using of your Personal Information or Sensitive Personal Information. Any information collected by a third party in this manner is subject to that third party's own data collection, use and disclosure policies and you must make yourselves conversant with those.

Whenever you interact with our website, we may automatically track certain information about you based upon your behaviour on the website/ platform such as the date and time you visit the

site, the areas, or pages of the site that you visit, the amount of time you spend viewing the site, the number of times you return to the site. We use this information to do internal research on our users' demographics, interests, and behavior to better understand, protect and serve our users. This information is compiled and analysed on an aggregated basis. [This information may include your IP address and other information associated with your interaction with the platform]

1.2 Collection of Personal Information

We, collect and store Personal Information (including Sensitive Personal Information) directly from you in different ways on the Websites, Apps, Platforms or product or service offerings such as your:

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| Location | Collect and monitor information about the location of your device to enable us to send a support request for any of our products or services through one or more of our support desks, reduce risks associated with your application and also provide customised offers. |
| Contacts | Collect and monitor contacts and accounts information to enable us to contact you about our services and products, detect references and accounts information to autofill data during processing your requests for value added services. |
| Financial SMS | Collect and monitor only transactional SMS about bank transactions, the names of the transacting parties, a description of the transactions etc. to help us perform a credit risk assessment. No personal SMS is stored and collected. |
| Camera | For a better user experience in submitting documents. |
| Others | As may be explicitly required & requested from time to time. |

When you engage in certain activities on the Application, Platforms/ Website, such as registration, creating an account, ordering a product or service, posting a review, requesting information about our services, entering completion, scanning QR code, we may ask you to provide certain information about yourself.

1.3 Purpose of collecting Personal Information

We use personal information to provide you with services & products you explicitly requested for, to resolve disputes, troubleshoot concerns, help promote safe services, collect money, measure consumer interest in our services, and inform you about offers, products, services, updates, customize your experience, detect & protect us against error, fraud, and other criminal activity, enforce our terms and conditions, etc. We also use your contact information to send you offers, and notifications based on your previous orders and interests.

We may occasionally ask you to complete optional online surveys. These surveys may ask you for contact information and demographic information (like PIN code, age, gender, etc.). We use this data to customize your experience with DGV, providing you with content that we think you might be interested in and displaying the content according to your preferences.

1.4 Processing of Personal Information

We collect, receive, and store your Personal Information. The Personal Information collected will be used only for the purpose of enabling you to use the services provided by us. We may provide your personal information to our affiliates, banks, financial institutions, and business partners that we engage with to assist us in providing you with services in compliance with our Privacy Policy.

2. DISCLOSURE TO THIRD PARTIES

We may share your Personal Information (including Sensitive Personal Information) with our business partners such as merchants, authorized financial institutions, and banking partners; with service providers or vendors under contract who assist us with our business operations; with the companies that we plan to merge with or the entities acquired by us subject to the condition that the new combined entity or the acquiring entity or the acquired entity follows this Privacy Policy with respect to your Personal Information (including Sensitive Personal Information); with government officials, regulatory bodies, courts/tribunals, law enforcement agencies, fraud detection agencies or other such agencies or authorities when we are compelled to do so by law (such as via a subpoena, court order or similar legal procedure); with the international entities that we partner with for the offer and/or development of products and services.

DGV ensures that every business partner or affiliate involved in the processing including using and storing of your Sensitive Personal Information has the required organizational and technical protections in place as required under applicable laws of India.

Further, upon registering on the platform, you may from time to time choose to provide payment-related financial information (debit card, bank account details, billing address, etc). We are committed to keeping all such sensitive data/information safe at all times and ensure that such data/information is only transacted over secure sites of approved payment gateways which are digitally encrypted and provide the highest possible degree of care available under the technology presently in use.

DGV will not use your financial information for any purpose other than to complete a transaction with you.

DGV has reasonable security measures, including as mentioned in the Information Technology Act, 2000 in place to protect against the loss or misuse of the information under our control. Whenever you change or access your account information, we offer the use of a secure server. However, transacting over the internet has inherent risks which can only be avoided by you following security practices yourself, such as not revealing account/login-related information to any other person and informing our customer care team about any suspicious activity or where your account has/may have been compromised. We do not retain any information collected for any longer than is reasonably considered necessary by us, or such period as may be required by applicable laws. DGV may be required to disclose any information that is lawfully sought from it by a judicial or other competent body pursuant to applicable laws

3. MARKETING

In relation to the products and services provided by us or our business partners or affiliates with whom we share your Personal Information (including Sensitive Personal Information) as per this Privacy Policy, you may receive marketing communications by messages, SMS, email, or through other digital modes, on the Platforms, Websites and Apps or other platforms including social media platforms.

The provision of such marketing activities shall be in accordance with the applicable laws of India. For marketing activities done by us, we keep a record of marketing and communication information. You are entitled to opt out from receiving such marketing communications by writing to us at hello@dgv.in

DGV may also use Marketing and Communications Information in order to improve and customize the content of any ads, promotions, and advertising that may be of interest to you

4. COOKIES

A "cookie" is a small piece of information stored by a web server on a web browser so it can be later read back from that browser. DGV uses cookie and tracking technology depending on the features offered. No personal information will be collected via cookies and other tracking technology; however, if you previously provided personally identifiable information, cookies may be tied to such information. Aggregate cookie and tracking information may be shared with third parties.

5. SECURITY

The security of your Personal Information (including Sensitive Personal Information) is important to us. To protect against the loss, misuse, and alteration of the information under our control, the Company has in place appropriate physical, technical, operational, and managerial procedures. DGV takes reasonable steps to help protect and secure Personal Information. However, no data storage or data transmission over the internet, or by other means, can be guaranteed to be secure. Thus, while we strive to ensure the security, integrity, and privacy of your Personal Information and to protect your Personal Information against unauthorized access or unauthorized alteration, disclosure, or destruction, DGV cannot ensure or warrant the security of any information you transmit to us. Therefore, you understand, acknowledge, and agree that you transmit certain Personal Information to the Website at your own risk.

For this purpose, DGV adopts internal reviews of the data collection, storage and processing practices and security measures, including appropriate encryption and physical security measures to guard against unauthorized access to systems where DGV stores your personal data. We use the Secure Sockets Layers (SSL) based encryption, for the transmission of the information, which is currently the required level of encryption as per Indian law.

DGV is not responsible for any breach of security or for any actions of any third parties that receive your Personal Information. The Website is also linked to many other sites and DGV is not responsible for their privacy policies or practices as it is beyond its control. Notwithstanding anything contained in this Privacy Policy or elsewhere, DGV shall not be held responsible for any loss, damage, or misuse of your Personal Information, if such loss, damage, or misuse is attributable to a Force Majeure Event. A **“Force Majeure Event”** shall mean any

event that is beyond the reasonable control of DGV and shall include, without limitation, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes, or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorized access to computer data and storage device, computer crashes, breach of security and encryption, etc.

6. APPLICABLE LAW

Your use of the Websites/ Platform will be governed by and construed in accordance with the laws of India. The Users agree that any legal action or proceedings arising out of your use may be brought exclusively in the competent courts/ tribunals having jurisdiction at Mumbai in India and irrevocably submit themselves to the jurisdiction of such courts/ tribunals.

7. GRIEVANCE OFFICER

In accordance with the information technology act, 2000 and rule 3(11) of the information technology (Intermediaries guidelines) Rules, 2011 made there under, the name and contact details of the grievance officer who can be contacted with respect to any complaints or concerns including those pertaining to breach of the DGV terms and conditions:

Grievance officer Name: Vijay Chougule

Address: 3rd Floor, J wing, Plot No. 3, Akshar Business Park, Sector 25, Vashi, Navi Mumbai, Maharashtra- 400703

Phone Number: 9646348348

Email ID: PNO@dgv.in

9.00 AM to 7.00 PM, Monday to Friday except on Public Holidays