

## **PRIVACY POLICY**

This Privacy Policy is published in compliance of the Information Technology Act, 2000; and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011 (the "SPI Rules").

By accessing and using the website i.e. [www.testmyloan.ai](http://www.testmyloan.ai) including any other media form, media channel, mobile website, or mobile application related or connected thereto and further including any amendments/ modification/ update thereon (hereinafter referred as "Website"), which is operated and managed by TML Fintech Private Limited (hereinafter collectively referred to as "Company"/ "TML"/ "We") incorporated under the Companies Act, 2013 You the User herein whether registered or not ("user") are authorizing us and our associate partners to contact the User with regards to offers and promotions for their services along with the product which the User have opted for. In addition, we might contact the User to offer promotional offers running on this Website & offers offered by the associated third parties. By using this website, the User is further authorizing us hereby to call the User for products and services in spite of the fact that the User may be registered in the DND (Do not Disturb) / DNC (Do not Call) registry.

We recognize the importance of maintaining the User's privacy. We are committed to maintain the confidentiality, integrity and security of all information of our users. This Privacy Policy describes how we collect and handle certain information which may be collected and/or received from the User via the use of this Website. Please see below for details on what type of information we may collect from the User, how that information is used in connection with the services offered by/through us and other shared with our business partners/associates. This Privacy Policy applies to current and former User/s. By visiting and/or using this Website, by selling/availing any service/s by/through us, the User agree to this Privacy Policy.

When the User wishes to avail service/s on this Website, we ask for User's name, email id, mobile number, product/Service which the User is interested in and other relevant information. Once the User visits this Website, the User is a prospect for us. Also, while availing our service/s, the User will be requested to register the mobile phone and email id to receive text messages, notifications, and other services to User's devices. By availing our service/s, the User authorizes us to send SMS/email alerts.

By using and/or availing service/s at this Website, User authorizes us (including our representatives, affiliates, and business partners) to contact the User via email or phone call or SMS and offer our services for the product/services, imparting product knowledge, offer any promotional offer running and offers by our business partners and associated third parties, for which reasons User's information may be collected in the manner as detailed under this Policy. User hereby agrees that User authorizes us to contact the User for the above-mentioned purposes even if the User is registered under DND or DNC or NCPR service(s).

### **Third Party Advertising**

We may use third-party advertising companies and/ or ad agencies to serve ads on this Website. These companies may use information (not including the name, city, email address or telephone number) about

User's visits to this and other web sites in order to provide advertisements on this site and other sites about goods and services that may be of interest to the User.

### **Privacy Policy Changes**

**We** may amend this policy from time to time, at our discretion. The user is requested to visit this Website and review the most updated version of the policy. The Company reserves the right at any time, at our sole discretion, to change or otherwise modify the Policy without prior notice, and the same shall be deemed to be reviewed and accepted by the Users.

### **Controllers of Personal Information**

User's personal data will be stored and collected by us.

### **Purposes of collection of the data**

We collect the information when the User uses/avails our services, visit this Website's pages. When the User uses and/or avails our services, the User is asked for submitting certain information which may be personal to the User such as first name, last name, state and city of residence, email address, mobile number, date of birth etc. Also, the User is asked for the contact number and may be sent SMSs, notifications about our services to the wireless device/s. Hence, by the user hereby authorizes us to send texts and email alerts to the User.

*We use User's information in order to:*

- To establish identity and assess applications;
- Monitor, improve and administer this Website;
- Design and offer customized products and services offered by our third-party partners, manage our risks including the risk of fraud that may be committed against Us or our User/s;
- Analyze how this Website is used, diagnose service or technical problems and maintain security;
- Send communications notifications, information regarding the products or services requested by the User or process queries and applications that the User has made on this Website;
- Manage Our relationship with User and provide the User with or inform the User about other products or services We think User might find of some use;
- Conduct data analysis in order to improve the Services provided to the User;
- Use the User's information in order to comply with country laws and regulations;
- To conduct KYC for our third-party partners based on the information shared by the User for the provision of Services.
- For cross sell and up sell of financial products and services;
- Use the User's information in other ways permitted by law.
- respond to queries or requests submitted by the User.
- process orders or applications submitted by the User.
- administer or otherwise carry out our obligations in relation to any agreement with our business partners.
- anticipate and resolve problems with any services supplied to the User.

- to send information about special promotions or offers to the User. We might also tell the User about new features or products. These might include offers or products from our business partners (such as insurance companies etc.) or third parties (such as marketing partners and other service providers etc.), with whom [www.testmyloan.ai](http://www.testmyloan.ai) has a tie-up.
- to make our website and the services offered by TML Fintech Private Limited (TML) better. We may combine information we get from the User with information about User we get from our business partners or third parties.
- to send notices, communications, offer alerts relevant to the use of the Services offered on this Website.
- as otherwise provided in this Privacy Policy.
- Some features of this Website will require the User to furnish the User's personally identifiable information as provided by the User.
- Compile anonymous statistical data and analysis for use internally or with third parties.
- Deliver targeted advertising, coupons, newsletters, and other information regarding promotions and the Site [and our mobile application].
- Fulfill and manage purchases, orders, payments, and other transactions related to the Site [and our mobile application].
- Increase the efficiency and operation of the Site [and our mobile application].
- Monitor and analyze usage and trends to improve your experience with the Site [and our mobile application].
- Perform other business activities as needed.
- Prevent fraudulent transactions, monitor against theft, and protect against criminal activity.
- Resolve disputes and troubleshoot problems.

## **Cookies**

A cookie is a piece of data stored on the user's computer tied to information about the user. We may use session ID cookies. For session ID cookies, once User closes the browser or logs out, the cookie terminates and is erased. Session ID cookies may be used by PRP to track user preferences while the user is visiting the website. They also help to minimize load times and save on server processing. Persistent cookies may be used by PRP to store whether, for example, the User want the password remembered or not, and other information. Cookies used on the PRP website do not contain personally identifiable information.

## **Information Sharing and Disclosure**

We may share User's Information submitted on this Website to any third party/ service provider/ business partner without obtaining User's prior consent in the following limited circumstances:

When it is requested or required by law or by any court or governmental agency or authority to disclose, for the purpose of verification of identity, or for the prevention, detection, investigation including cyber incidents, or for prosecution and punishment of offences. These disclosures are made in good faith and belief that such disclosure is reasonably necessary for enforcing these Terms and Conditions; for complying with the applicable laws and regulations.

Our servers automatically collect certain data when User accesses this website, such as IP address, browser type, operating system, access times, and the pages viewed directly before and after accessing this website. If using mobile application, this information may also include device name and type, operating system, phone number, country.

We propose to share such information within our group companies and officers and employees of such group companies for the purpose of processing personal information on its behalf. We also ensure that these recipients of such information agree to process such information based on our instructions and in compliance with this Privacy Policy and any other appropriate confidentiality and security measures.

We may use third-party advertising companies to serve ads when the user, visits this Website. These companies may use personal information about the user's visit to this Website and other websites in order to provide advertisements about goods and services of interest to the user.

We shall transfer information about User in case TML is acquired by or merged with another company.

### **Security**

We employ appropriate technical and organizational security measures at all times to protect the information we collect from the User. We use multiple electronic, procedural, and physical security measures to protect against unauthorized or unlawful use or alteration of information, and against any accidental loss, destruction, or damage to information. However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, we cannot guarantee its absolute security. Further, the User is responsible for maintaining the confidentiality and security of the login id and password, and may not provide these credentials to any third party.

### **Links to Other Websites**

There might be affiliates or other sites linked to this Website. Personal information that the User provided to those sites are not our property. These affiliated sites may have different privacy practices and we encourage the User to read their privacy policies of these website when the User visits them.

### **Governing Law and Dispute Resolution**

This Policy shall be governed by and construed in accordance with the laws of the Republic of India. The courts at Mumbai, India shall have exclusive jurisdiction in relation to any disputes arising out of or in connection with this Policy.

### **Changes in this Privacy Policy**

We reserve the right to change this policy from time to time, at its sole discretion. We may update this privacy policy to reflect changes to our information practices. We encourage the User to periodically review.

### **Contact Us**

For any information or clarification regarding the use of personal information or this Privacy Policy, please contact us at [contact@testmyloan.ai](mailto:contact@testmyloan.ai)