

## **Femina Merchants Pvt Ltd**

### **Privacy Policy**

This document is published in accordance with the provisions of the **Information Technology Act, 2000** and the rules made thereunder that require publishing the rules, regulations, privacy policy, and terms for access or usage of the website. This Privacy Policy is primarily governed by Rule 3(1) of the **Information Technology (Intermediaries Guidelines) Rules, 2011**.

At **Femina Merchants Pvt Ltd** (hereinafter referred to as “the Company”), protecting customer privacy is of utmost importance. The Company is committed to safeguarding the personal information of its customers, users, and visitors.

This Privacy Policy explains how the Company collects, uses, stores, shares, and protects your information when you access or use the Company’s website and/or any related services (hereinafter referred to as the “Platform”).

By accessing or using the Platform, you agree to the practices described in this Privacy Policy and confirm that you have read, understood, and accepted its terms. If you do not agree with this Privacy Policy, please discontinue the use of the Platform immediately.

The Company reserves the right to modify or update this Privacy Policy at any time without prior notice. The updated policy will become effective immediately upon posting on the Platform. Users are advised to review this Privacy Policy periodically.

This Privacy Policy applies to the Company’s website, all related sub-domains, mobile applications (if any), and any services offered through smartphones, computers, or other electronic communication devices.

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### **Information We Collect**

The Company may collect and process the following categories of information:

#### **1. Information You Provide to Us**

Information that you voluntarily submit while using the Platform, including but not limited to:

- Information provided while filling out forms on the website
- Information shared through email, chat, or customer support communication
- Information provided while registering on the Platform
- Information provided while applying for a loan or financial service
- Information submitted while participating in surveys, promotions, or feedback forms
- Information submitted while reporting issues with the Platform or services

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#### **2. Information We Automatically Collect**

When you access or use our Platform, we may automatically collect certain technical and usage information including:

- Type of mobile device or computer used
  - Unique device identifiers (such as IMEI number or serial number)
  - SIM card information
  - Mobile network details
  - Device operating system and browser type
  - IP address
  - Location and time zone settings
  - Device storage information
  - Website or app usage details including traffic data, logs, and communication data
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### **3. Location Information**

The Platform may use **GPS or location-based services** to determine your current location to improve services and verify transactions.

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### **4. Information from Third Parties**

The Company may receive information about users from third-party sources such as:

- Credit bureaus or credit information companies
- Banking partners
- Payment gateways
- Mobile network providers
- Collection agencies

Such information may be used for identity verification, credit evaluation, and service improvement.

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### **Collection of Personal Information**

The Company may collect personally identifiable information including but not limited to:

- Name
- Address
- Email address
- Mobile number
- Date of birth / age
- Username and password

- Photograph or identification details
- Financial information
- Credit or debit card details
- Bank account details
- Loan account information

Such information is collected only when voluntarily provided by users and will be used for providing financial services, processing transactions, and complying with legal requirements.

If mandatory information required for a particular service is not provided, the Company may not be able to provide that service.

The Company may share this information with its affiliates, partners, or service providers in accordance with this Privacy Policy.

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### **Use of Personal Information**

Personal information collected by the Company may be used for the following purposes:

- Processing loan applications and financial services
- Managing customer accounts
- Improving services and user experience
- Conducting marketing and promotional activities
- Resolving disputes and technical issues
- Preventing fraud or unauthorized activities
- Complying with legal or regulatory obligations

The Company may also contact users regarding services, account information, or important updates.

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### **Non-Personal Information**

The Company may also collect non-personal information that does not identify individual users. This information may include demographic data, usage statistics, and browsing behavior.

This information may be used to:

- Improve website functionality
  - Analyze user trends
  - Monitor service performance
  - Conduct research and analytics
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## **Data Security**

The Company implements reasonable security practices and procedures to protect user information from unauthorized access, misuse, loss, or alteration.

Security measures may include:

- Data encryption
- Secure servers and firewalls
- Access control systems
- Regular security monitoring and vulnerability testing

Despite best efforts, no method of internet transmission or electronic storage is completely secure. Users are advised to keep their login credentials confidential.

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## **Sharing of Information**

The Company may share personal information with third parties in the following circumstances:

- With service providers who assist in delivering services
  - With banking partners or payment gateways for transaction processing
  - With credit bureaus or regulatory authorities
  - With collection agencies for recovery of outstanding dues
  - When required by law, court order, or regulatory authority
  - To protect the rights, safety, and property of the Company or its users
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## **Cookies and Tracking Technologies**

The Platform may use cookies and similar tracking technologies to enhance user experience.

Cookies help in:

- Recognizing returning users
- Storing user preferences
- Analyzing website traffic
- Delivering customized content

Users may disable cookies through browser settings, though some features of the Platform may not function properly without cookies.

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## **Third Party Websites**

The Platform may contain links to third-party websites or services. These websites operate independently and have their own privacy policies.

The Company is not responsible for the privacy practices of such third-party platforms.

Users are advised to review their privacy policies before sharing personal information.

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### **Public Areas**

Certain areas of the Platform may allow users to post comments, reviews, or other content publicly.

Any information shared in such areas may become publicly accessible and may be viewed or used by others. Users are advised to exercise caution when sharing personal information in public sections.

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### **Changes to Privacy Policy**

The Company reserves the right to modify this Privacy Policy at any time. Updated versions will be posted on the Platform and will become effective immediately.

Continued use of the Platform after such changes will constitute acceptance of the revised policy.

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### **Contact Us**

For any questions, concerns, or requests related to this Privacy Policy, you may contact:

#### **Femina Merchants Pvt Ltd**

Customer Support

Email: [customerservice@feminafin.in](mailto:customerservice@feminafin.in)

Phone: +91 7056213485