

PRIVACY POLICY

Veritas Finance is committed to protect Users privacy and working towards offering Users a safe and secured online experience. This document (“Privacy Policy”) is published in compliance with the provisions of Information Technology Act, 2000 (as amended from time to time), its Rules & Regulations, RBI Guidelines and all other applicable Laws, Guidelines, Rules & Regulations. This Privacy Policy should be read in conjunction with the Term of Use of the Website.

The Privacy Policy governs the use of this website www.veritasfin.in (Website) of Veritas Finance Private Limited and anyone who visits, accesses, or uses our website or obtains Services from us through our Website (Users).

For the purpose of this Privacy Policy,

“we,” “us,” and “our” means Veritas Finance Private Limited (“Veritas Finance”);

“Website” means any website, mobile Site, or mobile/web application we provide that includes a link to this Online Privacy Policy;

“Service” means any Information, documents, assistance, or services we may provide to you through our Website;

“you”, “your”, “User(s)” mean anyone who visits, accesses, or uses our Website or obtains Services from us through our Website.

“Data” includes non-personal information, personal information and sensitive personal information about you, which either directly or indirectly in combination with other information, could allow you to be identified when you visit our Website.

INFORMATION

What information is collected:

Veritas Finance collects Data/information for various purposes set out in this Privacy Policy. This Data/information may include, without limitation, the following categories:

- (a) Contact information:** first and last name, email address, postal address, permanent address, correspondence address, country, employer, phone number, mobile number, other similar contact data, and access to SMS/E-mail/Call Logs/Contact/Location.
- (b) Financial information:** payment instrument information, transactions, transaction history, preferences, method, mode and manner of payment, and other similar data.
- (c) Technical information:** website, device and mobile app usage, Internet Protocol (IP) address and similar information which may be collected via automated means such as cookies, pixels, and similar technologies.
- (d) Transaction information:** the date of the transaction, total amount, transaction history and preferences and related details.
- (e) Personal information:** Age, gender, date of birth, marital status, nationality, details of government

identification documents provided, occupation, signature/digital signature, Photograph, KYC status, or such other personal information.

- (f) Your reviews, feedback and opinions about our products, programmes, and services.

Submission of Information:

Submissions to Veritas Finance of information via Veritas Finance's Web site and pages thereon shall be deemed to be the property of Veritas Finance. Please note that Veritas Finance does not warrant that any e-mail from its Web site is secure and does not guarantee that any such e-mail from Users or from Veritas Finance are secure during Internet transmission.

Personal Information:

Please note that Users should exercise caution when deciding to disclose or key-in Users personal information on-line and ensure that no third party is able to access such personal information as Users key it in or view it on the screen of Users computer. This caution is to be exercised in respect of the information that Users may provide, to apply to become a customer of Veritas Finance as well. This Privacy Policy shall be subject to change without notice. Veritas Finance recommends visiting this Privacy Policy every time the Users visit the Website, in order to be informed about changes, if any. In the event the modified privacy policy is not acceptable to the Users, the Users should discontinue using the Website. However, if the Users continues to use the service the Users shall be deemed to have agreed to accept and abide by the modified privacy policy of this Website.

Users' Rights and Choices:

By agreeing to avail the services offered by Veritas Finance, Users have agreed to the collection and use of their Information by Veritas Finance.

The following are the rights and choices available to the Users:

- (a) **Right to access:** User has the right request access to the Personal Information and Sensitive Personal Information processed about the User.
- (b) **Right to opt-out:** The User has the right to opt out of providing Data/Information. However, in such an event, Veritas Finance reserves the right to refuse or limit the User's access and use of the Website/App and its features, including goods and services offered on the Website/APP.
- (c) **Right to rectification:** The User has the right to update or correct his/her information provided if it is inaccurate or incomplete.
- (d) **Right to Withdraw Consent:** The User has the right to withdraw consent provided earlier, to the use, disclosure, or transfer of his/her Data/information. However, in such an event, Veritas Finance reserves the right to refuse or limit the User's access and use of the Website/App and its features, including goods and services offered on the Website/App.
- (e) **Right for restriction/anonymization/deletion:** The User has the right to ask us to restrict, anonymize,

delete all or certain personal information of the User provided to us.

However, in case Users choose to opt for any such revocation/restriction/deletion, Veritas Finance may not be able to offer/serve such Users with various products/services that is needed to have the consent of the Users for using/storing/sharing their personal information in accordance with this Policy and in such case, Veritas Finance may have to withdraw/stop any such products/services being availed by such Users.

- (f) Right to unsubscribe:** The User has the right to unsubscribe from any commercial communication, which is not essential for Veritas Finance to provide its goods or services.

You may write to us for the above-mentioned rights in relation to your Data by submitting a request in the said link: <https://www.veritasfin.in/contact-us.php> or sending an e-mail to customercare@veritasfin.in. Where we are legally permitted to do so, we may refuse your request along with reasons.

For information about managing your Data and communications, please connect with us by accessing this link <https://www.veritasfin.in/contact-us.php>.

It is important that the Data we hold about you is accurate and current. Please keep us informed if your personal information changes during the period for which we hold it.

Acceptance of the Terms:

By accessing the Web Site, the Users acknowledges and accepts these Terms, Conditions and expressly consents to use and disclose his/her information as per the privacy policy, as below.

USAGE OF WEBSITE

Terms And Conditions:

Veritas Finance treats Users personal information or Users use of service as private and confidential and does not reveal it to any third parties except where it believes in good faith, such action is necessary to comply with the applicable legal and regulatory processes or to protect and defend the rights of other Users or to enforce the terms of service which are binding on all the Users of www.veritasfin.in.

Our website www.veritasfin.in does not collect personal information about individuals except when such individuals specifically provide such information on a voluntary basis which information will not be sold or otherwise transferred to any unaffiliated third parties unless otherwise stated at the time of collection or with the approval of the Users as the case may be.

Veritas Finance will not send Users any unsolicited information except where specifically agreed or necessary for operational or regulatory reasons. Veritas Finance reserves the right to use mobile numbers of Users to send occasional SMS pertaining to information on products and services.

All information submitted to Veritas Finance via this site shall be deemed and remain the property of

Veritas Finance and Veritas Finance shall be free to use, for any purpose, any idea, concepts, know-how or techniques contained in information given by any Users to this site provides Veritas Finance through this site. However, Veritas Finance shall not be subject to any obligations of confidentiality regarding submitted information except as agreed by Veritas Finance having direct customer relationship or as otherwise specifically agreed or required by law.

Users who believe they are receiving our communications in error or no longer desire to receive them, should inform us and we will remove those Users' names from our mailing lists. Veritas Finance reserves the right to correct any part of the content of the Website at any time as and when required at its sole discretion.

Further, Users agree and consent to receive all communications at the mobile number provided, even if this mobile number is registered under DND/NCPR list under TRAI regulations. And for that purpose, Users further authorize the Company to share/disclose the information to any third-party service provider or any affiliates, group companies, their authorized agents, or third-party service providers.

CONTENT PRIVACY

Intellectual Property:

We grant Users the right to access this Web Site in accordance with these terms and conditions, and for no other purpose. Please note that the services and content on the Web Site, including but not limited to text, content, photographs, video, audio, and graphics, are either the property of, or used with permission by, Veritas Finance and may be protected by applicable copyrights, trademarks, service marks, international treaties and/or other proprietary rights and laws of India and other countries. The trademarks, logos, slogans, and service marks (collectively the "Trademarks") displayed on the Web Site, are registered and unregistered Trademarks of Veritas Finance and others. Nothing contained on the Web Site should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any Trademark displayed on the Web Site without the written permission of Veritas Finance or such third party that may own the Trademarks displayed on the Web Site. Users misuse of the Trademarks displayed on the Web Site, or any other content on the Web Site, except as provided in these Terms and Conditions, is strictly prohibited. Users are also advised that Veritas Finance will aggressively enforce its intellectual property rights to the fullest extent of the law, including the seeking of criminal prosecution. We shall be entitled to obtain equitable relief (including all damage, direct, indirect, consequential, and exemplary), over and above all other remedies available to us, to protect our interests therein.

Restrictions on use:

Users agree to use the Web Site strictly for Users personal use. Users agree not to use this Web Site for any illegal purpose or in any manner inconsistent with these Terms and Conditions. Users agree not to use, transfer, distribute or dispose of any information contained in the Web Site in any manner that could compete with the business of Veritas Finance or otherwise compromise or imperil the interests of Veritas Finance. Users acknowledges that the Web Site has been developed, compiled, prepared, revised, selected, and arranged by Veritas Finance and others (including certain other information sources) through the application of methods and standards of judgement developed and applied through the expenditure of substantial time, effort and money and constitutes valuable intellectual property and may also include trade secrets of Veritas Finance and such others. Users agree

to protect the proprietary rights of Veritas Finance and all others having rights in the Web Site or its content during and after the term of this agreement and to comply with all reasonable written requests made by Veritas Finance or its suppliers of content, equipment or otherwise to protect their and others contractual, statutory, and common law rights in the Web Site. Users agree to notify Veritas Finance in writing promptly upon becoming aware of any unauthorized access or use of the Web Site by any party or of any claim that the Web Site infringes upon any copyright, trademark or other contractual, statutory, or common law rights. Users may download and retrieve data from the Web Site on Users computer screen, print individual pages on paper, photocopy and store such pages in an electronic form on disk (but not on any server or other storage device connected to a network) for User exclusive personal use only. Users further acknowledge that all the intellectual property in the Web Site continues to vest with us.

Privacy Restrictions:

The content of this Website shall not be displayed or printed in any form in part or whole without the prior written approval of Veritas Finance. The information contents provided on this Site, or the company logo cannot be copied, modified, uploaded, downloaded, published, or republished, transmitted, or otherwise distributed for commercial purposes without prior and explicit permission from Veritas Finance. Reproduction of any information or material provided on this Website, with or without any modification, is prohibited unless, with prior permission of Veritas Finance, and shall amount to violation of copyright and would be deemed an illegal act.

ACCESS RESTRICTION:

We reserve the right to deny to Users, at our sole discretion, access to the Web Site, including any portion thereof, without any prior notice. Use of the Website, www.veritasfin.in is available only to persons who can form legally binding contracts under applicable law. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872 including un-discharged insolvents, etc. are not eligible to use the Website.

HOW TO CONTACT US:

If you wish to place a request to review, restrict, update, withdraw, delete or anonymize your personal information or to otherwise reach us, we request you to reach out to us through multiple contact options displayed on <https://www.veritasfin.in/contact-us.php>.

GRIEVANCE OFFICER:

Please see below the details of our grievance officer:

Name: Mr. J. Prakash Rayen, Principal Nodal officer

Email: principalnodalofficer@veritasfin.in

Phone number: 044 40052721

Address: Veritas Finance Private Limited, SKCL Central Square 1, South and North Wing, 7th Floor, Unit # C28 - C35, CIPET Road, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032

Since this is a reporting to the Principal Nodal officer, giving a first call resolution on the phone may not be possible.