

Privacy Policy

Your privacy is of utmost importance to us and protection of your Personal Data as disclosed by you to us is a key commitment for us. During your usage of our platform, we may collect and generate various data points about you as elaborated below. In this, we are governed by the provisions of applicable law in India including the Information Technology Act 2000 and the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011 to maintain the privacy of your Personal Data. We collect and process your Personal Data only to the extent necessary for us to process your requirement(s) and in the manner as detailed hereinafter below in section II and III, and in accordance with such applicable law. In case you choose not to share your Personal Data as required, with us, we may not be able to carry out your transaction.

"Personal Data" means data relating to you that is directly or indirectly identifiable, having regard to any characteristic, trait, attribute or any other feature of your identity or any combination of such features with any other information. Personal Data does not mean information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force. Personal Data includes Sensitive Personal Data, which relates 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 and history, biometrics or any other data categorized as sensitive under applicable law in India.

I. Types of Information we collect

We may collect following information from you, as you have disclosed to us:

1. Personal details (e.g. name, contact details including, residential address, date of birth, documents such as identity card / passport details / Aadhaar details / PAN / Voter ID / driving license, and/or education details) provided by you to us to avail various products/services from us.
2. Your details including transaction history, balances, payment details, for effecting transfer of monies through various payment channels provided by us.
3. Financial details (e.g. income, expenses, and/or credit history) needed as part of request for some of our products/services;
4. Images of documents/ photos required to avail any of our products/services.
5. voice recordings of our conversations with our customer care agent with you to address your queries/grievances;
6. employment details (e.g. occupation, positions held, employment history, salary and/or benefits) as part of our record retention for credit/various product evaluations or required under applicable law

including Prevention of Money Laundering (Maintenance of Records) Rules, 2005

7. specimen signature(s) for processing of your instructions received by us through our various payment and delivery channels;
8. opinions provided by you to us by way of feedback or responses to surveys;
9. Information obtained from your mobile device by way of using our app like device location, communication information including phone number, SIM Serial Number, contacts and call logs, device information (including storage, model, IMEI, Network Carrier information), transactional and promotional SMS/app notifications;
10. Access to your mobile camera device for the functioning of many in-app functionalities for recording video including, but not limited to video KYC process and scan & pay etc.;
11. Access to the microphone to record audio for carrying out video KYC process and voice typing etc.;
12. Access to files from your mobile device such as audio, video files for the functioning of many in-app functionalities including, but not limited to in-app chat;
13. Access to Wi-Fi details through SSID information from your device, to notify users about the security of Wi-Fi network;
14. Access to the Near Field Communication (NFC) chip on device to enable tap to pay functionality (only for NFC enabled devices).

II. Sharing and Storage of your Personal Data

Any Personal Data that we have access to shall never be shared without your consent.

In various processes / submission of applications / a ailment of product / service offerings, we even seek your explicit consent to use / share your Personal Data.

In our business and operational processes, we only share the data on a partial and “need-to-know” basis to designated personnel or partners or service providers.

We may process, store and retain your Personal Data on our servers where the data centers are located, and/or on the servers of third parties having contractual relationships with us. All Sensitive Personal Data is stored in India. We will retain your data for the period that you continue to be our customer and for such period as required to comply with any obligation under any law for the time being in force.

We will share your data with competent / legal / statutory / regulatory agencies / authorities or partners / service providers acting on our behalf (as the case may be) in following cases:

1. For enabling the provision of the products / services availed by you, strictly on a “need to know” basis and subject to applicable laws.
2. Where it is directed or required by legal / regulatory / statutory / governmental authorities /

judiciary under any applicable laws / regulations or judicial pronouncement though a legally obligated request.

3. Where it is directed or required by legal / regulatory / statutory / governmental authorities / judiciary under any applicable laws / regulations or judicial pronouncement though a legally obligated request.

When you make purchases through our services, we may collect and store information about you to process your requests and automatically complete forms for future transactions, including (but not limited to) your phone number, address, email, billing information and payment preferences. This information may be shared with third-parties which assist in processing and fulfilling your requests, including Payment Card Industry (PCI) compliant payment gateway processors, and for providing you with products / services to better serve your needs and interests. Such sharing shall be in accordance with your instructions and subject to appropriate confidentiality and security requirements.

III. Usage of Your Personal Data

We use your Personal Data in our business activities for providing our partners' products / services and to perform, among other actions, the following:

1. To facilitate the transactions or report on these transactions;
2. To undertake research and analytics for offering or improving our products / services and their security and service quality;
3. To check and process your requirements submitted to us for products / services and / or instructions or requests received from you in respect of these products / services;
4. To share with you, updates on changes to the products / services and their terms and conditions including platform's terms and conditions;
5. To take up or investigate any complaints / claims / disputes;
6. To respond to your queries or feedback submitted by you;
7. To verify your identity for us to provide products / services to you;
8. To carry credit checks, screenings or due diligence checks as lawfully required by us;
9. To monitor and review products / services from time to time;
10. To undertake financial / regulatory / management reporting, and create and maintain various risk management models;
11. To conduct audits and for record keeping purposes;
12. To enable us to show you advertisements which are relevant to you and your interests, selective offers and promotions, search results, location-based services;
13. To auto populate such third party pages basis your click on advertisement instances on our website

and your proceeding to such pages;

14. To comply with the requirements of applicable laws / regulations and / or court orders / regulatory directives received by us;

15. To undertake any measure to provide medical treatment or health services to you during an epidemic, outbreak of disease or any other threat to public health or to ensure your safety, or to provide assistance or services to you during any disaster or any breakdown of public order.

IV. Purging of your Personal Data

You may choose to delete your account at any point of time by making such choice in One97's desktop website, mobile WAP site or mobile application. With this we will no longer provide your data for external processing as mentioned above. However, we retain your Personal Data as long as the purpose for its usage exists, after which the same is disposed of by us except for any record retention required as per applicable law. The provisions of various laws require your transaction logs to be stored for longer periods post the deletion of an account. Further, in the event of the pendency of any legal / regulatory proceeding or receipt of any legal and / or regulatory direction to that effect, we may be required by the law of the land to retain your Personal Data for longer periods.

V. Cookie Policy

1. Please note that 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.

2. We may use cookie and tracking technology depending on the features offered.

3. No Personal Data will be collected via cookies and other tracking technology; however, if you previously provided Personal Data, cookies may be tied to such information.

VI. Links to other websites

Our website may contain links to other websites which are not maintained by us. This privacy policy only applies to us. You are requested to read the other websites' privacy policies when visiting these websites.

VII. Reasonable Security Practices and Procedures

We take various steps and measures to protect the security of your Personal Data from misuse, loss, unauthorised access, modification or disclosure. We use latest secure server layers encryption and access control on our systems. Our safety and security processes are audited by a third party cyber security audit agency from time to time.

We have provided multiple levels of security to safeguard your app by Login / Logout option, and App Lock feature for payments, that can be enabled by you. We also ensure the device binding so that the same login cannot be used on different device without any additional authentication / OTP. Please do not share your Account's login, password and OTP details with anybody.

When you submit credit or payment card information, we encrypt the information in compliance with Payment Card Industry (PCI) data security standards.

While we observe reasonable security measures to protect your Personal Information on all our digital platforms, security risks may still arise for reasons outside of our control such as hacking, virus dissemination, force majeure events, breach of firewall etc. Please note that the above mentioned measures do not guarantee absolute protection to the Personal Information.

VIII. Contact us

You may contact us on any aspect of this policy or for any discrepancies / grievances with respect to your Personal Data, by writing to our Grievance Officer as per the details provided below:

Name: Shiv Kumar

Designation: CEO

Email ID: admin@payquickpayment.com

Payqucick Eservices Pvt. Limited

RZ-26/237P Indra Park Palam Colony New Delhi 110045

IX. Policy Review & Updates

This policy will be reviewed by us as and when required and the same may be subject to change at any point in time. The latest & most updated policy can always be found at www.payquickpayment.com

While we will make reasonable efforts to keep you posted on any updates to this privacy policy, to make sure that you are aware of any changes, we recommend that you review this policy periodically.

This Privacy Policy shall apply uniformly to Payquick Eservices Pvt. Limited's desktop website, mobile WAP site & mobile applications.

One97 reserves the right to modify/update this Privacy Policy. We will post the changes to our Privacy Policy, if any, on this page. Please check the “Last updated” legend at the bottom of this page to see when this Privacy Policy was last updated. We encourage you to check the same to be informed of how One97 is committed in protecting your information and providing you with the improved content.

In this policy, the words “we”, “ours” and/or “us” refer to Payquick Eservices Pvt. Limited and “you” and/or “your” refer to our customers.

X. Governing Law & Jurisdiction

This policy will be governed by and construed in accordance with the laws of India and subjected to the exclusive jurisdiction of Courts of New Delhi.