

Privacy Policy

This privacy policy ("Policy") sets forth the reasonable security practices and security procedures adopted by Arthashartra Epaylater Fintech Private Limited and Arthashastra Fintech Private Limited (collectively and individually called "ePayLater" or "We" or "Us"). ePayLater shall apply to use and disclosure of sensitive personal data, information or personal identification information ("Personal Information") provided by You (which means and include as a Customer or a User) on our Website, App or otherwise at the time of Your acceptance / registration/application in connection with availing products or services offered by ePayLater.

You may furnish Personal Information or enable access to such data with ePayLater, from a variety of sources, including but not limited to emails, online interactions, mobile app, SMS, customer support channels, social media channels, referrals, various registration mediums, digital marketing programs etc. This information can include, but not limited to name, date of birth, PAN, financial details, banking information, demographic details, personal IDs, contact information, electronic and physical addresses etc. ePayLater might additionally use electronic cookies to store details about Your preferences, IP address, login details etc.

Consent for collection of information

ePayLater will obtain Your consent in writing, via electronic means or otherwise, before collecting Personal Information for providing its services ("Services"). Personal Information includes such information that identifies You, and includes Your name, date of birth, bank account details or credit card or debit card, phone number, email address, government issued identity numbers etc and include gender, marital status, residence address, establishment address etc. Some of these documents will be retrieved and stored in electronic form.

You have the option to not provide Personal Information to ePayLater. You also have the option to withdraw your consent at any time by writing to grievanceofficer@aefpl.in and making a request to terminate the Services as per terms of use contained therein. If you choose not to provide such

Personal Information or withdraw your consent, then ePayLater will not be able to provide its Services to You.

Purpose

Personal Information which is provided or collected from You are used for the purposes connected with or compatible with various products or services or facilities provided or facilitated by ePayLater, its financing partners or third party entities directly relevant to the Services. There may be certain additional terms and conditions specific to the services you avail from us and the same shall be considered to form part of the Policy.

ePayLater also collects additional information to deliver or promote its products and services. ePayLater may also use this information to offer special schemes, either for itself or its partners that it feels to be relevant to You.

Sharing/Transfer/Disclosure of Personal information:

We may share this information with our service providers and partners, including but not limited to financial institutions, credit bureau, affiliates, parent, agencies etc in the normal course of operations. We will endeavor that these service providers and partners maintain an equivalent level of data protection as us.

We will transmit and disclose Personal Information to:

- authenticate your credentials and risk assessment
- provide products and services offered by ePayLater and accepted by You
- provide You information, notifications, notices, alerts, advice and communications relevant to use of the Service
- authorized agents or other third party services providers to the extent required for joint marketing and promotions, provision of value added services
- third party contractors that provide services to ePayLater in relation to Services
- the extent required under legal, statutory or regulatory obligation or under an order of a competent authority

- enforce Terms of Use;

Except where agreed by You or necessary for operational or regulatory reasons, We will not send you any unsolicited communications. However, in order to help You take full advantage of the services provided by us and our partners, we may from time to time share additional communications with You. You will have the option to indicate whether you would like to "opt out" of receiving such promotional communications about other products and services.

Retention of Personal Information:

We will retain all such Personal Information as long as required to continue uninterrupted provision of Services for which You have provided such information, or as required to fulfill our mutual rights and obligations under the terms of services, or as required under law or as per applicable policy for data retention, if applicable.

If You deactivate your account and Your agreement with ePayLater is no longer valid, the Personal Information may no longer be used for providing the services/facilities and may get removed upon the expiry of the maximum tenure as required under law or as per applicable or the policy on data retention, if any. Your Personal Information may however continue to remain on the servers unless otherwise specifically deleted or purged permanently.

Use of Cookies:

We may use electronic "cookies" (information stored on Your mobile, computer by our website or app). These cookies would be used to facilitate Your access to our services, ongoing transactions, to display relevant content and targeted advertising etc. This data would also be used to improve delivery of our services.

Data Security

We will take all necessary and reasonable measures to maintain confidentiality of Personal Information and its transmission. You are responsible for maintaining the security of credentials

of your access to your account to prevent any unauthorized access to Your account. We will not bear any liability in the event of any loss or damage arising from unauthorized use of your account.

Links to Other Apps and Websites

Our website and app may have links to other websites or apps. The privacy policies of these website or apps is not under our control. Once you leave our servers, You are advised to be cognizant of the privacy policies of the website or app that You are visiting.

Change in Privacy Policy

This Policy is subject to periodic review. We reserve the right to change the Policy at any time. The latest policy will be available on our website.