

PRIVACY POLICY

This is the Privacy Policy (“**Policy**”) of **Innoviti Payment Solutions Pvt. Ltd.** (formerly Innoviti Embedded Solutions Pvt. Ltd.), a company incorporated under the provisions of the Companies Act, 1956, with its registered office at 2nd and 3rd Floor, ‘NGR The Edge’, No. 41, 3rd Main, 5th Cross, Sai Baba Mandir Road, Halasuru, Bangalore 560008, Karnataka, India (“**Innoviti**”).

Thank you for visiting Innoviti’s website <https://innoviti.com/smelending-com/> (“**Website**”). We value the trust you place in us. This Policy discloses Innoviti’s information practices for this Website and its technology-based services which enable SME lending transactions (“**Services**”), including the type of information being collected, method of such information collection, use of such information and sharing of such information with third parties. By visiting the Website, you expressly consent to our use and disclosure of your personal information in any manner described in this Policy. This Policy extends to both visitors to the App who do not transact business on the App and to registered users, who transact business on the App.

1. Your Personal Information

- 1.1. By accepting this Policy, you authorize Innoviti to collect and store and use any information that you may enter on our Website or provide to us in some other way. To enable you to use our Website, become a registered user of our Website and provide you with our Services, we need your personal information, as listed more fully in **Annexure-A** to this Policy.
- 1.2. We assure you that at no time will this information be sold or shared with parties not associated with us without your consent.
- 1.3. Please note that Innoviti is a PCIDSS-certified company and complies with all requirements prescribed by PCI-DSS.

2. How We Use the Information We Collect

- 2.1. Innoviti owns all the information collected via the Website. We may use the information described above for any one or more of the following:
 - 2.1.1. Verify your identity;
 - 2.1.2. Create and manage your account;
 - 2.1.3. Send you (via email or other means) offerings of products or services and update you on all the special offers available on the Website to ensure a better user experience for you. You can unsubscribe from such communications anytime you wish to do so;
 - 2.1.4. Monitor and improve the Website including by calculating the number of visitors to the Website, identifying the geographical locations of the visitors and their demographics, preferences, interests, and behaviour. We may share such Website usage statistics with our sponsors, advertisers or other third parties (which do not include Innoviti’s marketing partners and network providers);
 - 2.1.5. Communicate with you about, and administer your participation in, special events, contests, offers, surveys and market research;
 - 2.1.6. Respond to your queries;
 - 2.1.7. Operate, evaluate and improve our business;

2.1.8. Besides the above, this information may be used when you contact Innoviti through any means such as chat or email. Innoviti reserves the right to include your email ID for marketing communications.

3. IP Address

3.1. When you visit our Website, Innoviti collects your IP address to help diagnose problems with its server, administer and tune the operation of its Website, analyze trends, track traffic patterns, gather demographic information for aggregate use, and track the date and duration of each session within our Website and similar purposes. Your IP address may also be used in combination with your personal information to prevent fraud or abuse, customize your user experience, improve our Website, customer service, products, and promotional efforts, and to understand your preferences, patterns and interests.

4. Non-Personal Information

4.1. Innoviti also collects information about the type of device you use to access our Services, your operating system details and settings, the name of your ISP, your mobile device, your mobile device identifier provided by your mobile device operating system, and location data (if you have allowed that functionality) and other general device or systems information. *If you are logged in on Innoviti when browsing, a cookie on your device will also identify you, and record and associate all of these usage information and log data with your account.*

5. Cookies and Web Beacons

5.1. Innoviti collects data through cookies and other monitoring technologies to enhance your browsing and user experience on our Website. 'Cookies' are small pieces of information that are stored by your browser on your computer's hard drive to collect information about your activities on our Website. We may authorize third parties to use cookies and other monitoring technologies to compile information about the use of the Website or interaction with advertisements that appear on the Website. We do not have access or control over these cookies. We do not link the information we store in cookies to any personally identifiable information you submit while on the Website. We use session ID cookies and persistent cookies. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. You are always free to decline cookies if your browser permits, although, by declining the use of cookies you may not be able to use certain features on the Website.

6. Sharing of Information

6.1. We may use trusted third-party service providers to perform certain services on our behalf, including for the purposes of data storage, data management, web hosting, web analytics, marketing and mailing. These service providers only receive personal information if such information is required to perform their function(s), and they are not authorized to use any personal information for any other purpose(s) other than the purpose(s) set forth by Innoviti.

7. Your Rights.

7.1. Upon request, we will remove your personal information from our database. Customers are also advised that upon written request you may access and/or request that any erroneous information about you be corrected.

7.2. You have the right to ask us not to process your personal data for marketing purposes. You also have the right to ask us to not store your personal data. You can exercise your right to prevent such processing by checking certain boxes on the forms we use to collect your data. You can also exercise the right at any time by contacting us at the e-mail address below. However, please note that in such an event we may be unable to continue providing, partially or fully, our Services to you.

7.3. The Website may, from time to time, contain links to and from the websites of our partner networks, advertisers and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

8. Business Transfer

8.1. Your personal information may be disclosed as part of any merger, sale of Innoviti's assets or acquisition, as well as in the event of insolvency, bankruptcy or receivership.

9. Comments

9.1. We value your comments, feedback, and testimonials which help us improve our Website, products, and services. By making such submissions to us, you assign your rights in the submissions to us.

10. Children's Privacy

10.1. Our Website is not directed at anyone who we know to be under the age of 18, nor do we collect any personal information from anyone who we know to be under the age of 18. If you are under the age of 18, you should not use the Website and should not submit any personal information to us.

11. Phishing

11.1. Safeguarding information to help protect you from identity theft is a top priority and we at Innoviti take all measures to protect identity theft. We do not and will not, at any time, request your credit card information or national identification numbers in a non-secure or unsolicited e-mail or telephone communication.

12. Links

12.1. This Website may contain links and advertisements which may lead you to other websites. Please note that once you leave our Website you will be subjected to the privacy policy of the other website and this Policy will no longer apply. By using this Website, you signify your agreement to the terms of this Policy. Innoviti reserves the right, in our sole discretion, to change, modify, and or delete portions of the terms of this Policy at any time.

13. Limit of Liability

13.1. Notwithstanding anything to the contrary in this Policy or any other terms of service or use applicable as between Innoviti and you, Innoviti's aggregate liability hereunder shall be limited to Rs.1000 only and shall not extend to any indirect or remote damages

whatsoever, including but not limited to special, incidental, consequential, or punitive damages or loss of profits.

14. Contact Us

14.1. If You believe that Innoviti has not complied with this Policy with respect to your personal information or would like us to update information we have about you or your preferences or if you have any questions about our Policy, please feel free to contact our Privacy Grievance Officer at: grievanceredressal@innoviti.com

15. Applicability of Policy

15.1. While this Policy applies to all personal information collected, stored and used by Innoviti, it is intended to comply only with the applicable laws of India and not any other jurisdiction. All matters of dispute are subject to the courts in the city of Mumbai.

16. Compliance

16.1. Innoviti shall always cooperate with regulatory authorities and investigating agencies in India in the matter of treatment of personal information.

17. Amendments

17.1. Innoviti may modify this Policy in its sole discretion at any time. While Innoviti shall make best efforts to notify You of any such modification, it shall be Your responsibility to read and understand the Policy as prevalent from time to time. Continued use of the Website shall be deemed to constitute acceptance of the Policy as amended.

End of Privacy Policy.

Annexure-A

List of Information

- First Name
- Last Name
- Entity's Name
- Entity's Address
- Mobile number