



## **PRIVACY POLICY**

You hereby acknowledge of having read this Privacy Policy along User Terms by use or access of this Website. Mansa Mata Finance Private Limited is strongly committed to protect the personal and financial information that you submit to us and would endeavour to protect it from unauthorized use.

### **Collection of Information**

In the course of using this website or availing the products and services vide the online application forms and questionnaires(if any), Mansa Mata Finance Private Limited and its Affiliates/ Subsidiaries may become privy to the personal information of its customers, including information that is of a confidential & sensitive nature.

Mansa Mata Finance Private Limited is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the world wide web and it shall not be held liable for disclosure of the confidential information when in accordance with this Privacy Commitment or in terms of the agreements, if any, with the Customers.

In addition, like most other websites, we use small bits of data called “cookies” stored on user’s computers to stimulate a continuous connection. “Cookies” let us store information about your preferences and passwords and allow you to move to different pages of our secure Site without having to re-enter your password information. Any information collected is stored in secure databases protected via a variety of access controls and is treated as confidential information by us.

Therefore, you should be careful with usage of the username and password by maintaining confidentiality and ensure that you do not knowingly or accidentally share, provide and facilitate unauthorized use of it.

‘Mansa Mata Finance Private Limited’ may collect information with your consent from your mobile device like device location, device information (including storage, model, installed apps, Wi-Fi, mobile network) transactional and promotional SMS, communication information including contacts to provide customized offerings.

### **Use and disclosure of Personal & Financial Information**

We will protect your personal information against unauthorized use, dissemination or publication in the same manner in which we would protect our confidential information of like nature. However, under certain conditions we may share this information.

We may use the personal information to improve our services to you and to keep you updated about our new products or other information that may be of interest to you. We may share information in the course of normal business operations, such as providing services you have subscribed for, and any activity related to these services such as collection of fees. It may become necessary for Mansa Mata Finance Private Limited to disclose your personal information to its agents and contractors in the course of normal business operations for the above referred purpose.

Nevertheless, these parties would be required to use the information obtained from Mansa Mata Finance Private Limited for such purposes exclusively. Mansa Mata Finance Private Limited will endeavour to take all reasonable steps to ensure that the confidentiality of your information is maintained by imposing strict confidentiality standards on all the third parties to whom it discloses such information.

We may be required to disclose your personal and financial information to the statutory authorities in connection with any legal process that maybe initiated by such authorities in accordance with applicable laws.

We may occasionally invite selected third parties to participate in offers we feel would be attractive to customers of Mansa Mata Finance Private Limited.

Mansa Mata Finance Private Limited may also share your information to provide you with superior services and a range of offers. We may use this information to advise you of products, services and other marketing materials, which we think, may be of interest to you. We may also invite visitors to this site to participate in market research and surveys and other similar activities. Mansa Mata Finance Private Limited will use the customer information to improve the visitor experience on the site and make subsequent offers to the visitor on products which may be of interest to him / her.

The Customer authorises Mansa Mata Finance Private Limited to exchange, share, part with all information related to the details and transaction history of the Customers to its Affiliates / Subsidiaries / banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold Mansa Mata Finance Private Limited liable for use or disclosure of this information.

In case of Event of Default by Customer, in its own interest or in the Interest of public at large, Mansa Mata Finance Private Limited shall use and disclose by way of publishing/advertising in newspaper(s), television, on world-wide web, its own website or on any other group, messaging app, social media or other public platform photographs, default amount, all other relevant details and Name(s) of Borrower(s), Co-Borrower(s), Guarantor(s), Promoter(s), Key Managerial Person(s), intermediary(ies), estoppel and all others whom Mansa Mata Finance Private Limited deems appropriate to expose. Customer/Borrower along with all Co-Borrower(s), Guarantor(s), Promoter(s), Key Managerial Person(s), intermediary(ies), estoppel expressly indemnifies and consents Mansa Mata Finance Private Limited to do all necessary action including publishing Names and photographs and all other relevant details that Mansa Mata Finance Private Limited has obtained during the course of lending.

### **RBI Disclaimer**

The Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any statements or representations made or opinions expressed by Mansa Mata Finance Private Limited and for discharge of its liability.

### **Ownership**

All rights, title and interest (including, but not limited to all copyrights, trademarks, and other intellectual property rights, if any) in this website belong to us. In addition, the names and other labels identifying our products and services are our proprietary marks. You acknowledge that you

do not own and shall not acquire any title, interest, or right in any in the intellectual property rights of Mansa Mata Finance Private Limited.

### **Terms of Intellectual Property**

All information displayed, transmitted or carried on this website (including, but not limited to, directories, guides, articles, opinions, reviews, text, photographs, images, illustrations, profiles, audio clip, video clips, trademarks, logos etc) is protected by and in the name of Mansa Mata Finance Private Limited and under various other intellectual property laws in the territory of India.

### **Limited License and Permitted Use of site**

Except as expressly provided in this clause nothing contained in this website shall be construed as conferring any license or right, expressly, by implication, by estoppel or otherwise, under any intellectual property rights, or under any third party's intellectual property rights, and no part of this website may be reproduced, republished, copied, transmitted or distributed in any form or by any means without written permission of Mansa Mata Finance Private Limited.

You are granted a limited license to download material or information from this web site. You may take a single copy of the content displayed on this web site for personal, authorised commercial use only, provided that you do not remove any trademarks, copyright and any other information contained on this website. You shall not archive or retain any information or content herein in any form without written permission of Mansa Mata Finance Private Limited.

You may not distribute, modify, transmit, reuse, repost, or use the content of this website for public or unauthorised commercial purposes, including the text, images, audio, and video without Mansa Mata Finance Private Limited written permission. Mansa Mata Finance Private Limited neither warrants nor represents that your use of materials displayed on this website will not infringe rights of third parties.

### **Jurisdictional Issues**

Unless otherwise expressly set forth herein, Mansa Mata Finance Private Limited makes no representation that services on this website are appropriate or available for use in any location. Those who choose to access this website do so, on their own initiative and are responsible for compliance with local laws. Some products and services may not be available in all jurisdictions.

### **Exclusions from Privacy Policy**

Other websites that you may access via website may have different privacy policies and access to such web sites will not be subject to this privacy policy. We recommend that you read the privacy statement of each such website to find out how they protect your personal information.

### **Amendments**

Due to changes in legislation or enhancements to functionality and content on the website, we may make changes to privacy policy (without being obliged to do so) and would reflect those changes in this privacy policy statement. Hence you are requested to go through the privacy policy statement on a regular basis.

### **Non-Binding**

Please note that this privacy policy does not create any contractual or other legal rights in or on behalf of any party, nor is it intended to do so.

### **Prohibited Actions**

While using this Site, you agree not to, by any means (including hacking, cracking or defacing any portion of the Site) indulge in illegal or unauthorized activities including the following:

- Restrict or inhibit any authorized user from using this Site
- Use the Site for unlawful purposes
- Harvest or collect information about Site users without their express consent
- "Frame" or "mirror" any part of the Site without our prior authorization
- Engage in spamming or flooding
- Transmit any software or other materials that contain any virus, time bomb, or other harmful or disruptive component
- Remove any copyright, trademark or other proprietary rights notices contained in the Site
- Use any device, application or process to retrieve, index, "data mine" or in any way reproduce or circumvent the navigational structure or presentation of the Site
- Permit or help anyone without access to the Site to use the Site through your username and password or otherwise.

### **Governing laws**

Any dispute arising out of the content, information, material etc provided on this website or violation of the Trademark and Copyright rights of Mansa Mata Finance Private Limited, including this Disclaimer and any use or access of this Website shall be governed by and constructed in accordance with the laws of India without reference to conflict of laws principles. In the event any dispute in relation hereto is brought by the User, it shall be subject to the exclusive jurisdiction of the courts of Mumbai, India.

