

## TERMS AND CONDITIONS

### GENERAL

ISFL is a Non-Banking Financial Company (Non Deposit Taking) registered with Reserve Bank of India (RBI) engaged in the business of lending to Individuals and corporates. All loan applications are approved and sanctioned by ISFL. The Platform provides access to an online platform bringing together consumers, data partners and other partners willing to abide by the Terms & Conditions herein.

In the event you wish to avail any of the Products displayed on the Platform you will be required to provide certain information and our representatives may contact you through phone or email to understand your requirements.

ISFL provides various services, including but not limited to ("**Services**"):

- a. Facilitating granting of loan facility as per its products on its Platform;
- b. Assisting its Users to obtain their credit report through authorized agents partnered with ISFL. ISFL will monitor and update the credit report obtained by the customer through the use of the Platform as and when ISFL receives such report from the authorized agents;
- c. Provision of data analysis and social score based on device data and User's Facebook, Twitter, LinkedIn or any other social media accounts that are linked with User's account on the Platform.
- d. In the event You have registered Your phone number on the 'Do Not Disturb' registers with Your network provider, You shall ensure to take all steps to enable the Company's representative's to contact You via phone to provide details about different financial products and You shall ensure that such calls received by You are pursuant to You providing Us with information and You shall not register a complaint with the relevant authorities for the same.

ISFL shall also run multiple credit checks to be able to get the best available offers to suit the needs of the Users.

### DEFINITIONS :

**IFIN Securities Finance Limited (ISFL)**, whose registered office is situated at Continental Chambers, 3<sup>rd</sup> Floor, M.G. Road, Nungambakkam, Chennai India (hereinafter shall be referred to as "**ISFL**" or "**Company**" or "**us**" or "**we**") are the owner of the mobile application by the name **ISFL ("App")** and website at www.ISFLonline.com ("**Website**") (App and Website are hereinafter together referred to as the "**Platform**").

As a user ("**User**" or "**You**") of the Platform, You understand that Platform provides access between multiple Users in the form of consumers, data partners, borrowers, service providers etc. with a view to facilitate lending and borrowing activities. A list of lending partners will be provided on our website and app, and will be updated periodically.

It is hereby clarified that the term "Users" shall mean any person using the Platform i.e. consumers, financial institutions, regulated entities, and other partners. Your use of this Platform implies that You have read, understood and agreed to abide by following, disclaimer, terms & conditions ("**Terms & Conditions**").

These Terms & Conditions read together with our privacy policy govern Your usage of the Platform and the terms for the purchase of the Products from the Platform ("**Product**").

### PLEASE READ THE T&C CAREFULLY:

Please read these Terms & Conditions carefully before accessing or using our Platform. By accessing or using any part of the Platform, you agree to be bound by these Terms & Conditions. If You do not agree to all the terms and conditions of this agreement, then You may not access the Platform or use any services provided by Us.

Further, by accessing any of the sub-sites (whether belonging to an associate or otherwise) through the Platform, then such sub-site may have its own terms and conditions, which are specific to such sub-site.

### ELIGIBILITY

The User of this Platform unequivocally declares and agrees that the User is a natural/ legal person who has attained the age of at least 18 years and is resident of India and is legally allowed to enter into a contract in India. The User is allowed to utilize the Services in accordance with the terms and conditions detailed

hereinafter. By registering on the Platform, the User hereby undertakes to agree and abide by the Terms & Conditions detailed herein. If the User violates any of these Terms & Conditions, or otherwise violates an agreement entered into through the medium of the Platform, ISFL may terminate the User's membership, delete his/her profile and any content or information posted online by the User on the Platform and / or prohibit the User from using or accessing the Platform at any time in its sole discretion, with or without notice, including without limitation if ISFL believes that User is under the age of 18 years.

### **ACCEPTANCE OF TERMS AND CONDITIONS**

As a User of this Platform, you have agreed to the Terms & Conditions provided hereunder or anywhere else on this Platform including but not limited to disclaimers on this Platform. You are advised to read and understand the said Terms & Conditions and in case You do not wish to agree to these Terms & Conditions, please refrain from using the Platform.

ISFL reserves the right, at its sole discretion, to change, modify, add or remove portions of these Terms and Conditions, at any time. Any changes made to these Terms and Conditions will be updated on the website of ISFL. You are responsible to read this document from time to time. The User's continued use of the Platform following the notification of modification of these Terms and Conditions will be construed to mean the acceptance by the User of the modified Terms and Conditions.

### **YOUR ACCOUNT**

If you wish to use the Platform, You are required to maintain an account and will be required to furnish certain information and details, including Your name, email id, contact number and any other information deemed necessary by ISFL. You are responsible for maintaining the confidentiality and security of Your account, password, activities that occur in or through Your account and for restricting access to Your computer to prevent unauthorized access to Your account. You agree to accept responsibility for all activities that occur under Your account or password. You should take all necessary steps to ensure that the password is kept confidential and secure and should inform us immediately if You have any reason to believe that Your password has become known to anyone else, or if the password is being, or is likely to be, used in an unauthorized manner. Please ensure that the details You provide Us with are true, correct, accurate and complete. Upon ISFL gaining knowledge or having any reasonable suspicion that the information provided by You is wrong, inaccurate or incorrect, ISFL shall immediately terminate Your account without any notice to You in this regard. In the event of any changes to the information shared by You at the time of registering Yourself on the Platform, You shall be responsible for forthwith notifying the said changes to Us.

You can access and update most of the information you provided us on the 'dashboard' area of Your account after You log-in or by writing to us at [customercare@isflonline.com](mailto:customercare@isflonline.com). The right to use this Platform is personal to the User and is not transferable to any other person or entity.

You shall at all times abide by the Terms and Conditions stated herein and any breach of these conditions may also lead to ISFL terminating Your account and appropriate civil and criminal remedies will be sought against You as provided under the laws of India.

### **PRIVACY**

ISFL collects certain information from you in order to provide the Services. ISFL's use of Your personal information is governed in accordance with the Privacy Policy.

### **LICENSE AND ACCESS**

ISFL grants You a limited license to access and use the Platform for availing the Services, but not to download any material from it (other than page caching) or modify it, or any portion of it, except with express written consent of ISFL and / or its affiliates, as may be applicable. Any unauthorized access to the Platform or any networks, servers or computer systems connected to Platform and any attempt to modify, adapt, translate or reverse engineer any part of the Platform or re-format or frame any portion of the pages of the Platform, save to the extent expressly permitted by these Terms & Conditions, is not permitted. This license is non-transferable and does not permit any resale or commercial use of this Platform or its contents; any downloading or copying of account information for the benefit of anyone other than Your use; or any use of data mining, robots, or similar data gathering and extraction tools. The Platform or any portion of the Platform (including but not limited to any copyrighted material, trademarks, or other proprietary information) may not be reproduced, duplicated, copied, sold, resold, visited, distributed or otherwise exploited for any commercial purpose without express written consent of ISFL and / or its affiliates, as may be applicable. Any unauthorized use of the Platform shall terminate the permission or revoke the license granted by ISFL.

You are permitted to use content delivered to You through the Service only on the Service. You may not copy, reproduce, distribute, or create derivative works from this content. Further, You agree not to reverse engineer or

reverse compile any of the Service technology, including but not limited to, any Java applets associated with the Service.

### **MONITORING OF THE PLATFORM AND YOUR ACCOUNT**

ISFL has the right and liberty to monitor the content of the Platform at all times which shall include information provided in Your account. The monitoring of the Platform / Platform is important to determine the veracity of the information provided by You and that every User remains in consonance with the Terms & Conditions provided herein. Subject to the Terms & Conditions mentioned herein, ISFL shall also have the liberty to remove any objectionable content which is in contravention of the Terms & Conditions herein or share such information with any governmental authority as per procedures laid down by the law for the time being in force in India.

### **SERVICE SUSPENSION**

ISFL may stop providing the Services and may terminate use of it at any time without giving notice of termination to You. Unless ISFL informs the User otherwise, upon any termination, (a) the rights and licenses granted to You in these terms will end; and (b) User must stop using the Platform forthwith. ISFL reserves the right to suspend or cease providing any Service and shall have no liability or responsibility to the User in any manner whatsoever if it chooses to do so.

### **PROHIBITED USES**

In addition to other prohibitions as set forth in the Terms & Conditions, You are prohibited from using the Platform: (a) for any unlawful purpose; (b) to solicit others to perform or participate in any unlawful acts; (c) to violate any international, federal, provincial or state regulations, rules, laws, or local ordinances; (d) to infringe upon or violate our intellectual property rights or the intellectual property rights of others; (e) to harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate based on gender, sexual orientation, religion, ethnicity, race, age, national origin, or disability; (f) to submit false or misleading information; (g) to upload or transmit viruses or any other type of malicious code that will or may be used in any way that will affect the functionality or operation of the Service or of any related website, other websites, or the Internet; (h) to collect or track the personal information of others; (i) to spam, phish, pharm, pretext, spider, crawl, or scrape; (j) for any obscene or immoral purpose; or (k) to interfere with or circumvent the security features of the Service or any related website, other websites, or the Internet. We reserve the right to terminate Your use of the Service or any related website for violating any of the prohibited uses.

### **REFUND & CANCELLATION POLICY**

Any additional payment made by you shall be refunded back within 30 days subject to the reconciliation of the accounts by ISFL on receipt of refund request from you. There will be no cancellation of the service once you have received the loan amount in your bank account.

### **LIMITATION OF LIABILITY AND DISCLAIMER OF WARRANTIES**

Notwithstanding anything to the contrary contained herein, neither ISFL nor its affiliated companies, subsidiaries, officers, directors, employees or any related party shall have any liability to You or to any third party for any indirect, incidental, special or consequential damages or any loss of revenue or profits arising under or relating to these Terms & Conditions. To the maximum extent permitted by law, You waive, release, discharge and hold harmless ISFL, its affiliated and subsidiary companies, and each of their directors, officers, employees, and agents, from any and all claims, losses, damages, liabilities, expenses and causes of action arising out of Your use of the Platform.

As a User, You also acknowledge that ISFL has maintained and carried out all possible checks and balances to assure the credibility of the Users as listed on the Platform. The information provided on the Platform is based on the information that is provided to ISFL. In case the User does not disclose any information to ISFL, and the same is not found out at the first instance by ISFL despite all measures adopted to certify the ratings or credibility of a User, ISFL shall not be responsible for any claims or liabilities. ISFL in any event is not responsible for any default in return of money that is borrowed and shall have the exclusive right to initiate proceedings against the defaulter borrower. ISFL shall to the best of its abilities aid the concerned User in terms of provision of information to initiate any legal proceedings. However, ISFL shall not be responsible for any default on behalf of the User. ISFL is an information platform and the User is entitled to conduct its own diligence before taking any steps to initiate the processes outlined in the Website.

ISFL does not make any representations or warranties on behalf of the financial service providers, banks or NBFCs partnered with ISFL with respect to the financial products / loans provided by such partners on the Platform. ISFL shall be responsible only to the extent of providing the Services and all liabilities and obligations

of the customers / User with respect to the financial products provided by the partners shall be governed by the separate agreement executed between such financial partners and the customers and ISFL shall have no liability in this regard whatsoever.

YOUR USE OF THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE IS AT YOUR SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. COMPANY EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND AS TO THE SERVICE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THAT OF THIRD PARTIES) INCLUDED IN OR ACCESSIBLE FROM THE SERVICE, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. COMPANY MAKE NO WARRANTY THAT: (i) THE SERVICE WILL MEET YOUR REQUIREMENTS, (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS, OR (V) ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM COMPANY OR SERVICE PROVIDER THROUGH OR FROM THE SERVICE WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS.

YOU FURTHER AGREE THAT NEITHER COMPANY OR THIRD PARTY SERVICE PROVIDER NOR ANY OF THEIR AFFILIATES, ACCOUNT PROVIDERS OR ANY OF THEIR AFFILIATES WILL BE LIABLE FOR ANY HARMS, WHICH LAWYERS AND COURTS OFTEN CALL DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF COMPANY OR SERVICE PROVIDER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, RESULTING FROM: (i) THE USE OR THE INABILITY TO USE THE SERVICE / PLATFORM; (ii) THE COST OF GETTING SUBSTITUTE GOODS AND SERVICES, (iii) ANY PRODUCTS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO, THROUGH OR FROM THE SERVICE; (iv) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (v) STATEMENTS OR CONDUCT OF ANYONE ON THE SERVICE; EVEN IF THE PROVIDER HAS BEEN ADVISED PREVIOUSLY OF THE POSSIBILITY OF SUCH DAMAGES; OR (vii) ANY OTHER MATTER RELATING TO THE SERVICE. THE MAXIMUM LIABILITY OF ISFL SHALL BE LIMITED TO THE AMOUNT ACTUALLY PAID BY YOU TO THE COMPANY FOR THE SERVICE.

#### **INDEMNITY**

You agree to indemnify, save, and hold ISFL, its affiliates, contractors, employees, officers, directors, agents and its third party associates, licensors, and partners harmless from any and all claims, demands, losses, damages, and liabilities, costs and expenses, including without limitation legal fees and expenses, arising out of or related to Your use or misuse of the Services or of the Website or App or Platform, any violation by You of these Terms & Conditions, or any breach of the representations, warranties, and covenants made by You herein or Your infringement of any intellectual property or other right of any person or entity, or as a result of any threatening, libellous, obscene, harassing or offensive material posted/ transmitted by You on the Platform. ISFL reserves the right, at Your expense, to assume the exclusive defence and control of any matter for which You are required to indemnify ISFL, including rights to settle, and You agree to cooperate with ISFLs' defense and settlement of these claims. ISFL will use reasonable efforts to notify You of any claim, action, or proceeding brought by a third party that is subject to the foregoing indemnification upon becoming aware of it. This paragraph shall survive termination of this Terms & Conditions.

#### **ADVERTISERS/ THIRD PARTY LINKS ON THE PLATFORM**

ISFL accepts no responsibility for advertisements contained within the Platform. ISFL has no control over and accepts no responsibility for the content of any website or mobile application to which a link from the Platform exists. Such linked websites and mobile applications are provided "as is" for User's convenience only with no warranty, express or implied, for the information provided within them. ISFL does not provide any endorsement or recommendation of any third party website or mobile application to which the Platform provides a link. Further, the Users consent and agree that the content provided in the Website and the App shall be synced and shall be available in both mediums.

## **USER COMMENTS, FEEDBACK AND OTHER SUBMISSIONS**

If, at ISFL's request, You send certain specific submissions (for example contest entries) or without a request from Us, You send creative ideas, suggestions, proposals, plans, or other materials, whether online, by email, by postal mail, or otherwise (collectively, 'comments'), You agree that We may, at any time, without restriction, edit, copy, publish, distribute, translate and otherwise use in any medium any comments that You forward to Us. We are and shall be under no obligation (1) to maintain any comments in confidence; (2) to pay compensation for any comments; or (3) to respond to any comments.

You agree that Your comments will not violate any right of any third-party, including copyright, trademark, privacy, personality or other personal or proprietary right. You further agree that Your comments will not contain libellous or otherwise unlawful, abusive or obscene material, or contain any computer virus or other malware that could in any way affect the operation of the Service or any related website. You may not use a false e-mail address, pretend to be someone other than Yourself, or otherwise mislead Us or third-parties as to the origin of any comments. You are solely responsible for any comments You make and their accuracy. We take no responsibility and assume no liability for any comments posted by You or any third-party.

You are licensing to the Company and its service providers, any information, data, passwords, materials or other content (collectively, "Content") You provide through or to the Service. Company and service provider of Company may use, modify, display, distribute and create new material using such Content to provide the Service to You. Company and Service Provider may also use, sell, license, reproduce, distribute and disclose aggregate, non-personally identifiable information that is derived through Your use of the Service. By submitting Content, You automatically agree, or promise that the owner of such Content has expressly agreed that, without any particular time limit, and without the payment of any fees, Company and its third party service provider may use the Content for the purposes set out above. As between Company and third party service provider, Company owns Your confidential account information.

## **ACKNOWLEDGEMENTS**

. You acknowledge that ISFL will not be responsible for any claim or damage in case of use of the financial products. ISFL in no manner warrants or guarantees the performance of a third party service provider that is providing services through the platform. You acknowledge that ISFL in no manner guarantees that the Users have provided all the information on this App which is true and correct including his address, phone numbers etc. You acknowledge that it is Your responsibility to verify the information about the person on the Platform and ISFL is in no manner liable if the information provided on this App is untrue or incorrect. You acknowledge that ISFL is in no manner responsible for any claim of money or damages in the event one person fails to either grant loan or a person fails to repay the loan or misrepresents his financial status or commits a fraud or cheating or any other such illegal act.

## **APPLICABLE LAWS**

Your use of this Platform and any Term & Conditions stated in this agreement is subject to laws of India. In case of any disputes arising out of the use of the Website, Courts of Chennai will have exclusive jurisdiction.

## **GRIEVANCES**

Users have complete authority to file a complaint/ share feedback if they are disappointed by services rendered by ISFL. They can give their complaint/ feedback in writing or by way of an email to the following:

**Helpline:** 044-28306613

**Email:** [gro@isflonline.com](mailto:gro@isflonline.com)

## **TERMINATION / PLAN CHANGE POLICY**

1. We may terminate the Services availed by you in the following circumstances (non – exclusive list):
  - i. If you are in breach of any of these T&Cs;
  - ii. If your use of the Services disrupts our business operations or affects any other party.
  - iii. If required by law or any Court order.
2. On any of your Services being terminated, your data will be removed from the Platform.
3. Both, the User and ISFL, have the right to terminate any Services for any reason, including ending of Services that are ongoing.

## **CONFIDENTIALITY**

Any information specifically mentioned by ISFL as confidential shall be maintained confidentially and shall not be disclosed unless as required under any law to the appropriate authorities or to serve the purposes of T&Cs and the obligation of the parties concerned.

#### **SITE CONTENTS AND PROPRIETARY RIGHTS**

- a. Unless otherwise specified, the Services are only for your personal and non commercial use.
- b. All materials of ISFL, including but not limited to text, images, photographs, graphics, audio, video, software, icons or other material (the "Content") which belong to ISFL are protected under international conventions, the Copyright Act, 1957, and all other applicable Indian laws, with amendments, rules and regulations. You shall not use the Content for any purpose, except as specified herein.
- c. You acknowledge and agree that you shall not transmit, distribute, show, exchange, modify, sell, upload post, reproduce, copy, mirror, frame, republish, download, store (in any medium), up-load to a third party, adapt or change in any way the content of this Content or the Services that is/are protected by copyright or other proprietary right of a third party, or create derivative works of the Content or the Services for any business, commercial or public purpose without the express written authorization of ISFL, except to the extent that such copying/printing is necessary for the purposes of availing of the Services at the Platform.
- d. There are proprietary logos, Service marks and trademarks on this Platform either owned/used by ISFL or any other third party(s). By displaying them on this Platform, ISFL is not granting any license to utilize those proprietary logos, Service marks, or trademarks. Any unauthorized use of the Content by you may violate the extant copyright laws, trademark laws, the laws of privacy and publicity, leading to personal liability along with civil and criminal action against you.
- e. This prohibition does not extend to:
  - i. Materials on the Platform which are expressed to be freely available for re-use or replication, subject to any conditions we specify; or
  - ii. Any fair dealing for the purposes of private study, research, criticism or review.
- f. You agree to abide by all instructions provided on the Platform regarding the way you may use the Content.
- g. Upon you agreeing to comply with these T&Cs, you shall be granted a nonexclusive, non-transferable, limited right to enter, view and use the Platform.

#### **AMENDMENT**

- a) We may, in our sole discretion, change or modify this T&C at any time, Such changes or modifications shall be made effective for all Users upon posting to the Platform. You are responsible to read this document from time to time to ensure that your use of the Services remains in compliance with this T&C.
- b) ISFL reserves the right to make changes/modifications in the agreement

#### **RESERVATION OF RIGHTS**

- a. We reserve the right and sole discretion to:
  - i. Censor any Content on the Platform that is deemed inappropriate;
  - ii. Terminate any Services if they result or may result in, or are the subject of, legal action or threatened legal action against ISFL or any of its affiliates or partners, without consideration for whether such legal action or threatened legal action is eventually determined to be with or without merit;
  - iii. Terminate any Services at any time, with or without notice, for conduct that is in breach of this Agreement, for conduct that we believe is harmful to our business or for conduct where the use of the Services is harmful to any other party;
  - iv. Cooperate fully with any law enforcement authority in any jurisdiction in respect of a lawful direction or request to disclose the identity or other information about anyone posting materials which the authority claims violates any applicable law;
  - v. Modify, suspend or terminate, temporarily or permanently, the access to the Platform and the related services or any portion thereof at any time, without notice, for general maintenance or for any other

reason. This includes removing information transmitted by you to us. You agree that it may be necessary for us to temporarily suspend the Services for technical reasons or to maintain network equipment or facilities.

- b. By submitting personal information via any of the online forms on the Platform, you agree to be contacted (either by phone or email) by a representative of the ISFL(s) or ISFL or its associate / affiliate.

## **UNENFORCEABLE PROVISIONS**

If any part of this Agreement is found to be invalid or unenforceable under the applicable laws, such part will be ineffective to the extent of such invalid or unenforceable part only, without affecting the remaining parts of this T&C in any way.

## **DISCLOSURES**

We do not sell, rent, share, lease or otherwise provide your Personal Data to third parties, without your prior consent. Keeping this in mind, we may disclose your Personal Data in the following cases:

- i) Administrators- We shall provide access to your Personal Data to our authorized administrative(s) for internal business purposes, which shall be under confidentiality obligations towards the same.
- ii) Affiliates- We may provide Personal Data we collect to our affiliates. For example, we may disclose Personal Data to our affiliates in order to respond to your requests for information or the Services, or to help limit your receipt of marketing materials you have requested not to receive.
- iii) Business Partner-. We may use certain trusted third party companies and individuals to help us provide, analyse, and improve the Services including but not limited to data storage, maintenance services, database management, credit bureaus, rating agencies, web analytics, payment processing, and improvement of the Platform's features. These third parties may have access to your information only for purposes of performing these tasks on our behalf and under obligations similar to those in this T&C. We may disclose your Personal Data to partners who perform business functions or hosting services on our behalf and who may be located outside of India.
- iv) Service Providers- We may share your Personal Data to the service providers, who are working with us in connection with the operation of the Services or the Platform, so long as such service providers are subject to confidentiality restrictions consistent with this T&C.
- v) Joint Marketing Arrangements- Where permitted by law, we may share your Personal Data with joint marketers with whom we have a marketing arrangement, we would require all such joint marketers to have written contracts with us that specify appropriate use of your Personal Data, require them to safeguard your Personal Data, and prohibit them from making unauthorized or unlawful use of your Personal Data.
- vi) Persons Who Acquire Our Assets or Business- If we sell or transfer any of our business or assets, certain Personal Data may be a part of that sale or transfer. In the event of such a sale or transfer, we will notify you.
- vii) Legal and Regulatory Authorities- We may be required to disclose your Personal Data due to legal or regulatory requirements. In such instances, we reserve the right to disclose your Personal Data as required in order to comply with our legal obligations, including but not limited to complying with court orders, warrants, or discovery requests. We may also disclose your Personal Data to (a) law enforcement officers or others; (b) Credit Information Companies; (c) to comply with a judicial proceeding, court order, or legal process served on us or the Platform; (d) to enforce or apply this T&C or our other policies or agreements; (e) for an insolvency proceeding involving all or part of the business or asset to which the information pertains; (f) respond to claims that any Personal Data violates the rights of third-parties; (g) or protect the rights, property, or personal safety of ISFL, or the general public. You agree and acknowledge that we may not inform you prior to or after disclosures made according to this section.

Notwithstanding anything mentioned hereinabove, ISFL shall not be responsible for the actions or omissions of the service providers or parties with whom the Personal Data is shared, nor shall ISFL be responsible and/or

liable for any additional information you may choose to provide directly to any service provider or any third party.

If our Privacy Policy changes in the future, it will be posted here. You should access our Privacy Policy regularly to ensure you understand our current policies.