

PRIVACY POLICY

IFIN SECURITIES FINANCE LIMITED

Reviewing & Approving Authority:	Board of Directors of the Company
Original Issue Date:	30.03.2021
Current Revision Date:	
Effective date of policy:	30.03.2021
Version No.:	1.1
Review Cycle	As recommended by the Board

PRIVACY POLICY

Introduction

In the course of using this website or availing the products and services via the online or otherwise, the application forms or questionnaires etc., IFIN Securities Finance Limited (ISFL) and its Associates may become privy to the personal information including information that is of a confidential nature like bank account, broking account, demat account, investment and net worth details of its Customers and may use the same for various purposes including analyzing the credit worthiness of the client and providing value added service to customers. ISFL undertakes to obtain consent of its customers, wherever not available, before disclosure or transfer of information to third parties.

Objective

IFIN Securities Finance Limited (ISFL) may collect and store information about customers when they visit our site, use our services, or view our online advertisements. The information which ISFL collects and store during normal use of the site will be kept highly confidential and will be used to monitor use of the site and to help further development of our products and services that matches customers' needs as closely as possible.

ISFL strongly committed in protecting the personal and financial information that customers submit to ISFL and recognize the importance of protecting their personal and financial information.

Scope

All visitors who visit the site or customers, prospective customers (collectively Customers) providing information to ISFL are covered under this Policy.

Information Collection and Sharing

ISFL will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the Customers. ISFL may use and share the information provided by the Customers with its Affiliates and third parties for providing services and any service-related activities such as collections, customer service and to notify or contact the Customers regarding any problems with, or the expiration of, such services. In this regard, it may be necessary to disclose the customer information to one or more agents, business partners and service provider of ISFL and their sub-agents, but such agents, and sub-agents, will be required to agree to use the information obtained from ISFL only for these purposes.

IFIN SECURITIES FINANCE LIMITED

ISFL undertakes not to disclose the information provided by the Customers to any person, unless such action is necessary to:

- Conform to legal requirements or comply with legal process;
- Protect and defend ISFL or its Affiliates' rights, interests or property;
- Enforce the terms and conditions of the products or services; or
- Confirm the transaction details

ISFL may share personal information in response to a court order, a request for cooperation from a law enforcement or other government agency or any statutory authorities or any regulator as the case may be, or as otherwise required by law; to persons acting as representative capacity on behalf of customers or ISFL; to defend against legal claims; to investigate, prevent, or take other action regarding illegal activity, suspected fraud, suspected violations of terms and conditions associated with any of our products or services, or other wrongdoing; or to protect and defend the rights, property or safety of our company, our users, our employees, or others.

ISFL may share personal information with organization or individuals that perform functions on behalf of ISFL. These service providers are granted access to personal information for the purpose of performing their functions for ISFL.

The Customer authorizes ISFL to exchange, share, part with all information related to the details and transaction history of the Customers to its Associates / 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 ISFL liable for use or disclosure of this information.

ISFL share information as part of normal business operations, such as providing customers with any services to which they subscribe, and any activity related to such services such as collecting fees for those services, and informing customers about these services.

Privacy

ISFL is strongly committed to protect 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 or otherwise 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.

The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to ISFL or its Associates of a confidential nature obtained in the course of

IFIN SECURITIES FINANCE LIMITED

availing the services through the website. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle ISFL or its Associates to terminate the services, without prejudice to any damages, to which the customer may be entitled otherwise.

Our website contains links to other Web sites, and ISFL is not responsible for the privacy practices or the content of such other Web sites. ISFL encourage customers to be aware when they leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information. This privacy statement applies solely to information collected by ISFL Web site.

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.

The customers shall ensure to protect their privacy by maintaining the secrecy of the username and password for any of our services.

Information collected automatically

ISFL also may collect some information automatically, which include:

- IP address
- Information about web browser software and version;
- General geographic location indicated by IP address;
- Website that referred to us, and similar information.

Like most standard Web site servers ISFL uses log files. This includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the site, track user's movement in the aggregate, and gather broad demographic information for aggregate use etc. . IP addresses, etc. are not linked to personally identifiable information.

Cookies

A cookie is a piece of data stored on the user's computer tied to information about the user. Usage of a cookie is in no way linked to any personally identifiable information while on our site.

Privacy Policy Changes:

This policy provides a general statement of the ways in which ISFL aims to protect cutomers's information. ISFL may also occasionally update this privacy policy to reflect changes in our practices concerning the collection and use of customers information. As a result, ISFL

IFIN SECURITIES FINANCE LIMITED

encourages customers to review the privacy policy before accessing the websites or otherwise furnishing data to ISFL.

Policy Review:

ISFL reserve the right to change or update this policy at any time. Such changes shall be effective immediately upon posting to this site.