

Privacy Policy

We Chirag Credit Private Limited, with our registered office at 441, Canal Street Kolkata - 700048, (hereinafter shall be referred to as “Company “or “Us” or “We” or “Our”) are the owner and operator of the website.

This policy describes our policies and procedure for collection, use, storage, processing, disclosure and protection of any information, including, but not limited to, business or personal information provided by you as a user (“you/r”) while using the platform.

User shall mean any person /persons, who visits, uses deals with and/ or transacts through the website /app or avails our services.

By visiting /accessing the platform, through the website or the app and voluntarily providing us with information (personal and /or non-personal), you are consenting to our use of it in accordance with this policy.

This policy does not apply to third party websites /applications that are connected via links to the platform. If you do not agree with this policy, please do not proceed further to use /access this platform.

This policy is a part of the platform and all capitalised terms under this policy that have not been specifically defined herein shall have the meaning as described to it under the platform terms and conditions.

We may update this policy from time to time. While we will always endeavour to notify you, you must periodically review the policy for the latest information on our privacy practices.

Collection Information

You may scroll through our website and generally view the contents of the website without providing us any personal information. In such a case, we will place a cookie on your computer that will help us identify you, in case you decide to visit us again. During your use of the platform, whether the app or the website. You will collect certain Non-Personal and Personal information from You.

The Non-Personal Information-When you visit our website /App, we typically collect the IP Address of the device you use to connect to the internet, information such as what browser, browser version, operating system you have, the website you came from or the advertisement you viewed or clicked on. We also collect non personal information on our website /App and from third parties to provide an online experience that matches your requirements.

The Personal Information-Is collected by us after you explicitly provide us consent or is shared by you with us pursuant to a clear disclosure -such as name, address, phone number and email address.

Information that you provide to us

Your name, address and contact information

Your PAN and Aadhar Number as part of “Know your customer “(KYC) Process as required by RBI, at your soul discretion

Few lending related questions that you may answer for us to ascertain your Risk Profile and recommend our services accordingly.

May include any or all the following, as deemed necessary and appropriate by the company.

- Personal information and data related to me /us.
- Details of any facility availed or to be availed by me /us, and
- Information about any default in meeting my/our obligations.
- Fetching bank statement and transactions through account aggregators for the purpose of analysing banking conduct and balances.

Other Information that you provide when you write directly to us (Using by email) or provide us over telephone or while filing out any applications on the platform.

Information we Collect from your Device or Third Party

We collect information from the device when you download and install the app and explicitly seek permissions from You to get the required information from the device. The information we collect from your device includes the unique ID i.e. IMEI number, information on operating system, SDK version, camera, storage and locations. We collect information about your device to provide automatic updates and additional security so that your account is not used in other people's devices. In addition, the information provides us valuable feedback on your identity as a device holder as well as your device behaviour, thereby allowing us to improve our services and provide an enhanced customised user experience to you.

The key information collected from the device is further detailed below: -

Mobile Number and Email Address-When you register with us, we collect your mobile number and email address and validate the same via OTP to uniquely identify the devices to ensure that unauthorised devices are not able to act on your behalf and to mitigate the fraud.

Device Information -Our app collects and monitors information about your device, including your hardware model, operating system information, unique device identifiers like IMEI or serial numbers, to offer you customised services and also to uniquely identify the devices to ensure that unauthorised devices are not able to act on your behalf and to mitigate the fraud.

Location-Our App collects and monitors the information about the location of your device to provide timely notifications about availability of services in your locations.

Camera-Our App requires camera access to easily scan and capture your profile photograph, KYC and income related documents and provide better user experience by auto-filling the relevant document data.

Storage -Our App requires storage permission so that your KYC related documents can be securely downloaded and saved on to your phone. You can then easily upload the right KYC related documents to avail our services and thereby enhancing the user experience.

Other Information

1.Any other information that company is required to collect as per specific mandate from any regulator or as a requirement under applicable law.

2.Information from you electronically -like the pages viewed, how you navigate through the website /Platform and interact with webpages etc.

3.Cookies-Cookies are small data files that a website /App stores on your computer. We will use cookies on our website /App similar to other leading websites /apps. Use of this information helps us identify you in order to make our platform more user friendly. We might also use this information to display advertising from third party companies. Most browsers will permit you to decline cookies but if you choose to do this it might affect service on some parts of our website.

We might also use other technology to track how you interact with platform and employ some third-party agencies to use the data on our behalf.

The information we collect about you will depend on the product and services we offer or you avail, on an ongoing basis. The information collected from you will be used in order to effectively provide services to you. If you do not allow us to collect all the information we request on the platform, we may not be able to deliver all these services effectively.

Purpose, Use and Disclosure of Information

We will use and retain your information for such periods as necessary to provide you the services on our platform, to comply with our legal obligations, to resolve disputes, and enforce our agreements with you.

Use of Information

We use data collected to support our Product. Company, as a platform assist you to select the appropriate investment product and technically help you accomplish transaction and trade with your preferred broker. We may use the information provided by you in the following ways-

- 1.To establish identify and verify the same
- 2.monitor, improve and administer our platform
- 3.design and offer customised product and services
- 4.Analyse how the platform is used, diagnose service or technical problem and maintain security.
- 5.Send communication notifications, information regarding the products or services requested by you or process queries and applications that you have made on the platform.
- 6.Manage our relationship with you and inform you about other products or services.
- 7.Conduct data analysis in order to improve the services provided to the user.
- 8.Use the user information in order to comply with country laws and regulations.
- 9.Conduct KYC based on the information shared by the user for provision of services.
- 10.Use the user information in other ways permitted by law to enable you to take financial services from our lending partners.

11. For processing may be to or by Credit Information Companies, Account aggregators Information utilities or any other agency authorised by the government of India, Reserve Bank of India or any statutory or regulatory authority for purposes including credit decision - making, fraud prevention, anti-money laundering, reporting obligations or any ancillary matters.

Disclosure of Information

We may share your information with third parties including your preferred brokers for facilitation of investment transaction to a user. We may also share your information with third parties under a confidentiality agreement for provision of services which inter alia restricts such third parties from further disclosing the information unless such disclosure is for the purpose as detailed under that confidentiality agreement.

We will share your information with third parties only in such manner as described below:

1. We may share your information with our third-party partners in order to conduct data analysis in order to serve you better and provide services on our platform.

2. We may disclose your information, without prior notice, if we are under a duty to do so in order to comply with any legal obligation or an order from the government and/or a statutory authority, or in order to enforce or apply our terms of use or assign such information in the course of corporate divestitures, mergers, or to protect the rights, property, or safety of us, our users, or others. This includes exchanging information with other companies and organisations for fulfilling our services to you.

3. We may also share the data /information with our technology service providers to perform know your customer checks as per RBI guidelines.

4. We and our affiliates may share your information with another business entity should we (or our assets) merge with, or be acquired by that business entity or re-organisation, amalgamation, restructuring of business for continuity of business.

Storage of Information

You further understand and agree that subscribing to an investment product does not automatically rescind the consents you have provided to us under the Privacy Policy nor does deletion of your account with the platform. Any information provided to us is retained by us until you have an account /active relationship with us. We store and process your personal information on secure AWS cloud servers and other cloud service providers within India. Some of the safeguards we use are firewalls and encryption using SSL, and information access authorisation controls. We use reasonable safeguards to preserve the integrity and security of your information against loss, theft, unauthorised access, disclosure reproduction, use or amendment. To achieve the same, we use reasonable security practices and procedures as mandated under application laws for the protection of your information. Information you provide to us may be stored on our secure servers located within India. However, you understand and accept that there is no guarantee that data transmission over the internet will be completely secure and that any information that you transmit to access to our platform and databases or other acts of third parties, or acts or omissions beyond our reasonable control and you shall not be entitled to hold company responsible for any breach of security.

Third Party Websites

With this Policy we are only addressing the disclosure and use of data collected by us .If you visit any websites through the links on the company platform, please ensure you go through the privacy policies of each of those websites .Their data collection practices and their policies might be different from this policy and company does not have control over any of their policies neither does it have any liability in this regard.

Phishing

“Phishing” usually occurs when users of a website are induced by an individual /entity into divulging sensitive personal data by using fraudulent websites and/or email addresses .In the event you provide information to a website or respond to an e-mail which does not belong to us or is not connected with us in any manner .You will be a victim to phishing .We do not send e-mails requesting a user for payment information ,username or passwords etc. However, we may verify the username, password etc provided by you from time to time.

Severability and Executions

We have taken every effort to ensure that this policy adheres with the applicable laws. The invalidity or enforceability of any part of this policy shall not prejudice or affect the validity or enforceability of the remainder of this policy. This policy does not apply to any information other than the information collected by company through the platform. This policy shall be inapplicable to any unsolicited information you provide us through the platform or through other means. This includes, but is not limited to, information posted in any public areas of the website /App. All unsolicited information shall be deemed to be non -confidential and the company shall be free to use and/or disclose such unsolicited information without any limitations.

No Waiver

The rights and remedies available under this policy may be exercised as often as necessary and are cumulative and not exclusive of rights or remedies provided by law. It may be waived only in writing. Delay in exercising or non-exercise of any such right or remedy does not constitute a waiver of that right or remedy or any other right or remedy.

Grievance Officer

If you require any information or clarification regarding the use of your personal information or this Privacy Policy, you can contact us at

Company is a company based in India. By browsing /using the platform. You hereby acknowledge that company is not responsible or liable in any manner to comply with any local laws of your territory except India.

