



**PRIVACY POLICY
OF
MONEYMITRA IT SOLUTIONS PRIVATE LIMITED**

Version 3.0

Approved by the Board of Directors of
Moneymitra IT Solutions Private Limited
On

27th March 2025

Sd/-

ARTEM ANDREEVICH ANDREEV
(Director)

Objective

As MONEYMITRA IT SOLUTIONS collects, receives, possess, stores, deals or handle information of provider of information, via website and application, this Policy is framed and implemented for handling of or dealing in personal information including sensitive personal data or information of such Users and ensuring that the Users are able to review and consent to the Policy before providing their personal information.

Scope of Application

Applicable to: Moneymitra IT Solutions Private Limited

Effective from: 21.01.2025

Approved by: Board of Directors

Version No.	Details of Change	Recommended By
1.0	Launch of Policy	Compliance Dept
2.0	Added provisions relating to user rights & type of data accessed	Compliance Dept
3.0	Added consent for accessing data on applications installed on customer's mobile device and consent required for SMS analysis	Compliance Dept

1 Introduction

1.1 Objective

As Moneymitra IT Solutions Private Limited collects, receives, possess, stores, deals or handle information of provider of information in the course of offering or providing various financial services and products via online digital channels to the Users, this Policy is framed and implemented for handling of or dealing in personal information including sensitive personal data or information of such Users and ensuring that the Users are able to review and consent to the Policy before providing their personal information to Moneymitra.

1.2 Scope

The Policy provides for:

- (i) type of personal or sensitive personal data or information collected by Moneymitra.
- (ii) practices of Moneymitra on handling personal information;
- (iii) purpose of collection and usage/ disclosure of such information;

This Policy applies to all Users who applies for, or intends to apply for, various products and services offered by Moneymitra through Sites. The Policy also covers the Users who access the Site of Moneymitra for seeking more information about the company, its products/ services and operations.

1.3 Abbreviation & Definitions

- a. **“Cookies”** refers to small files stored on your device (Computer or mobile device).
- b. **“Customer Data”** refers to the personal, demographic, family related, business, credit and financial information/ data of the User as mentioned in Para 2 herein below.
- c. **“Device Data”** means the data obtained from the mobile/ laptop/ desktop device of the User while accessing the Sites of the Company and includes Site usage data (e.g., traffic volume, crash logs, diagnostics, page views etc).
- d. **“Moneymitra”** refers to Moneymitra IT Solutions Private Limited, the Company incorporated under the provisions of the Companies Act, 2013, as amended from time to time and registered with Reserve Bank of India to carry on the business of loans and finance in India. Also, referred as ‘the Company’, ‘Moneymitra’, ‘we’, ‘us’ or ‘our’ in this Policy.
- e. **“Moneymitra & Service Provider(s)”** refers to Moneymitra & its associates and group companies, insurance companies, telecom service providers, lending partners (including financial institutions like banks/ NBFCs), digital lending platforms, e-wallet or other pre-paid instrument (PPI) provider, credit information companies, collection/ recovery agencies or e-sign application providers that is either providing, or intends to provide, the User interalia loans, credit score, telecom, banking, warranty, insurance, PPI, collection services or other services and/ or possessing Customer Data. Such service providers shall also include verification agencies or other service providers/ vendors engaged by Moneymitra time to time.

- f. **“Personally Identifiable Information (PII)”** is information that can be used to uniquely identify an individual such as name, password, age, gender, residential address, email address, telephone/ mobile number, income, employment details, financial information, credit info, photographs, and other personal information.
- g. **“Policy”** refers to Privacy Policy.
- h. **“Site/Service”** refers to the website (www.rupeeredee.com, or web/ mobile application of Moneymitra solely or jointly operated by Moneymitra with any of its business partners and/ or the web/ mobile application of RUPEEREDEE for providing various products and services to User.
- i. **“User”** refers to (i) the customers or applicants who have availed, or intends to avail, various products and services from Moneymitra (ii) the employees or applicants for the employment/ work assignment in Moneymitra (iii) and includes the person who use, access or visit the Site of Moneymitra. Also, referred as ‘you’, ‘your’ or ‘customer’ in this Policy.

1.4 **Regulatory Context**

The Policy takes into account regulatory documents published by regulatory bodies (**‘Applicable Laws’**), in particular:

- Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011.
- Relevant provisions of The Digital Personal Data Protection Act, 2023, as applicable to the Company time to time.
- Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, as amended time to time, including Fair Practice Code as well as Directions on Managing Risks and Code of Conduct in Outsourcing of Financial Services by NBFCs.
- Guidelines on Digital Lending issued by RBI dated 02.09.2022 as amended from time to time.

2 Information We Collect

Moneymitra respects the privacy of our Users and strive to embed privacy in all of our processes in compliance with the Applicable Laws. Moneymitra recognize the importance of protecting your personal information as well as the importance of transparency in the way that we collect, use, store, transfer/disclose, and dispose information derived from your use of our Site.

Such information of the User may include personal details (like name, address, date of birth, father’s name, mother’s name, your photograph etc.), contact details (like residential address, email address, telephone/ mobile number etc.), business detail (like employment type, business type, industry, employer detail etc), health information (like disease, physical disability, medical treatments, surgeries, etc), credit and financial information (like bank name, account number, bank transactions, loans, credit history etc) and device information (like location, messages, contacts, call logs, emails, log information, search queries, IP address, IMEI number, crashes,

date and time, browser web storage, application data caches, cookies and similar technologies) of, or belonging to, such Users (collectively and individually referred as, “**Customer Data**”).

PII Data

Moneymitra collects PII, apart from other Customer Data, when you apply for any of our products & services, or for employment, or when you register an account on our Site. Users may be asked to provide us with PII through our Sites or through physical forms or when you enter any financial transaction with the Company.

Device Data

Moneymitra may also obtain data from third parties including social network, when you grant permission to us to access your data on one or more networks through our website. Prior accessing such Device Data, Site may request that you activate requisite permissions as referred in Annexure 1 herewith. The general description of the mobile application’s behaviour can be referenced through the permissions module of your mobile phone. The processing of personal information and metadata by the mobile application is consistent with the purposes we explained in this Policy. Moneymitra’s Sites may employ cookies and other similar and applicable technologies. We may use third party analytic tools (like SDK, API) that employ cookies to collect certain information concerning use of our Sites.

3 Use of Customer Data

Having accurate information about you permits Moneymitra & Service Providers to provide you with a smooth, efficient and customized experience. The personal information of User may be provided to, and used by, Moneymitra & Service Providers in the course of:

- i. To register You as a user of the Site for the creation of a user account;
- ii. To provide You with the Services (applying for, or availing, various loans, insurance and services from, or through, Moneymitra & Service Providers through Site);
- iii. To manage Our relationship with You, including notifying You of changes to any Services;
- iv. To administer and protect Our business and the App, including troubleshooting, data analysis, system testing, performing internal operations, data profiling and other legitimate interests, which will help us understand your needs and to help us improve our services
- v. for disbursing and receiving payments for the loans, products and other services provided from, or through, Moneymitra & Service Providers and sending communications/ reminders about such disbursements/ repayments;
- vi. To provide You with offers, updates etc on Our Services;
- vii. To detect and protect Us against fraud and other criminal activity;
- viii. To monitor trends so we can improve the App and Services
- ix. To perform Our obligations that arise out of the arrangement we are about to enter or have entered with You;
- x. To respond to court orders, establish or exercise our legal rights, or defend ourselves against legal claims.

- xi. personal interactions with the authorised representatives of Moneymitra & Service Providers at Customer Care, online and electronic interactions viz. websites, mobile applications, text messaging or social networks of Moneymitra & Service Providers (i.e. while using the Site) in relation to the products and services provided by or through them, for imparting product knowledge, offering promotional offers, insurance products including life insurance, health insurance or general insurance, & various other offers offered by its partners, and such phone calls, SMS, etc., shall not be covered under the purview of “DO NOT DISTURB” policy of the Telecom Regulatory Authority of India (TRAI).
- xii. marketing campaigns and interaction with online targeted content (such as advertisements) that Moneymitra, or its service providers on behalf of Moneymitra, provide to you via third party websites or applications to improve services to the Users and to keep Users updated about new products or other information that may be of interest to such Users.
- xiii. sharing of the User Data to third parties with your prior consent who may approach/contact you to provide attractive offers to you by way of advertisements campaigns, information circulation etc.
- xiv. arrangements with other service providers who are possessing Customer Data and providing, or intends to provide, its services to User(s).
- xv. Verification of your Aadhaar, including your demographic information, through such means as may be approved by Unique Identification Authority of India from time to time, for the purpose of verifying your identity and address in compliance with Know Your Customer (“KYC”) Norms issued by the concerned regulators for obtaining services from/through its authorised insurance/ lending partners.

4 Storage and Security of Customer Data

The Customer Data provided to Moneymitra are stored in India in a secure database under our control. We have taken reasonable and appropriate steps to protect the information you share with us, including, but not limited to, physical security controls, equipment, software, and technical security controls such as encryption to prevent unauthorized access, use or disclosure of personally identifiable information.

Further, Moneymitra shall not retain the information longer than the reasonable period necessary for us to deliver our services or required for the purposes for which the information may lawfully be used or is otherwise required under any other law for the time being in force.

5 Disclosure and Transfers of Customer Data

Moneymitra does not share any Customer Data with other parties except as described in this Policy. The Privacy Policy shall be referred in the application documents apart from its availability on Sites. We may share your information with Moneymitra & Service Providers only to the extent necessary to provide or facilitate the activities in relation to the services you consented to or signed up for.

Moneymitra may also release Customer Data to comply with court orders or Applicable Laws that require us to disclose such information without seeking your prior or express consent. In the event of a reorganization, sale or merger, we may transfer Customer Data (including personally identifiable information) to the relevant third party as required by law.

Moneymitra will endeavour to take all reasonable steps to ensure that the confidentiality of such data is maintained by imposing strict confidentiality standards on all the private and non-statutory third parties to whom it discloses such information.

Moneymitra is strongly committed to protecting the privacy of the Users and has taken all necessary and reasonable measures that commensurate with the information assets being protected to ensure confidentiality of the Customer Data and its transmission and it shall not be held liable for disclosure of the confidential information when in accordance with this policy or in terms of the agreements, if any, with the Users.

If Moneymitra wants to use or disclose your personal data for a purpose that is not discussed in this Privacy Policy, Moneymitra will ask for your consent.

6 Users' Responsibilities

The User understands and agrees that no joint venture, partnership, employment or agency relationship exists between the User and the Moneymitra on account of use of the Site. The content (material, information, data, news items, software, text, images, graphics, video and audio etc.) contained on the Site is provided for general information only and should not be used as a basis for making business/ commercial decisions (including investment decisions). User is advised to exercise due caution and/or seek independent advice before entering into any arrangement or financial obligation based on the content contained on this Site. Services are available only at the discretion of Moneymitra, subject to the individual contractual terms and conditions of Services on which they are offered, and such Services may be withdrawn or amended at any time without notice. The full range of Services may not be available in all locations.

Use of the products or services described at the Site may not be permitted in some geographical locations and if in doubt, User should check either with the local regulator or authority or with Moneymitra before requesting further information on such Services.

To avail Services from Moneymitra from time to time, the User has to create an account ("**User Account**") with us by registering himself/ herself. You are solely responsible for maintaining the secrecy of your user id and password for the User Account and shall be responsible for all activities that occur in connection with your User Account. In case of any unauthorized use of your User Account the same shall be intimated to us. You shall not create multiple User Accounts and shall not use your User Account for any purpose that is unlawful, illegal or forbidden by law. As a consideration for availing loan/ service through the Site, you may be required to pay certain fee, charges, interest or cost as may be applicable as mentioned in our Site or as per the terms for respective products and services as prescribed by us. You understand that application of

Service through online means is dependent on technical factors which inter alia includes your connectively to internet, your ability to make payment through online means which in-turn is depended on payment services from your bank or similar service providers, capability of the computer or phone which you use for the purpose, your careful approach in reading the terms, understanding the same and following the process. You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties. We make no representations or warranties regarding the accuracy, functionality or performance of any third party software that may be used in connection with the Site.

For the purpose of creating the User Account through the Site:

1. You shall not impersonate any person or entity or falsely state or otherwise misrepresent age, identity or affiliation with any person or entity.
2. You have valid email address and valid mobile number where you want to receive OTP and other communications from Moneymitra & Service Providers.
3. You have read and understood the Privacy Policy as well as general terms and conditions for obtaining Services from Moneymitra & Service Providers.
4. Your desktop/ mobile device should have:
 - a. Supported Resolutions: 1366 x 768,1536*864,1920*1080 (Desktop), 360 *800,360*760,393*873 (Mobile); Best viewed on 1366 x 768,360*800
 - b. A working internet connection having HTML supported Web Browsers: Chrome 55+, Firefox 49+, Edge (Latest version) or Mobile Browsers: Latest version of Chrome, Firefox, Microsoft Edge
 - c. Latest version of Adobe Reader: <https://get.adobe.com/reader/>
 - d. A web camera
 - e. Application supports the following Android OS versions (7.0+) and IOS (13.0+)
 - f. Mobile phone screen resolution in portrait mode only. We do not support large screen sized devices like tablets.

In addition, we use small bits of data called “cookies” stored on user’s electronic device (mobile/ computer) 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 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.

7 Users’ Rights

You have the following rights regarding your personal data:

Right to Deny/ Revoke Consent for Using PII for Specific Purpose –The User also have the right to seek information on the purpose of seeking PII at each stage of interface with the User. It may be noted that certain data is necessarily required to be shared/ disclosed to Moneymitra & Service

Providers for providing the Services requested by the User (eg. financial information, credit history etc) or for accessing the Sites of the Company (eg. IMEI/ IP address, mobile number verification etc) or for complying with provisions of Applicable Law (eg. identity & address). You have the right to deny the consent, or revoke the consent if given earlier, for sharing/ using your PII for the purpose of Services requested by the User.

Right to Delete/ Forget the Device Data – Moneymitra & Service Providers may access the Device Data while the User is accessing the Sites or applying for the loans, products or services from Moneymitra & Service Providers. Such data shall be accessed with the prior consent of the User and the User shall have the right to ask for deletion of such data from the Site/ mobile application of Moneymitra. It may be noted that, upon deletion of Device Data from the Site/ mobile application, the user may be required to register again on the Site.

Right to Amend or Supplement. You have a right to request that we amend your personal data that you believe is incorrect or incomplete. You must make a request to amend in writing and include the reasons you believe the information is inaccurate or incomplete. We may deny your request if we do not have the information, if we did not create the information, if you would not be permitted to inspect or copy the information at issue, or if the information is accurate and complete as is. All information related to any request to amend will be maintained and disclosed in conjunction with any subsequent disclosure of the disputed information.

For the avoidance of doubt, it is further clarified to the Users that –

- The exercise of the aforesaid rights does not invalidate any previous processing that Moneymitra has performed in accordance with consent originally given.
- The User may choose not to avail the loan products or services from Moneymitra & Service Provider or terminate the existing relationship with Moneymitra & Service Provider, as the case may be, if the User does not agree to provide/ disclose requisite PII with Moneymitra & Service Provider.
- The aforesaid rights may not be accepted by Moneymitra where the use/ sharing of data is necessitated for adhering the compliance with Applicable Law, order/ direction of appropriate authority, regulatory body or Court of Law or for the purpose of recovering the outstanding amount towards the loan, product or services availed by the User.

8 Consent of the Users to Disclose Customer Data

By visiting our Site, you agree to be bound by the terms and conditions of this Policy and consent to the usage, storage and handling of the personal information, sensitive personal data submitted by you and any amendments thereto. In case a User disagrees with the Policy, he/she shall leave the Site and refrain from visiting it in the future.

When the User applies for any Services, we first obtain the authority/ consent (including electronic consent viz. e-signatures, 'I agree' tick checkbox, One time password, Yes/No authentication) from such User for processing of the Customer Data as per the Privacy Policy. By providing, or permitting access of, the Customer Data to Moneymitra, the User gives his/her

express consent to the fact that his/her Customer Data will be maintained and processed by Moneymitra for various purposes described in Privacy Policy.

By applying for any loan, facility or service and agreeing to the Privacy Policy, you hereby consent and authorise Moneymitra and its service providers to contact you at any time between 0800 hours to 1900 hours from Monday to Sunday, and such authorisation shall continue to be valid even if such User ceases to be the customer/ borrower/ client of Moneymitra at any point of time.

By using our Site, you agree that you shall not:

1. use our Site for spamming or illegally interfere with security, integrity, networks connected therewith and operation related features of our Site or features that enforce limitations on the use of Site;
2. infringe ours or any third party's intellectual property rights, rights of publicity or privacy;
3. post or transmit any message data, image or program which violates any law or which is libellous, defamatory or which discloses private or personal matters concerning any person;
4. refuse to cooperate in an investigation or provide confirmation of your identity or any other information you provide to us;
5. upload any content that constitutes negligent advice or contains any negligent statement or instructions, an incitement to commit or promote a crime or criminal activity; or any content which is in contempt of any court, or in breach of any court order or any law for the time being force or threatens the unity, integrity, defence, security or sovereignty of any country, or public order;
6. use the facilities and capabilities of Site to conduct or solicit the performance of any illegal or unauthorised activity (including hacking, cracking or defacing any portion of the Site) or other activity which infringes the rights of others;
7. breach these terms or any other policies which we have.

Copyrights and Trademarks

All copyright and all intellectual property rights in all material presented on the Site (including but not limited to text, audio, video or graphical images), trademarks and logos appearing on this Site are the property of Moneymitra and/ or its affiliates and/ or third parties who have an arrangement with Moneymitra to provide services to the User. The User is further required to observe Moneymitra's copyrights of this Site and, furthermore, to observe the third parties' rights to material and text posted by Moneymitra on the Site (including, but not limited to, trademarks, logos etc.) but owned by third parties and which is under the protection of appropriate laws on the protection of intellectual property rights.

You do not have the right to use any of our trade names, trademarks, service marks, logos, domain names, and other distinctive brand features. You do not have the right to remove, obscure, or alter any proprietary rights notices (including trademark and copyright notices), which may be affixed to or contained within the services. We neither represent nor warrant that your use of materials displayed at the Site will not infringe rights of third parties.

No warranty and Limitation of liability

The Site may offer links to sites that are not under the Moneymitra's control. If the Users visit any of these linked sites, they should review each site's terms of use. Specifically, Moneymitra does not assume any responsibility or any obligations of any persons who offer, provide or mediate services or goods on such linked third-party sites. Moneymitra is neither responsible for the policies and practices of other companies nor for the contents of linked third-party sites. We recommend that the User reads the privacy policy and terms of website use of each such site to find out how they protect the User's Data.

The Site may contain advice/ opinions and statements of various professionals/ experts/ analysts, etc. Moneymitra does not represent/ endorse the accuracy, reliability of any of the opinions/ statements/ information by such person. Reliance on these statements shall be at the risk of the User of this Site. Moneymitra does not guarantee the accuracy, correctness, completeness, timeliness or availability of this Site's contents and/or services and does not accept any responsibility (e.g. towards the Users of the Site) in this respect. It is the responsibility of the User of this Site to independently verify and evaluate the accuracy, completeness, reliability and usefulness of any opinions, services or other information provided on this Site.

Unless otherwise specified, no information sent to any User through this Site or available on this Site shall constitute any representation or warranty by Moneymitra, or its subsidiaries or affiliates regarding the credit worthiness, financial performance or prospects, solvency, or viability of any company or other legal entity or the business carried on by such entity.

The User is fully liable for any risk for his use of this Site and Moneymitra does not assume any responsibility or liability for such risk. Moneymitra, its subsidiary companies, its affiliates, and their directors and employees (Entities) accept no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential, punitive, or exemplary loss, damage or expenses) from use of this Site by any User or any linked site or inability to use by any party, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, omission, interruption, imperfection, fault, mistake or inaccuracy with this Site, its contents or associated services, or due to any unavailability of the web site or any part thereof or any contents or associated services even if the Entities are advised of the possibility of such damages, losses or expenses.

Due to the nature of the internet transactions, use of or access to the Site may be subject to interruption, transmission blackout, delayed transmission and incorrect data transmission. Moneymitra is not liable for malfunctions in communications facilities not under its control that may affect the accuracy or timeliness of messages and transactions you send.

By accepting this Policy or using the Site or by expressing intent or by making application for availing any loan or services, you confirm that you have understood the intricacies, the related risks and the process, you also confirm the aspects mentioned aforesaid are beyond control of Moneymitra. Hence, any of your acts will be at your choice and discretion and therefor you disclaim us from claim or damages suffered by you or for loss of profit.

Breach of the Privacy Policy

Without prejudice to our rights under this Policy, if you breach these terms & conditions and in any way, or if we suspect that you have breached these terms & conditions in any way, we may (i) send you one or more formal warnings; (ii) temporarily suspend your access to Site; (iii) permanently prohibit you from accessing Site; (iv) block the device using the IP address or International Mobile Equipment Identity Number from accessing Site; (v) contact any or all of your internet service providers and request that they block your access to Site; (vi) commence legal action against you, whether for breach of contract or recovery of amounts due or damages or otherwise; and/or (vii) suspend or delete your account on Site.

The User herein agree to indemnify and hold Moneymitra harmless from and against any and all claims, action, liability, cost, loss, damage, endured by us by your access to the Site.

Amendments

We reserve the right to amend this Privacy Notice at any time in the future. After an amendment is made, the revised Privacy Notice will apply to all personal data that we maintain, regardless of when it was created or received. We will keep a copy of the current Privacy Notice posted in our website and a copy will also be made readily available at each appointment, upon your request. Hence you are requested to go through this Policy statement on a regular basis.

Dispute Resolution and Governing Law

The use of the Site and this Policy shall be governed by Indian law. The Policy and your activity under this Policy are an 'electronic record' in accordance with the (Indian) Information Technology Act, 2000.

Any dispute arising in connection with the use of Site shall be settled before courts of Haryana (India) and in accordance with Indian law. Should any provision of this Policy be held invalid or unenforceable for any reason, the invalid or unenforceable provision shall be severable from the remaining provisions and shall not affect the validity or enforceability thereof.

Contact Person

For any query or complaint regarding confidentiality and sharing of your User Data, including sharing with third parties, or suggestion for improvement of this policy, you may contact –

Grievance Redressal Officer, Customer Care Department, Moneymitra IT Solutions Private Limited, Contact No. [0124-4699111](tel:0124-4699111), Email Id. – GRO@rupeeredee.com
Address: Moneymitra IT Solutions Private Limited, 7th Floor, Vatika Triangle, Mehrauli-Gurgaon Road, Block B, Sushant Lok Phase I, Gurugram, Haryana – 122002

Annexure 1 - Device Data Permissions

Moneymitra mobile application which a customer installs on his mobile device and apply for/ avail the Services requests following permissions.

Sr. No.	Permission	Purpose:
1	We require permission to use Camera	With this permission, the customer will be able to use camera of the device within the mobile application for taking selfie and pictures of documents.
2	We require permission to access location services.	With this permission, the Company uses the location of the customer in the course of evaluating the customer and investigating the fraudulent/ suspicious transactions.
3	We request permission to access the information and status of your device and peripheral devices	With this permission, the Company fetches details about user's device (like device ID, device model, operating system, unique android ID etc) and peripheral devices that are either attached or part of your device to be used as evidence in digital transaction and relate the same with the identity of the customer.
4	We require permission to capture audio & video	To comply with the regulatory requirements on video KYC, we require these permissions to capture audio & video of the customers
5	We require permission to push & receive notifications	With this permission, the Company will be able to push various notification through the mobile application
6	We require permission to access transactional SMS	With this permission the Company will access your transactional SMS data to assess your creditworthiness, verify your financial status, and offer relevant financial products.
7	We require permission to access Installed Application	To better understand your credit profile, we request permission to access list of installed application. With this permission, We collect a list of the installed applications' metadata information which includes the application name and version. This data is used to assess creditworthiness and enhance your loan profile. The mobile application links to a third-party SDK that collects and stores data securely for credit risk assessment.