

PRIVACY POLICY

At RB Money Financial Services Private Limited (“the Company”) we are strongly committed to protecting the information of all our Customers and we endeavor to protect it from unauthorized use.

1. CONSENT

1.1. We respect your privacy and have developed this Privacy Policy to demonstrate our commitment to protecting your privacy. By visiting this Website <https://www.rbmoney.in/> you agree to be bound by the terms and conditions of this Privacy Policy. If you do not agree please do not use or access this Website. By mere use of the Website, you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy.

1.2. This Privacy Policy is subject to change at any time without notice. To make sure you are aware of any changes, please review this Privacy Policy periodically.

2. INFORMATION COLLECTED

2.1 The Company is the sole owner of the information collected through the Website. We may collect and process Personal Information from you, including but not limited to the following:

- 2.1.1. Information provided by you such as your email ID, phone number, contact information, any financial information, unique identifiers and preferences information, loan information, and so on.
- 2.1.2. Information that you provide us with directly via email and/or electronic communication
- 2.1.3. Information that you provide to us over the telephone. We may make and keep a record of such information shared by you;
- 2.1.4. Information that you provide us in the physical form whether sent through post and/or courier and/or handed over to our representatives in person; and
- 2.1.5. Information from other sources.

2.2 You may, in your sole and absolute discretion, choose to not provide the information requisitioned by the Company from you in connection with its Services from time to time

2.3 Every computer/mobile device connected to the internet is given a domain name and a set of numbers that serve as that computer's Internet Protocol or “IP” address. When you request a page from any page within the Website, our web servers automatically recognize

your domain name and IP address. The domain name and IP address reveal nothing personal about you other than the IP address from which you have accessed the Website.

2.4 In General, we may collect any information that would allow us to determine the actual identity of, and contact, a specific living person that may have been voluntarily provided by you. By providing the information to us, you consent to the collection, use, and disclosure of such information, as permitted by applicable privacy laws.

3. LIMITATION OF DAMAGES

3.1. In no event shall the Company or any of its subsidiaries, affiliates, their directors, officers, employees, representatives, and service providers be liable to any entity for any direct, indirect, special, consequential, or other damages (including, without limitation, any lost profits, business interruption, loss of information or programs or other data on your information handling system) that are related to the use of, or the inability to use, the content, materials, and functions of this web site or any linked website, even if the Company is expressly advised of the possibility of such damages. The Company accepts no liability for any errors or omissions, whether on behalf of itself or third parties.

4. SECURITY

4.1. Despite our best efforts, you will appreciate that no data security measures can guarantee 100% security. You should therefore take steps to protect against unauthorized access to your password, phone, and computer. We are not responsible for any lost, stolen, or compromised passwords, or for any activity on your account via unauthorized password activity

5. UNLAWFUL USE OF THIS WEBSITE

5.1. We reserve the right to investigate complaints or reported violations of this Privacy Policy and to take any action as deemed appropriate including but not limited to reporting any suspected unlawful activity to law enforcement officials, regulators, or other third parties and disclosing any information necessary or appropriate to such persons, or entities relating to users profiles, e-mails, addresses, usage history, posted materials, IP addresses, and any other information if required by the appropriate authorities.

6. GOVERNING LAW & JURISDICTION

6.1. This Website is for informational purposes only and should not be construed as technical advice of any manner and if any person acts upon any information from the website, that person is solely responsible for any act or transaction undertaken by him. By

viewing/accessing the Website you agree to the exclusive jurisdiction of the courts at, New Delhi, India in respect of any action arising therefrom or related thereto.

7. SHARING OF PERSONAL INFORMATION

7.1. You consent to the use of your information by the Company and/or its third-party providers and distributors in accordance with the agreed terms and for the purposes outlined in this Policy for extending you our services and products. The Company may use the personal information to improve its services to its customers and to keep customers updated about new products or other information that may be in the interest of the customer. The Company may share information in the course of normal business operations, such as providing service to the customers that have subscribed for, and any activity related to these services such as collection of fees. The Company will endeavor to take all reasonable steps to ensure that the confidentiality of customer information is maintained by imposing strict confidentiality standards on all the third parties to whom it discloses such information.

7.2. We may use the information we collect to:

7.2.1. Provide you the services that you have requested.

7.2.2. Tell you about exciting offers which we think you will value.

7.2.3. Customize the content and advertising that you see on the Website.

7.2.4. Improve your experience on the Website.

7.2.5. As otherwise described to you at the point of collection or with your consent.

7.2.6. As permitted by applicable law, to assist us in advertising our products and services in various mediums including, without limitation, sending promotional emails, advertising our services on third party sites and social media platforms, direct mail, and by telemarketing.

7.2.7. To protect our customers, employees, or property — for instance, to investigate fraud, harassment, or other types of unlawful activities involving the Company or its affiliates and third parties that we do business with, and to enforce this Privacy Policy, as well as our Terms of Service.

7.3. The Company shall share the information gathered with its partners or other affiliated companies to provide tailor made and unique products or services which are personalized specifically for you and which best suits your needs.

7.4. The Company provides the information to trusted partners who work on behalf of or with RB Money. These companies may use your personal information to help the Company communicate with you about offers from RB Money and our marketing partners.

7.5. The Company shall transfer information collected from you if the Company is acquired by or merged with another company.

7.6. We may disclose the information we collect from you to comply with applicable law, judicial proceedings, a court order, or other legal processes. We may disclose the information collected from you if we believe it is necessary to share information to investigate, prevent, or take action regarding illegal activities, suspected fraud, and situations involving potential threats to the physical safety of any person, as evidenced in litigation in which we are involved, or as otherwise required by law.

7.7. If you send us personal correspondence, such as emails or letters, or if other users or third parties send us correspondence about your activities or postings on the Website, we may collect such information into a file specific to you.

7.8. From time to time, we may seek your consent to use your information for a purpose not described in this Privacy Policy. We may also share your personal information with third parties under other circumstances where we have your consent for specific purposes.

7.9. You may choose to give us personal information, such as your name, contact number, address, or e-mail id that may be needed, for example, to correspond with you, to participate on the site, or to apply for a loan.

7.10. We sometimes collect anonymous information from visits to our Website to help us provide better customer service. For example, we keep track of the domains from which people visit and we also measure visitor activity on our Website, but we do so in ways that keep the information anonymous. The Company or its affiliates or vendors may use this data to analyze trends and statistics and to help us provide better customer service. This anonymous information is used and analyzed only at an aggregate level to help us understand trends and patterns. None of this information is reviewed at an individual level.

7.11. We identify and use your IP address to help diagnose problems with our server and to administer our Website. Your IP address is also used to help identify you and to gather broad demographic information.

7.12. We will make a sincere effort to respond in a timely manner to your requests to correct inaccuracies in your personal information. To correct inaccuracies in your personal

information please return the message containing the inaccuracies to the sender email id with details of the correction requested.

7.13. The Company may, if you so choose, send direct mailers to you at the address given by you. We respect your privacy and, in the event, that you choose to not receive such mailers, we will take all steps to remove you from the list once your desire to opt-out is notified to us.

7.14. The Company provides links to Websites and access to content, products, and services from third parties, including users, advertisers, affiliates, service providers, and sponsors of the Website. You agree that the Company is not in control of and is not responsible for the availability of, content provided on, accuracy, and completeness of information on, third-party Websites. The User is requested to peruse the policies posted by such third-party Websites regarding their privacy policy and terms of use, before using/accessing such Websites.

7.15. The Company is not responsible for third-party content accessible through the Website, including opinions, advice, statements, and advertisements, and you shall bear all risks associated with the use of such content. The Company is not responsible for any loss or damage of any sort User may incur from dealing with any third party.

7.16. In the event, you intend to delete the information submitted by you to the Company from our database, you shall inform us about the same at grievance@rbmoney.in.

8. NO WARRANTIES

This Website including the information and materials, and any software made available, are provided “as is” and “as available” without any representation or warranty, express or implied, of any kind, including, but not limited to, warranties of merchantability, non-infringement, or fitness for any particular purpose or warranty of any kind, express or implied, regarding third party content. The Company shall take commercially reasonable endeavors to keep the Website free from any kind of unauthorized access, computer viruses, however, the Company cannot warrant that the Website shall be free of any computer viruses or any unauthorized access. We cannot guarantee the security of our database, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the internet.

9. COOKIES

9.1. A “cookie” is a small piece of information stored by a web server on a web browser so it can be later read back from that browser. Cookies are useful for enabling the browser to remember information specific to a given user.

9.2. We do not use cookies to save personal information for unauthorized uses

10. HOW TO CONTACT US

10.1. If you have a technical or general support question, please contact grievance@rbmoney.in to reach out to us directly.

10.2. If you suspect your R B M o n e y account has been hacked or taken over, please contact us to inform us immediately.

11. GRIEVANCE OFFICER

11.1. In accordance with the applicable Act and rules made thereunder, the name and contact details of the Grievance Officer are provided below:

1. Name: Kashi

2. Email Address: grievance@rbmoney.in