

## PRIVACY POLICY

This policy is published by virtue of a legal requirement under the provisions of the Information Technology Act, 2000 that require intermediaries to publish the rules and regulations, privacy policy and terms for access or usage of our Website and is primarily governed by Rule 3 (1) of the Information Technology (Intermediaries Guidelines) Rules, 2011.

In this document for all purposes on all other places on this website, 121 Business Finance, means, www.121businessfinance.com, Yarrow Finance and Investments Private Limited and its subsidiaries, its domains and portals owned by them. Even if it is written as 121 Business Finance, or "121" it would be assumed to have been understood that it means all the above.

In this policy "121", "we", "our" and "us" means 121 Business Finance and "you" and "your" means any person who accesses this website.

121 Business Finance intends to protect the privacy of its users and members on its website being www.121businessfinance.com (our Website) and the privacy of the data provided by them to 121 Business Finance from time to time.

The privacy of our website users, whether you are our former or existing registered user or merely a visitor to our Website, is important to us and we are strongly committed to your right to privacy and to keeping your personal and other information secure. We recommend you to please read our privacy policy to understand what types of personally identifiable information we collect and how we use this information.

### How we Collect Information?

We collect personal information about you when it is provided to us in the course of registration for and / or using our services.

### What type of information does 121BusinessFinance.com collect?

#### -Personal Information

For the purpose of providing you services, we require you to enroll yourself on our Website and get yourself registered.

1. If you choose to become a registered member of our Website, you are required to share your name, e-mail address, phone number, business information and other details shared via application form or via email or via any other medium (Personally Identifiable Information).
2. 121 Business Finance may also ask you to provide other information to provide you service each time such as name, bank statements, KYC documents, personal details, business details, income tax details, marital status, family details and other information via application form or via email or via any other electronic medium or via printed form.
3. If you choose to install the Mobile App of 121businessfinance.com and share some of your business and other information via that Mobile App, 121 business Finance will maintain the confidentiality of such information and will be accessible for the exclusive use of 121businessfinance.com only.
4. 121 Business Finance maintain confidentiality of information exchanged by you with in the form of written communication, responses to emails, feedback required from you, participation in discussions, etc. and is accessible for the exclusive use of 121 Business Finance.

121 Business Finance DOES NOT trade or sell your Personal Information in any manner, except as specified herein, or if express consent is sought from you.

### **The Personal Information of the users of this website is used to**

- a) to enable you to access and use the Services; and/or
- b) to personalize and improve aspects of our overall service to you and our other users, as well as carrying out research such as analyzing market trends and customer demographics; and/or
- c) to communicate with you, including sending you information about products and services which we think may be of interest to you; and/or
- d) to process a transaction between you and a third party.
- e) to keep you updated about new trends, financial products, relevant workshops or seminars and our various offers and newly launched or added services And
- f) to fulfill any other requirement which is within the scope of Terms of Use.
- g) to third-party contractors that provide services to and are bound by these same privacy restrictions

You hereby appoint 121businessfinance.com (121) as your authorized representative to receive your credit information from any credit bureau in India. You hereby irrevocably and unconditionally consent to such credit information being provided by the credit bureau or concerned bank / nbfc to 121 and you hereby agree, acknowledge and accept the following terms of use.

We (121) can only access your credit information as your authorized representative and we shall use the credit information for purpose consisting of and in relation to the services proposed to be availed or availed by you from 121. The relationship between you and the parties shall be governed by laws of India and all claims or disputes arising there from shall be subject to the exclusive jurisdiction of the courts of Jaipur

### **Non-Personal Information**

This website uses web analytics service that uses the aforementioned "Cookies". For the purpose of analyzing the use of the Website, the usage information generated by the cookie (including your abbreviated IP address) transmitted to our server and saved to use for analysis, what the website optimization is on our part. Your IP address is anonymized immediately during this process, so that you remain anonymous as a user for us. The information generated by the cookie about your use of this website will not be disclosed to third parties. You may refuse the use of cookies by changing the settings on your browser; however, it may be that you may not be able to use all features of this website in this case.

### **Session Data**

We automatically log generic information about your computer's connection to the Internet, which we call "session data", that is anonymous and not linked to any personal information. Session data consists of information such as the IP address, operating system, type of browser software being used by you and the activities conducted by you on our Website. An IP address is a number that lets computers attached to the Internet, such as our web servers, know where to send data back to the user, such as the pages of the site the user wishes to view. We collect session data because it helps us analyze things such as the items visitors are likely to click on most, the manner in which visitors click preferences on our Website, number of visitors surfing to various pages on the site, time spent by the visitors on our Website and frequency of their visit. It also helps us diagnose problems with our servers and lets us better administer our systems. Although such information does not identify any visitor personally, it is possible to determine from an IP address a visitor's Internet Service Provider (ISP), and the approximate geographic location of his or her point of connectivity.

### **Other**

We may from time to time add or enhance products/services available on our Website. To the extent these products/services are provided to and used by you, we will use the information you provide in this regard to

facilitate the products/service requested. For example, if you email us with a question, we will use your email address, name, nature of the question, etc. to respond to your question. We may also store and publish such information to assist us in making the site the better and easier to use.

### **Promotional Initiatives**

121 Business Finance may have presence on social networking websites including but not limited to LinkedIn, Facebook, Twitter, YouTube and blogs which are promotional and business initiatives to connect to a larger group of people. The domain links contained therein may either direct you to our Website or request your participation by way of feedback, suggestions. 121 Business Finance in this regard fully disclaims any liability (ies) or claim(s), which may arise by use/misuse of your feedback, suggestions, views, etc. on any of the aforementioned networking websites or blogs, by any third party whether or not known to 121 Business Finance.

### **Does 121 Business Finance protect my Personal Information?**

121 Business Finance is committed to protecting the privacy and the confidentiality of your Personal Information. Whenever 121 Business Finance obtains Personal Information from you, our Website uses commercially reasonable efforts and general industry standards to protect it from any unauthorized access or disclosure. Access to your Personal Information is limited to 121 Business Finance personnel and such authorized third parties who may host your data on our behalf or may assist us in providing the services requested by you. 121 Business Finance uses its best endeavors to maintain physical, electronic and procedural safeguards that aim to protect your information against loss, misuse, damage, modification, and unauthorized access or disclosure. However, 121 Business Finance assumes no liability whatsoever for any disclosure of Personal Information due to unauthorized third party access or other acts of third parties, or any other acts or omissions beyond reasonable control of 121 Business Finance.

### **Does 121 Business Finance secure the content its users post from other users?**

The content that you store, post, or transmit on or through our Website, may be accessed by other users (registered or unregistered), including people that you do not know. The content/images that you post/share on our Website may be prone to misuse by a party not known to you. 121 Business Finance in this regard fully disclaims any liability(ies) or claim(s), which may arise by use/misuse of such content, by any third party or any party not known to 121 Business Finance. We suggest that you exercise care and caution in communicating with other users and only disclose your information to other users that you know to be trustworthy. You should not assume that your content will be kept private.

### **How does 121 Business Finance use the information that it collects?**

Any information share by you is used by us and/or authorized third parties/service partners to support your interaction with us, to offer you services in the best possible manner and to contact you again about other services and products that we offer. By submitting your Personal Information to 121 Business Finance, you expressly acknowledge and consent to 121 Business Finance to use such information and to process the same in a manner deemed fit by 121 Business Finance. This may involve conducting data analysis, research based on reviews about deals, transfer of your Personal Information to third party experts for the purpose of outsourcing services offered to you by 121 Business Finance, etc.

### **To whom we can disclose collected Information?**

The users of this Website consent to us disclosing their personal information to the following parties:-

- A. The Reserve Bank of India and/or other regulatory/governing bodies for the purposes of compliance monitoring;
- B. We may also disclose information about you, or access your account:

- a. if required or permitted to do so by law; and/or
- b. if required to do so by any court, or any other applicable regulatory, compliance, Governmental or law enforcement agency; and/or
- c. if necessary in connection with legal proceedings or potential legal proceedings; and/or
- d. in connection with the sale or potential sale of all or part of our business or the company.
- e. If we reasonably believe false or inaccurate information has been provided and fraud is suspected, details may be passed to fraud prevention agencies to prevent fraud and money laundering.

### **What security precautions are in place to protect against the loss, misuse, or alteration of your information?**

121 Business Finance makes every reasonable effort to preserve the privacy and confidentiality of your information shared with us. We implement standard measures to protect against unauthorized access to and unlawful interception of Personal Information. However, no Internet site can fully eliminate security risks.

We reserve the right to disclose information shared by you without your consent (express or implied) and without any liabilities to you when required or permitted by law and we have a good-faith belief that

- (i) such action is necessary to comply with an appropriate law enforcement investigation, current judicial proceeding, a court order or legal process served on us or
- (ii) to conform to the legal requirements, compliance/reporting to administrative and judicial authorities, as may be required
- (iii) protect and defend the rights or property of the website owners of 121 Business Finance, or the users of 121 Business Finance,
- (iv) person(s) or company (ies) who provide certain support services to us, and
- (v) person(s) or company (ies) who share certain responsibilities/obligations of 121 Business Finance. Further, we reserve the right to disclose information shared by you without your consent with entities engaged in providing the credit scores or credit information related services like CIBIL, etc.

### **I have more questions about privacy policy**

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact us [help@121Finance.com](mailto:help@121Finance.com).

### **Will 121 Business Finance change privacy policy in the future?**

This policy provides a general statement of the ways in which 121 Business Finance aims to protect your information. You may, however, in connection with specific products or services offered by 121 Business Finance, be provided with privacy policies or statements that substitute or supplement this policy. The terms and conditions of this policy may be changed from time to time, without your consent (express or implied) to reflect changes in our practices concerning the collection and use of your information. The revised policy will be effective immediately upon posting to our web site unless otherwise mentioned. This version of the policy is effective from 1st February, 2016. The revised Privacy Policy shall bind you and it is your sole responsibility to check the same from time to time. You acknowledge that no knowledge of the revised Privacy Policy shall not be a defense in any proceedings with regard to the Privacy Policy.

### **You are responsible for maintaining the confidentiality of your login id and Password**

You are responsible for maintaining the security of your Login ID and Password, and may not provide these credentials to any third party. If you believe that they have been stolen or been made known to others, you must contact us immediately at help@121finance.com. We are not responsible if someone else accesses your account through Registration Information they have obtained from you or through a violation by you of this Privacy and Security Policy or the Terms of Use.

### **You're Consent**

By accessing our Website and using it on a continued basis, you expressly consent and confirm to 121 Business Finance collecting, maintaining, using, processing and disclosing your Personal and other Information in accordance with this Privacy Policy.

**I have a complaint/concern**

In accordance with the relevant provisions of the Information Technology Act, 2000 and Rules made thereunder, the name and contact details of the Grievance Officer who can be contacted with respect to any complaints or concerns including those pertaining to breach of 121 Business Finance Terms of Use, Privacy Policy and other policies or questions are published as under:

Grievance Officer Name: Meenakshi Jain

Email address: [grievance@121Finance.com](mailto:grievance@121Finance.com)

The Grievance Officer can be contacted between 10:30 a.m. to 6:00 p.m. from Monday to Friday except on public holidays.