

## Privacy Policy

This document is an electronic record in terms of Information Technology Act, 2000 and rules made there under as applicable and the provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures to make the terms of this policy binding.

Eko India Financial Services Private Limited, a company incorporated under the Companies Act, 1956 having its registered office at 547, Mandakini Enclave, Alaknanda, New Delhi – 110019 and corporate office at 3rd Floor, Phase II, Plot No.34, Institutional Area, Sector - 44, Gurgaon 122 003 (hereinafter referred to as “Eko”) owns and operates [www.eko.co.in](http://www.eko.co.in) (“Website/Platform”).

At Eko, data protection is a matter of trust and your privacy is very important to us. We use your personal information only in the manner as set out in this Privacy Policy. Please read this Privacy Policy to learn more about our information gathering and dissemination practices.

This Privacy Policy explains how Eko through its Platform/Website gathers personal information, as part of the normal operation of services; and use, disclose and protect such information through the Website/Platform. This detailed Privacy Policy enables you to take informed decisions in dealings with us. Our privacy practices are subject to the requirements of applicable law.

By registering with the Website/Platform, you acknowledge your acceptance of the terms of this Privacy Policy, expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy and that any personal information provided by you to Eko is provided under a lawful contract. This Privacy Policy is incorporated into and subject to the terms of the Terms & Conditions posted on the Platform/Website available at the following link [www.eko.co.in](http://www.eko.co.in)

**Note:** Our privacy policy is subject to changes at any time without notice. To make sure you are aware of any changes, please review this policy periodically.

### **1. Your Privacy**

At Eko, we are extremely proud of our commitment to protect your privacy. We value your trust in us. We work hard to earn your confidence so that you can enthusiastically use our services and recommend others to participate in dealing with us. Please read the following policy to understand how your personal information will be treated as you make full use of our Website. For the purposes of this Privacy Policy, “users” (also referred to as “you”, “your”, “user”) shall mean all such persons having access to the Platform of Eko and/or persons availing services offered through the Platform or otherwise including without limitation EKO’s service providers, end customers and/or any third party using or accessing the Eko Platform/Website.

#### **Eko Privacy Assurance**

We promise that we will not sell or rent your personal information to third parties or use the same for unsolicited emails or messages without your explicit consent. From time to time we may reveal general statistical information about our Platform/Website and visitors, such as number of visitors, services purchased, etc. Your trust and confidence are our highest priority.

### **2. Information that Eko Collects**

When you use our Platform/Website or services offered through the Platform/Website, we collect and store your personal information in order to record, support and facilitate your participation in the services to provide you with a customized site experience to notify you of any updated information. We

collect your information mainly to provide the service requested by you. It is used for initial service provision and ongoing User's support. The information can also be used by Eko for sending periodic emails announcing important service changes, new features, technical issue updates and news, etc. The Users may decide NOT to receive such emails by replying to any of them with “Unsubscribe” in the subject. The information is also used for purposes like improving the efficiency and effectiveness of the Platform/Website.

### **3. Information collected by Eko**

Eko collects Users' personal information to provide services to the User. These include, but are not limited to: name, mailing address, telephone numbers, email addresses, credit card information, aadhaar card information and other information that may be needed for providing the services requested by the User. All this information is provided voluntarily by the User through various order forms, email messages sent to Eko, submission of forms, identification/registration forms, due-diligence processes, information provided by the telephone, or through the procedure undertaken for e-KYC of the user etc. We also collect different types of non-personally identifiable information about our Platform/Website visitors. These include but are not limited to referral URL's, Users' IP addresses, Users' use of Website, information about the browsers used by the User, etc. Some of this information is collected through cookies, which are small pieces of data that are sent to your browser from a web server and are stored on your computer's hard drive and help us identify the User. The user has the choice to modify his/her browser and thus to reject our cookies.

### **4. Our use of your information**

We use your personal information to facilitate the Services you request. We do not sell, rent, trade or exchange any personally-identifying information of our Users. We may provide your collected information to our affiliates and service providers under contract (such as customer care, data analytics) to support the operation of the Platform/Website and our services. To the extent we use your personal information, we will provide you the ability to opt-out of such uses. We use your personal information to: resolve disputes; troubleshoot problems; help promote safe transactions; collect fees owed; measure user interest in the services provided by us, inform you about online and offline services and updates; customize your experience; detect and protect us against error, fraud and other criminal activity and as otherwise described to you at the time of collection. In our efforts to continually improve our service offerings, we also collect and analyze demographic, account and usage data about our users' activity on our Platform/Website.

We may also use your personal information to display contents and services that are targeted to your interests. By accepting the Terms and Privacy Policy, you expressly agree to receive this information. If you do not wish to receive these communications, we encourage you to opt out of the receipt of certain communications by clicking unsubscribe any email communication or writing us back an email to us. You may make changes to your personal data in your account at any time.

### **5. Disclosure of information**

Your personal information is an important part of our business and we are not in the business of selling it to others. We only share information as per the rules or conditions described below:

- a. Any disclosure of information to third party will be on the prior permission of yours.
- b. We will not be requesting for any prior permission in case where you have agreed for disclosure by way of contract earlier.

c. We will not be requesting for any prior permission in cases for complying legal requirements.

We may use your information for new, unanticipated uses not previously disclosed in our privacy notice. If our information practices change at some time in the future we will contact you before we use your data for these new purposes to notify you of the policy change and to provide you with the ability to opt out of these new uses.

On request we may provide any site visitors with access to all information, they have provided to us, which we maintain about them. Users can access this information by sending us an e-mail at [cs@eko.co.in](mailto:cs@eko.co.in)

## 6. Security

To protect your privacy and security, we always use industry-standard encryption technologies when transferring and receiving user data exchanged with our site. We always abide by the security standard, provided under the Information Technology Act, 2000 read with Information Technology (Reasonable Security Practices and Procedures for Protection of Sensitive Personal Data and Information) Rules, 2011.

## 7. Advertisements on Website

We use third-party advertising companies to serve ads when you visit our Website. These companies may use your information (not including your name, address, email address, or telephone number, aadhaar card information) about your visits to this and other websites in order to provide advertisements about services of interest to you. Since we do not control the privacy practices of these advertisers, you should evaluate their practices before deciding to provide the said information.

## 8. Links to Other Sites

Our Website may contain links to other websites or frames of other sites that may collect personally identifiable information about you. Please be aware that Eko is not responsible for the privacy practices or the content of those linked websites.

## 9. Amendments

Eko reserves the right to revise its policies at any time without prior notice.

10. In accordance with Information Technology Act, 2000 and rules made there under, the name and contact details of the Nodal desk is published herewith:

1. Nodal Desk- Monday to Friday from 10:00 a.m. to 6:00 p.m  
Eko India Financial Services Pvt. Ltd.  
3rd Floor, Phase 2 Building,  
Plot No. 34, Institutional Area Sector 44,  
Gurgaon-122 003,  
Haryana

email us your suggestions / queries / complaints at [cs@eko.co.in](mailto:cs@eko.co.in).



If you do not want to receive e-mail from us in the future, please let us know by sending us e-mail at [\[cs@eko.co.in\]](mailto:cs@eko.co.in).

If you feel that the Platform/Website is not following its stated information policy, you may contact us at our addresses.

YOU ACKNOWLEDGE AND AGREE THAT ANY DISPUTE OVER PRIVACY IS SUBJECT TO THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY, AS WELL AS, IF APPLICABLE, THE TERMS OF USE BETWEEN YOU AND EKO. YOU AND WE EACH SUBMIT TO THE EXCLUSIVE JURISDICTION OF THE INDIAN COURTS AT DELHI IN RELATION TO DISPUTES ARISING IN CONNECTION WITH THIS PRIVACY POLICY.