

Privacy Policy

Effective Date: 07 May 2025

1. Introduction

Infinity Fincorp Solutions Private Limited (“we,” “our,” or “us”) respects your privacy and is committed to protecting your personal information. This Privacy Policy describes how we collect, use, share, and safeguard your information when you visit our website www.infinityfincorp.com, use our services, or interact with us.

By using our website, you consent to the practices described in this policy.

2. Information We Collect

We may collect the following types of personal and non-personal information:

- **Personal Information:** Name, contact details (email, phone number), address, date of birth, PAN, Aadhaar, employment details, income information, bank account details, and any other information you voluntarily provide.
- **Usage Data:** IP address, browser type, device information, pages visited, and other analytical data.
- **Cookies and Tracking Technologies:** We use cookies and similar technologies to enhance user experience and analyze site usage.

3. How We Use Your Information

We use your information for the following purposes:

- To process loan applications and offer financial services
- To comply with legal and regulatory requirements
- To communicate with you regarding your account or inquiries
- For internal operations, including auditing, data analysis, and research
- To enhance and personalize your user experience
- To send promotional and marketing communications (with your consent)

4. Use of Your Personal Data

The Company may use Personal Data for the following purposes:

To provide and maintain our Service, including to monitor the usage of our Service.

To manage Your Account: to manage Your registration as a user of the Service. The Personal Data You provide can give You access to different functionalities of the Service that are available to You as a registered user.

For the performance of a contract: the development, compliance and undertaking of the purchase contract for the products, items or services You have purchased or of any other contract with Us through the Service.

To contact You: To contact You by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.

To provide You with news, special offers and general information about other goods, services and events which we offer that are like those that you have already purchased or enquired about unless You have opted not to receive such information.

To manage Your requests: To attend and manage Your requests to Us.

For business transfers: We may use Your information to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by Us about our Service users is among the assets transferred.

For other purposes: We may use Your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of our promotional campaigns and to evaluate and improve our Service, products, services, marketing and your experience.

We may share Your personal information in the following situations:

With Service Providers: We may share Your personal information with Service Providers to monitor and analyze the use of our Service, to contact You.

For business transfers: We may share or transfer Your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of Our business to another company.

With Affiliates: We may share Your information with Our affiliates; in which case we will require those affiliates to honor this Privacy Policy. Affiliates include Our parent company and any other subsidiaries, joint venture partners or other companies that We control or that are under common control with Us.

With business partners: We may share Your information with Our business partners to offer You certain products, services or promotions.

With Your consent: We may disclose Your personal information for any other purpose with Your consent.

5. Retention of Your Personal Data

The Company will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use Your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

The Company will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer time periods.

6. Transfer of Your Personal Data

Your information, including Personal Data, is processed at the Company's operating offices and in any other places where the parties involved in the processing are located. It means that this information may be transferred to — and maintained on — computers located outside of Your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from Your jurisdiction.

Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to that transfer.

The Company will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Policy and no transfer of Your Personal Data

will take place to an organization or a country unless there are adequate controls in place including the security of Your data and other personal information.

7. Delete Your Personal Data

You have the right to delete or request that We assist in deleting the Personal Data that We have collected about You.

Our Service may give You the ability to delete certain information about You from within the Service.

You may update, amend, or delete Your information at any time by signing in to Your Account, if you have one, and visiting the account settings section that allows you to manage Your personal information. You may also contact Us to request access to, correct, or delete any personal information that You have provided to Us.

Please note, however, that We may need to retain certain information when we have a legal obligation or lawful basis to do so.

8. Disclosure of Your Personal Data

Business Transactions

If the Company is involved in a merger, acquisition or asset sale, Your Personal Data may be transferred. We will provide notice before Your Personal Data is transferred and becomes subject to a different Privacy Policy.

Law enforcement

Under certain circumstances, the Company may be required to disclose Your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

Other legal requirements

The Company may disclose Your Personal Data in the good faith belief that such action is necessary to:

Comply with a legal obligation

Protect and defend the rights or property of the Company

Prevent or investigate possible wrongdoing in connection with the Service

Protect the personal safety of Users of the Service or the public

Protect against legal liability

9. Data Security

We implement appropriate technical and organizational measures to safeguard your data, including encryption, access control, and secure storage systems. However, no method of transmission over the internet is 100% secure.

10. Your Rights

Depending on applicable laws, you may have the right to:

- Access and correct your personal data
- Withdraw consent for marketing communications
- Request data deletion, restriction, or portability

To exercise your rights, please contact us at [Insert Contact Email].

11. Cookies Policy

We use cookies to track user behaviour, improve website functionality. You may modify the cookie settings through your browser.

12. Third-Party Links

Our website may contain links to third-party sites. We are not responsible for the privacy practices or content of such websites.

13. Changes to This Policy

We may update this Privacy Policy periodically. Changes will be posted on this page with the updated effective date. Continued use of our services after changes implies your acceptance.

14. Grievance Redressal

In accordance with Information Technology Act, 2000 and rules made there under or in the event you wish to make a complaint regarding any violation of the provisions of the Privacy Policy, or in case of any complaint related to any other matter which concerns you, you can contact the grievance redressal officer as detailed out in our Customer Grievance Redressal Policy placed on our website.

your complaint shall be addressed as per the Grievance redressal mechanism of the Company.

15. Links to Other Websites

Our Service may contain links to other websites that are not operated by Us. If You click on a third-party link, you will be directed to that third party's site. We strongly advise You to review the Privacy Policy of every site You visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

16. Changes to this Privacy Policy

We may update Our Privacy Policy from time to time. We will notify You of any changes by posting the new Privacy Policy on this page.

We will let You know via email and/or a prominent notice on Our Service, prior to the change becoming effective and update the "Last updated" date at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

17. Contact Us

If you have any questions about this Privacy Policy or our data practices, please contact:

Infinity Fincorp Solutions Private Limited

B-003, 215, Kanakia Atrium, Andheri - Kurla Rd, Vijay Nagar Colony, J B Nagar, Andheri East, Mumbai, Maharashtra 400093

Email: info@infinityfincorp.com

Phone: [022 4035 6600](tel:02240356600)