



This Privacy Policy is effective as of January 1st, 2024.

Gosree Finance Private Limited, a company incorporated under the provisions of the Companies Act, 2013, engaged to render certain services on the App or Website, (“GOSREE” / “We” / “Us” / “Our”) are committed to upholding the privacy and security of the information supplied by every person (“User” / “You” / “Your”) accessing and using any version of the GOSREE application (“App”) on a compatible device. This privacy policy (“Privacy Policy”) briefly provides the way we collect and use user information.

The Company shall strive to seek only relevant personal information about You that are required for Us to provide You with the appropriate credit analysis and credit advice and other services more particularly stated in the Terms and Conditions. By accessing or using the Website, you signify that you have read, understood, and agree to be bound by this Privacy Policy. We may make changes to the Privacy Policy from time to time. We will notify you of any material changes by sending you an email, posting a notice on the home page of the Website, or posting a notice in your account when you first login after we have made changes. If you receive notification or a change in our Privacy Policy, you must review the new Privacy Policy carefully to make sure you understand our practices and procedures and such changes shall be effective immediately upon posting the updated or modified Privacy Policy on the GOSREE website.

The security of personal information about You is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal and sensitive information. When We use other companies to provide services for us, we require them to protect the confidentiality of personal and sensitive information they receive. The Company does not sell or forward or rent your personal information you share with any third party for any purposes like marketing etc. without your explicit consent.

Your access and use of the Website following any such change constitutes your agreement to follow and be bound by this Privacy Policy, as updated or modified. For this reason, we encourage you to review this Privacy Policy each time you access and use the App. Your use of the Website and any disputes arising therefrom, is subject to this Privacy Policy as well as the terms and conditions, as set out below (“T&C”).

1. Information Collected:

- We collect personal information of the user. While some user information must be mandatorily provided, others are optional and certain portions of the information will remain private and some will be displayed to other users. Additional information may be gathered during subsequent use of the Website by the user, whenever the user chooses to provide it.
- Certain mandatory information will be collected at the time of registration on the Website which is required to enable the user to login to the Website and for us to: (i) verify the user’s identity; (ii) determine the user’s eligibility for taking loans using, inter alia, our proprietary technology and such additional rules that may be determined by: (a) us; (b) our banking partners; or (c) both



- (a) and (b); and (iii) safeguard against illegal activities like fraud, cheating, misappropriation, etc.
- We collect personal information, that includes any information concerning the personal or material circumstances of an identified or identifiable User, e.g. name, e-mail address, gender, date of birth, postal address, phone number, a unique login name, password, password validation, marital status, family details, business information and other details shared via application form or via email or via any other medium. It can also include information such as username, account number, password and any other personally identifiable information. While you can browse some sections of our website without being a registered member as mentioned above, most activities (such as availing of loans and other financial services on the Website and the App) require registration and for you to provide the above details. We will indicate the mandatory and the optional fields against the information requested from you. You always have the option to not provide your personal information by choosing not to use a particular service or feature on the Platform.
 - To use the facilities and services available on the Website, the user may be required, from time to time, to provide certain additional personal information after registration on the Website, which information shall be collected only upon receiving the user's consent
 - We may also automatically receive and collect certain anonymous information in standard usage logs through the web server, including mobile-identification information obtained from the equivalent of "cookies" sent to the Website, including mobile network information, standard web log information, traffic to and from our Website, tracking inside the Website and any other available information, from:
 - an IP address, assigned to the device used by the User;
 - the domain server through which the User accesses the Website and the functions and features therein; and
 - the type of device used by the User ("Device").
 - The User may choose to provide us with access to certain personal information stored by third parties like social networking sites (e.g. Facebook and Twitter). We will have access to such information to the extent allowed by the user's privacy settings on that site and the user's specific authorization. In the event the user associates a user account managed by us with an account maintained with any third party to enable us to access certain information maintained in such third-party managed accounts, the user agrees that we may collect, and use such information in accordance with this Privacy Policy.
 - After obtaining the user's specific consent to allow the App to access the user's SMS, location and other relevant information from the hand-held device, we may collect relevant information from text messages (SMS) received by the Users from providers of services and/or products (including but not limited to retail outlets, financial institutions, mobile carriers and utility companies), that will enable us to provide better access to financial



services and products to the Users. We will only access business messages that originate from alphanumeric senders

- In order to enhance our ability to provide valuable services and experiences to the user, we may: (i) automatically receive, collect and analyse your location information which may be accessed through a variety of methods including, inter alia, GPS, IP address, and cell tower location; and (ii) collect information pertaining to your Device and your usage thereof, including, inter alia, the names of the other applications on your mobile Device and how you use them, information about your Device, and information about your use of features or functions on your Device.
- We collect a list of the installed applications' information which includes the application name, package name, installed time, updated time, version name and version code of each installed application on your device to assess your creditworthiness and enrich your profile with pre-approved customized loan offers. We will access the camera function of the device to capture selfies for identity verification and collection of scanned documents during the KYC process.
- We only access the data from the device one time. Explicit consent is also recorded from the user in that effect. This is in accordance with the Digital Lending guidelines defined by RBI.

2. Method and manner of use of user information

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- When the user registers with the Website, we will use the information supplied by the user to pull a credit report from credit bureaus and identity verification services to facilitate banks and other financial institutions to evaluate the user's loan request in the context of the user's complete financial situation.
- We will also use the user information to enable activities and transactions that need to occur during the process of lending, such as:
 - Generating and maintaining User profiles on the Website;
 - Provide personalized features;
 - Aiding financial services organizations to provide better services;
 - Facilitating collection activities as needed;
 - Maintaining regular communications with the user concerning transactions the user initiates, such as requesting information or assistance, submitting a loan request, making payments, transferring funds, etc.
 - Modifying the Website from time to time to cater to the user's interests;
 - Providing the Website and the functions and features therein, efficiently;
 - Preserve social history as governed by existing law or policy;
 - You acknowledge that you are licensing us to use, modify, display, distribute and create new material from the information you provide through the Website to render certain



services on the App. By providing such information, you automatically agree or promise that the owner of such information has expressly agreed to allow or license, as the case may be, us to use the information in the manner set out in this Privacy Policy, without the payment of any fees. We may, to the extent permitted by law, also use, license, reproduce, distribute, disclose, and aggregate, non-personally identifiable information that is derived through your use of the Website and you hereby provide consent for the same.

3. Sharing of Information

- We will not use user information for any purpose other than regarding the Website. Gosree will not rent, sell or share user information and will not disclose any of the user's personally identifiable information to third parties, unless:
- it is pursuant to obtaining the user's permission;
- it is regarding the services being rendered through the Website;
- it is to help investigate, prevent or act regarding unlawful and illegal activities; suspected fraud, potential threat to the safety or security of any person, violations of GOSREE 's Terms & Conditions, or as a defence against legal claims;
- it is a case of special circumstances such as compliance with court orders, requests/orders, notices from legal authorities or law enforcement agencies compel us to make such disclosure; and
- it forms part of the information GOSREE shares with advertisers on an aggregate basis.

4. Information security

- User Information transmitted over the internet is protected with encryption, using the Secure Socket Layer (SSL) or equivalent protocols.
- If a password is used to help protect user accounts and account information, it is the responsibility of the user to keep the password confidential. You must ensure that you always log out, before sharing the device with a third party and it is advised that the user utilize a service to protect access to the user's Device.
- We shall use generally accepted industry standards to protect the user information submitted to us, both during transmission and upon receipt. However, please be advised that no method of transmission over the Internet, is 100% secure. Therefore, even though we strive to use commercially acceptable means to protect user information, we cannot guarantee its absolute security and your use of the Website is at your sole risk and discretion. We also cannot warrant that such user information may not be misused in the event our safeguards and protocols are breached by a malicious third party. Further, we are not liable to, nor can we fully control the actions of other users with whom you may choose to share your information.
- The collection, usage, and sharing of User information by GOSREE shall be in compliance with the Information Technology (Reasonable Security Practices



and Procedures and Sensitive Personal Data or Information) Rules, 2011 ,
RBI regulations and other applicable laws.

5. **Data Storage/Deletion Policy**

- The user acknowledges that the Platform has duly collected the information with the users consent and the user has the option to not provide such information or deny consent for use of specific information or revoke the consent already given. However, any withdrawal of such personal information will not be permitted in case any Service availed by the user is active. Where a consent has been withdrawn the Platform does not guarantee or be liable for providing such Service. The user shall have the following rights pertaining to the information collected by us.
 - **Deny Consent:** The user shall have the right to deny consent for use of specific data, restrict disclosure to third parties, data retention, revoke consent already granted to collect personal data and if required, make the App delete/ forget the data. However, any such denial will not prejudice the right of the Lending Partners to retain any data in relation to the loans availed by you or by the non-lending service providers in relation to the non-lending services provided. Further, in case of a denial of a consent, the Platform does not provide a guarantee or will not be liable towards the continued facilitation of the Services if any such controls are exercised.
 - **Withdraw Consent:** The user may withdraw consent to contact the user, for the continued collection, use or disclosure of user information, at any time, or request for deletion of login account by raising a request on the App or by mailing Us at info@gosreefinance.com however, Platform does not provide a guarantee of Services if any such controls are exercised. Further, if the user has availed any loan facilities from our lending partner, the lending partner shall have the right to continue processing the information till such credit facility has been repaid in full, along with any interest and dues payable and/or for such period as may be allowed under applicable law.
 - However, We, shall not retain user data and information if it is no longer required by Us and there is no legal requirement to retain the same. Do note that multiple legal bases may exist in parallel, and We may still have to retain certain data and information at any time. Also, the information may still be used for the execution of any outstanding or termination activity of any Lending or Non-lending Services. Unless there is a regulatory/operational need to retain any user information, it will be wiped from the system within 5 years from the cessation of the relationship.
- If the user no longer wishes to receive notifications about GOSREE services, the user may change his/her notification preferences by contacting GOSREE at info@gosreefinance.com. GOSREE reserves the right to close the user account if the user opts out of receiving certain crucial notices that are required to perform the GOSREE services through its Website. The user may



not opt out of receiving notifications about due or past due amounts that the user owes GOSREE or any other collections efforts.

6. Procedure for correcting inaccuracies in the information

- The user may correct or update any information online. In the event of loss of access details, the user may retrieve the same or receive new access details by sending an e-mail to: info@gosreefinance.com

7. Child protection policy

- Gosree's Services are intended for users who are 21 years and older only. Accordingly, we will not knowingly collect or use any Personal Information from individuals that we know to be under the age of 21. In addition, we will delete any information from our database that we know originates from an individual under the age of 21.

8. Data sharing with Third party

- Gosree may share personal information of a user with Credit Rating Agencies and such information shall be shared with Credit Rating Agencies in the event the Reserve Bank of India issues guidelines or direction in this regard.

9. Security Precautions

- The platform intends to protect your information and to maintain its accuracy as confirmed by you. We implement reasonable physical, administrative and technical safeguards to help us protect your information from unauthorized access, use and disclosure. For example, we encrypt all information when we transmit over the internet. Our platform has stringent security measures in place to protect the loss, misuse and alteration of information under control. We endeavour to safeguard and ensure the security of the information provided by you. We use Secure Sockets Layers (SSL) based encryption, for the transmission of the information, which is currently the required level of encryption in India as per applicable law. We blend security at multiple steps within our products with the state of the art technology to ensure our systems maintain strong security measures and the overall data and privacy security design allow us to defend our systems ranging from low hanging issue up to sophisticated attacks.
- We aim to protect users from unauthorized access, alteration, disclosure or destruction of information we hold, including:
 - We use encryption to keep your data private while in transit;
 - We offer security feature like an OTP verification to help you protect your account;
 - We review our information collection, storage, and processing practices, including physical security measures, to prevent unauthorized access to our systems;
 - We restrict access to personal information to our employees, contractors, and agents who need that information in order to process it. Anyone with this access is subject to strict contractual confidentiality obligations and may be disciplined or terminated if they fail to meet these obligations;



- Compliance & Cooperation with Regulations and applicable laws;
- We regularly review this Privacy Policy and make sure that we process your information in ways that comply with it.
- Data transfers;
- We ensure that Aadhaar number is not disclosed in any manner.
- We or our affiliates maintain your information on servers located in India. Data protection laws vary among countries, with some providing more protection than others. We also comply with certain legal frameworks relating to the transfer of data as mentioned and required under the Information Technology Act, 2000 and rules made thereunder.

10. Grievance Redressal Officer

- In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of our Grievance Officer are provided below: We use encryption to keep your data private while in transit; We offer security feature like an OTP verification to help you protect your account.
- Name: Mrs. Maya
- Designation: Grievance Redressal Officer
- Address: Gosree finance Ltd
- Phone: 180-020-33893
- Email: care@Gosreefinance.com

(This privacy policy was last updated on 31s December 2023)