

PRIVACY POLICY

Your use of the website FinBII .com or its associated web portals or internet/software-based services specifically designated by us as FinBII Platform (hereinafter “FinBII Platform”) indicates that you understand and consent to this Privacy Policy. You also confirm that these terms be a legally binding document between you and Capwise Financial Products Distribution Pvt Ltd.

You are informed that FinBII Platform are owned and operated by Capwise Financial Products Distribution Pvt Ltd (CIN No. U65990MH2021PTC363693, a company incorporated under the Companies Act, 2013, having its registered office at 1.1 at 9, A-906, Mumbai (hereinafter referred to as “we”, “us”, “our/s”, “Company”, “FinBII”). This Privacy Policy explains how FinBII Platform collects, use, and store the information submitted by users of FinBII I Platform (hereinafter also referred to as “user” or “you” or “your” etc.).

1. GENERAL

1.1 You are informed that we respect and value your privacy and this policy is to enable you to make an informed decision while using the. For the same the following disclosures are made:

- (a) We may collect information about you when you visit FinBII Platform or when you use services available on FinBII Platform or when you deliver services through the FinBII Platform (as may be applicable); and
- (b) How FinBII Platform uses, store and disclose that information, collected and provided by you.

1.2 While using the FinBII Platform, you shall, at your sole responsibility, ensure as follows:

- (a) You do not submit any information restricted by law or restricted by a contract applicable to you.
- (b) You submit information only for a lawful purpose connected with a function or activity of the FinBII Platform
- (c) Further to the aforesaid you shall only provide information as required in the FinBII Platform or for delivery/receipt of services provided in the FinBII Platform or for related aspects (as may be applicable).
- (d) You confirm your understanding that the FinBII Platform will not understand (or will need to understand) your legal and regulatory obligations and, therefore, FinBII Platform shall not be responsible or liable for your activities, including that in the FinBII Platform or by using FinBII Platform.

1.3 If you disagree with this Privacy Policy’s terms, please do not proceed ahead and please don’t use the FinBII Platform.

1.4 Your usage of the FinBII Platform subject to the terms of this privacy policy, other terms and conditions on FinBII Platform and legal norms as may be applicable from time to time.

1.5 By using FinBII Platform, you may be submitting information as required for you to use the FinBII Platform, and such information submitted may include (without limitation) the following:

- (a) Your name, age, gender, date of birth, photographs, password to FinBII Platform and mobile apps, proof of Identity and proof of address, professional/educational qualifications, service requests, service acceptance, service-related communications with us or any third parties, billing, invoicing, payment related to billing etc.
- (b) Information such as the name of the organization, team details, authorized persons, PAN, TAN, GST, office and branch addresses, Longitude and latitude of your office/residence location etc., contact person, mobile number and email address of contact persons, nature of the business, bank account details, business activities which can be undertaken by you, your preferences etc. The information collected can vary depending upon the nature of the business carried out by you.
- (c) Your address, telephone numbers, email id etc.
- (d) Log information: Search queries, IP address, crashes, date and time, acceptance to terms & conditions, disclaimers and information provided in our Capwise Application.
- (e) Location information: Your actual location.
- (f) Local storage: Browser web storage, application data caches.
- (g) Cookies and similar technologies.
- (h) Other information as required related to your service request or service delivery, related aspects and information.

1.6 By submitting your information, you have represented to us that you are duly authorized to submit information which you submit to FinBII Platform or avail/provide (as may be applicable) services through/from FinBII Platform.

1.7 By using the FinBII Platform, you have represented to us that you will be responsible and liable for the information shared or for services availed.

1.8 By using the FinBII Platform, you have represented to us that If you are not restricted by law or contract or by any norms from sharing information as required above or performing or availing (as may apply) any services through FinBII Platform or to other users on FinBII Platform (as may be applicable).

1.9 By using the FinBII Platform, you have represented to us that the FinBII Platform shall be authorized to share your information with other users on FinBII Platform or to third parties or for the purpose to provide services or to avail services or to improve the services (as may be applicable).

1.10 By using the FinBII Platform, you have represented to us that you have no objections to FinBII Platform using or storing the information collected in facilities in such locations as deem fit by it and as permitted as per applicable law.

1.11 By using the FinBII Platform, you have represented to us that you are not restricted by law or contract or by any norms from sharing information as required above or performing or availing (as may be applicable) any services through FinBII Platform or to other users on FinBII Platform (as may be applicable).

2. DUE DILIGENCE

2.1 As part of our on-boarding process, FinBII Platform or a person nominated by FinBII Platform may undertake background verification checks related to you or your requirements to authenticate inter alia the genuineness. By using FinBII Platform, you expressly consent to and acknowledges the following:

- (a) You have no objection to FinBII Platform sharing the information and documents, including but not limited to name, addresses, mobile number, email, or such other details or documents required for the purpose of background checks and verification.
- (b) You authorize the FinBII Platform and it's nominated persons to perform as aforesaid and, in the manner, deemed required for the purposes related on-boarding and for providing services or facilitating the delivery of services.
- (c) FinBII Platform reserves the right to allow onboarding or disallow onboarding (in its sole discretion) according to the background check and verification outcome.
- (d) In our sole and absolute discretion, the FinBII Platform may also ask for and collect supplemental information from third parties, such as information about your credit from a credit bureau (to the extent permitted by law) or information to verify any identification details you provide during registration.

2.2 Our authorized partners or we may use the above information to provide services or provide you information regarding our services or surveys conducted by us.

2.3 You are informed that the terms & conditions, disclaimers and information provided in our Application shall form an integral part of this Privacy Policy.

3. **USE INFORMATION BY FINBII PLATFORM**

3.1 The information will be used for providing/availing (as may be applicable) services or for the use of other users or services providers or as deem fit by the FinBII Platform and also for the following:

- (a) For purpose related services mentioned in FinBII Platform (to avail from vendors and to provide to service recipients – as may be applicable).
- (b) Intimation to relevant supervisory authorities, law enforcement agencies, government departments etc.
- (c) Advertisements, campaigns, information circulation etc.,
- (d) Archive for our future use
- (e) Publish rating reports
- (f) To show you advertisements
- (g) Statistics regarding your account
- (h) Change of account password based on your request
- (i) Suspend/terminate an account if the need arises
- (j) To satisfy any legal process
- (k) For external processing
- (l) For legal reasons

4. INFORMATION SECURITY

4.1 We work hard to protect the FinBII Platform and our users from unauthorized access to or unauthorized alteration, disclosure or destruction of information to maintain data accuracy and ensure the correct use of the information we hold.

4.2 For registered users of the website, your registration information and account information (if any) can be viewed and edited through your account, which is protected by a password.

4.3 We recommend that you do not divulge your password to anyone. Our personnel will never ask you for your password in an unsolicited phone call or an unsolicited email. If you share a computer with others, you should not choose to save your login information (e.g., user ID and password) on that shared computer. Remember to sign out of your account and close your browser window when you have finished your session. No data transmission over the internet or any wireless network can be guaranteed to be entirely secure. As a result, while we try to protect the information we hold for you, we cannot guarantee the security of any information you transmit to us, and you do so at your own risk.

5. CHANGES IN PRIVACY POLICY

5.1 By using the FinBII Platform, you are informed that we may periodically update or amend the Privacy policies. The changes shall be binding on you.

5.2 The date of the last update will be mentioned on the website. We request you to check the privacy policy periodically to update yourself on the latest version ("Privacy Notices").

6. CLICK-THROUGH AGREEMENT

6.1 When you sign up to use a feature of the FinBII Platform, you may be asked to agree to terms governing your use of the feature. In such cases, you may be asked to consent to the particular terms expressly, for example, by checking a box or clicking on a button marked "I agree." This type of agreement is known as a "click-through" agreement. If any of the terms of the click-through agreement are different from the terms of this Policy, the terms of the click-through agreement will supplement or amend this Policy, but only concerning the matters governed by the "click-through agreement".

7. THIRD-PARTY APP

7.1 FinBII Platform may allow or permit APIs with third-party applications to alter or provide new functionalities.

7.2 FinBII Platform is not responsible for and may have no control over how these apps function and disclaim any third party's liability or responsibility.

8. COOKIES

8.1 We may use cookies as part of the services; we may also use cookies to serve targeted ads from Google, Facebook, Bing and other third-party vendors.

8.2 Our third-party advertising partners may use cookies to track your prior visits to FinBII Platform and elsewhere on the internet to serve you targeted ads.

8.3 Further, to measure performance and engagement and communicate with you, we may use web beacons, tracking technology and other automated tracking methods on the FinBII Platform.

9. CONTACT

9.1 For any information regarding the Privacy Policy, please contact at [Care@FinBII .com](mailto:Care@FinBII.com)

9.2 Please note that our responses will be periodically based on our response timelines. We request you to bear with us if there is any delay. Further, you are informed that the said email address is not to be addressed for general communication with us. The above email is for the purpose of contact as per the terms of this Agreement.

