



**Effective Date: Saturday, 15 June 2024**

## **1. Introduction**

We are committed to protecting your privacy and ensuring the security of your personal information. OMNIFI, along with its associated brands referred to as 'OMNIFI', 'we', 'us', or 'our', is dedicated to respecting your privacy and preferences. This privacy statement outlines our practices concerning the collection and processing of Personal Information, which may vary based on your relationship with OMNIFI and the specific processing activities, ensuring compliance with relevant data privacy regulations. This Privacy Policy explains the types of personal information we collect, how we collect it, how it may be used, who we share it with, how we protect it, data retention policies, use of cookies, business transfers, and how you can contact us.

## **2. Types of Personal Information We Collect**

References in this Privacy Notice to data, personal information, or information, are all references to Personal Data. Personal Data means information relating to a living or business entity (a "Data Subject") who is, or can be, reasonably identified from the information, either alone or in conjunction with other information.

### **2.1 Types of Personal Data we collect**

#### **(a) Contact information.**

You might provide us with your contact information (for example: name or email address), whether through use of our services, a form on our website, an interaction with our sales or customer support team, or through the platform.

**(b) Financial information.**

Payment details and other financial data submitted in the platform for transaction purpose

**(c) Cookie information.**

We use first party and third party cookies and tracking services that employ cookies and page tags (also known as web beacons) to collect data about visitors to our platforms.

**(d) Usage information.**

We collect usage information about you whenever you interact with our platform and services. This includes which webpages you visit, what you click on, when you perform those actions, what language preference you have, what actions you have taken on the platform.

**(e) Device and browser data.**

We collect information from the device and application you use to access our services. Device data mainly means your IP address, operating system version, device type, device ID/MAC address, system and performance information, and browser type, and other device, network and browser signals. If you are on a mobile device we also collect the UUID for that device. We also infer your geographic location based on your IP address.

**(f) Event data.**

Like most platforms today, our web servers keep log files that record data each time a device accesses those servers. The log files contain data about the nature of each access, including originating IP addresses, internet service providers, the files viewed on our platforms operating system versions, device type and timestamps.

**(g) Integration data.**

We collect information from third parties with whom Omnifi enables integrations in order to allow you to use both services.

**(h) Account information.**

- **Registration information:** You need a Omnifi account before you can use Omnifi services. When you register for an account, we collect your first and last name, username, password and email address.
- **Billing information:** If you make a payment to Omnifi, we require you to provide your billing details, a name, address, email address and financial information corresponding to your selected method of payment (e.g., a credit card number and expiration date or a bank account number). If you provide a billing address, we will regard that as the location of the account holder for tax purposes.
- **Account settings:** You can set various preferences and personal details on pages like your account settings page (or on your account settings page for our other products as applicable). These may include, for example, your default language, time zone and communication preferences (e.g., opting in or out of receiving marketing communications from Omnifi).

## **2.2 Types of Personal Data we process on your behalf**

If you handle other people's data using Omnifi platform, such as information about your customers or employees, you are entrusting that data to us for processing. The data you entrust to us for processing is called service data. You own your service data. We protect it, limit access to it, and only process it according to your instructions. You may access it, share it through third-party integrations, and request that we export or delete it.

### **(a) Personal information**

Name, address, email address, phone number, and other contact details, we process necessary demographic information including identification information, and other documents submitted by the users on the platform.

### **(b) Financial information**

Bank account details, credit history, loan details, income information, and other financial data of borrowers submitted by the user on our platform.

### **(c) Customer support information.**

We process information submitted through our Customer Support portal, such as name, email, and message text.

### **3. How and Why We Collect Information**

We collect personal information to provide, maintain, and improve our services. We collect information in the following ways:

- **Directly from You:** When you register, use our platform, contact us, or use other features of our platform.
- **Automatically:** Through cookies and other tracking technologies as you navigate our platform

We process your personal information for a variety of purposes, including but not limited to:

- **Service Delivery:** To effectively process your loan applications, manage your loans, and ensure seamless service provision.
- **Customer Support:** To promptly respond to your inquiries, provide necessary assistance, and enhance your overall customer experience.
- **Improvement of Services:** To analyse platform usage patterns, gather insights, and implement improvements aimed at enhancing our services and user experience.
- **Compliance and Protection:** To adhere to applicable legal requirements, fulfil our regulatory obligations, and safeguard our rights, interests, and the security of our platform and users.

### **4. Who We Share Personal Information With**

We may share your personal information with the following entities:

- **Service Providers:** Third-party vendors and partners who assist us in delivering our services. These providers may include companies that offer IT support, payment

processing, data analytics, marketing services, and customer support, ensuring that we can operate efficiently and provide you with the best possible experience.

- **Legal Authorities:** Government agencies, regulatory bodies, and law enforcement officials, but only when required by law, regulation, or legal process. This sharing may be necessary to comply with legal obligations, respond to legal requests, or protect our legal rights, property, and the safety of our users and the public.

## 5. How We Protect Personal Information

We implement a range of appropriate technical and organizational measures to safeguard your personal information, ensuring its confidentiality, integrity, and security. These measures include:

- **Encryption:** We use advanced encryption techniques to protect your data both in transit and at rest. This ensures that your personal information is securely transmitted over networks and stored in our systems, making it inaccessible to unauthorized parties.
- **Access Controls:** We restrict access to personal information strictly to authorized personnel who need it to perform their job functions. This involves implementing role-based access controls, ensuring that only those with the necessary permissions can view or handle sensitive data.
- **Security Protocols:** Our security practices are regularly updated and rigorously tested to identify and address potential vulnerabilities. We employ industry-standard security protocols, conduct routine security assessments, and implement patches and updates to safeguard against emerging threats and ensure our systems remain robust and secure.

## 6. Data Retention

We store your personal information securely and maintain it only for as long as it is necessary to fulfil the purposes for which it was collected, or as mandated by applicable laws and regulations. Our data retention practices include:

- **Secure Storage:** Your personal information is stored using robust security measures to prevent unauthorized access, loss, or alteration. We employ industry-standard security technologies and practices to ensure your data is protected throughout its lifecycle.

- **Purpose-Limited Retention:** We retain your personal information only for the duration necessary to accomplish the specific purposes for which it was collected. This includes activities such as providing our services, complying with legal obligations, resolving disputes, and enforcing our agreements.
- **Lawful Compliance:** We adhere to all applicable legal and regulatory requirements regarding data retention. This means we may retain certain information for a longer period if required by law, such as for tax, audit, or other regulatory purposes.
- **Data Disposal:** Once your personal information is no longer needed for the purposes for which it was collected, and there is no legal requirement to retain it, we will securely delete, destroy, or anonymize it.

## 7. Cookies

Our platform utilizes cookies to enhance your user experience by providing tailored functionalities and services. Cookies are small data files stored on your device that help us in various ways, including:

- **Understanding Usage Patterns:** Cookies allow us to analyse traffic and usage data on our platform. By collecting information on how users interact with our services, we can identify trends, understand user behaviour, and gather insights that help us improve our platform's performance and usability.
- **Improving Functionality:** Cookies help us remember your preferences and login information, making your interactions with our platform more seamless and personalized. This includes remembering your settings, such as language preferences, and keeping you logged in during your session to enhance your overall experience.

You have the option to manage your cookie preferences through your browser settings. By adjusting these settings, you can control which cookies are stored on your device, delete existing cookies, or disable cookies entirely. However, please note that disabling cookies may affect the functionality of our platform and your ability to access certain features.

## 8. Business Transfers

In the event of a merger, acquisition, or sale of all or a portion of our assets, your personal information may be transferred to the acquiring entity. This transfer is necessary to ensure

continuity of service and to enable the new entity to continue providing you with our platform's services. Here's how we handle business transfers involving personal information:

- **Notification and Transparency:** If such a business transfer occurs, we will strive to notify you in advance, ensuring transparency about the change in data ownership. This notification will outline any changes to the privacy practices or terms of service resulting from the transfer.
- **Continuity of Protection:** The acquiring entity will be required to adhere to the privacy commitments and data protection standards outlined in this privacy policy. This means your personal information will continue to be safeguarded under the same rigorous security measures and privacy practices as before the transfer.
- **Choice and Control:** We will provide you with information on any new policies or terms that may affect your personal information. You will have the opportunity to review these changes and make informed decisions about your continued use of our platform.

We are committed to maintaining the confidentiality and security of your personal information during any business transfer and ensuring that your data rights are respected throughout the process.

## 9. Contact Information

If you have any questions or concerns about this Privacy Policy, please contact us at:

- **Email:** [info@rakshati.in](mailto:info@rakshati.in)
- **Address:** The Circle, 5th Floor, Huda City Centre Metro Station, Sector 29, Gurugram, Haryana - 122002

## 10. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. We will notify you of any changes by posting the new policy on our platform and updating the effective date. We encourage you to review this policy periodically for any changes.

By using our platform, you agree to the terms of this Privacy Policy.