

Privacy and Disclaimer Policy

This Privacy Policy lays down the policies and guidelines governing the protection of your Personal Information (as defined below) including Sensitive Personal Data collected, processed, and stored (as the case may be) by **FINSTAR CAPITAL LTD** for providing effective products and services to our users .

Personal Information:

-Personal Information means any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such person.

Usage of your Personal Information:

Any of the information we collect from you may be used in one of the following ways:

1. To personalize your experience - Your information helps us to respond to your individual needs in a better way.
2. To verify your identity as per applicable laws.
3. Generally we do not collect any banking / card / debit / credit information of borrower at the time of procuring the EMI collection. However, the basic information like Name, loan account number, EMI amount, charges are only covered sensitive information like CVV, net banking detail, debit / credit card pin etc. are not stored by us and are processed directly on the payment gateway as our partner agency follows government regulations.
4. To improve your experience with our website/app/platform - We continually strive to improve our website/app/platform offerings based on the information and feedback we receive from you.
5. To improve customer service - Your information helps us to respond to your service requests and support needs more effectively.
6. To process your transactions easily.
7. To administer a contest, promotion, survey, or other site feature – We shall reach out to you when we are conducting any contests or surveys. You may opt out if you do not wish to be included.
8. To send periodic emails, SMS WhatsApp messages & occasionally in-bound phone calls - The email address or mobile number that you provide may be used to send you information, respond to inquiries, and/or other requests or questions
9. To carry out research and analysis to study customer use and experience on an anonymous or personalized basis.

Information we share:

-Group Companies, authorized agents or trusted third party service providers who assist us in operating our website, conducting our business, or servicing you shall have access to your information on need-to-know basis and are restricted from using the same for any other reason. The third-party service provider is obligated not to disclose or use the information for any other purpose.

Consent:

-You hereby expressly consent to provide the information that may be required for providing the services as mentioned above. You acknowledge that we shall collect the information as per this privacy policy to provide/facilitate lending and non-lending services by us or by partnering with various financial lenders, third parties, service providers etc.

IT IS ADVISED THAT YOU READ, UNDERSTAND, ACKNOWLEDGE AND UNCONDITIONALLY AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY.

IF YOU DO NOT AGREE TO THIS POLICY OR ANY PART THEREOF, PLEASE DO NOT USE/ACCESS/DOWNLOAD/INSTALL THE PLATFORM OR ANY PART THEREOF.

Changes to the Privacy Policy:

-This Privacy Policy shall be amended from time to time to comply with our business requirements and applicable laws. The amendments made to this Privacy Policy shall be updated on this website. You may visit this website to view the changes in policy. These changes are effective immediately after they are posted on our website. Please regularly check this Privacy Policy to ensure you are aware of the latest updates.

DISCLAIMER OF CONSEQUENTIAL DAMAGES:

-In no event shall Company or any parties, organizations or entities associated with the corporate brand name is or otherwise, mentioned at this Website be liable for any damages whatsoever (including, without limitations, incidental and consequential damages, lost profits, or damage to computer hardware or loss of data information or business interruption) resulting from the use or inability to use the Website and the Website material, whether based on warranty, contract, tort, or any other legal theory, and whether or not, such organization or entities were advised of the possibility of such damages.