

PRIVACY POLICY

HYPERFIN TECHNOLOGIES PRIVATE LIMITED (hereinafter referred to as "**We, the Company**", "**Our**", "**Us**" or "**HYPERFIN**") is committed to safeguarding your privacy. This Privacy Policy outlines how We, the Company, collect, use, disclose, and protect your **Personal Data** when you access or use our **website, services, products, and platforms**.

This policy ensures compliance with the **Digital Personal Data Protection (DPDP) Act & RBI's DLG Guidelines, 2023**, and other applicable Indian laws. By accessing our services, you agree to the collection and processing of your Personal Data as described here.

1. INTERPRETATION AND DEFINITIONS

Interpretation

Terms with initial capitalization have specific meanings, whether used in singular or plural form.

Definitions

- **"Personal Data"**: Any information that relates to an identifiable individual, such as name, contact details, financial data, and usage information.
- **"Processing"**: Any action performed on Personal Data, including collection, storage, sharing, or deletion.
- **"Cookies"**: Small data files stored on your Device to track usage and preferences.
- **"Service"**: Refers to the **website** and other platforms operated by Us, the Company.
- **"You"**: The individual using or accessing our Service.

2. TYPES OF DATA COLLECTED

A. Personal Data

While using our Service, We, the Company, may collect the following Personal Data on behalf of the loan processing entities. It is understood that the processing entity must obtain explicit prior consent from customers before sharing their data with third - party organizations. Furthermore, the consent provided by the borrower on Hyperfin platform is fully documented and can be audited if necessary.

- Full name
- Email address
- Phone number
- Residential or business address
- Financial data, including bank account details, UPI IDs, and transaction history
- No biometric data is being stored/ collected in the systems associated with the Efund Technical Services Private limited.

B. Usage Data

We, the Company, may collect Usage Data automatically, such as:

Note: No access is being requested or obtained to mobile phone resources, including but not limited to files, media, contact lists, call logs, telephony functions, or any other personal data stored on the device.

- Your **IP address**
- Browser type and version
- Pages visited, time spent on pages, and usage patterns
- Device details (e.g., operating system, device identifiers)
- No access is being requested or obtained to mobile phone resources such as file and media, contact list, call logs, and telephony functions (camera, microphone, location or any other facility necessary for the purpose of on-boarding/ KYC requirements. Etc)

C. Cookies and Tracking Data

We, the Company, use Cookies to improve user experience, including:

- **Session Cookies:** To operate our Service securely.
- **Persistent Cookies:** To remember your preferences and settings.

You may refuse Cookies through your browser settings, but certain parts of our Service may not function properly.

3. PURPOSE OF DATA COLLECTION

We, the Company, process your Personal Data for the following purposes:

- To provide and maintain the Service.
- To manage your Account and ensure access to secure features.
- To process payments, refunds, and resolve disputes.
- To send updates, notifications, and communications.
- To detect, prevent, and address security issues, fraud, and abuse.
- To improve our Service through analytics and usage trends.
- To comply with legal obligations, audits, and regulatory requirements.
- To offer marketing and promotions tailored to your preferences (with opt-out options).

4. LEGAL BASIS FOR PROCESSING DATA

We, the Company, process your data based on the following legal grounds:

- **Consent:** When you have explicitly consented to data collection and processing.
- **Contractual Obligations:** To fulfill contractual commitments.
- **Legal Compliance:** To meet obligations under Indian laws and regulations.
- **Legitimate Interests:** To protect the Company's rights, improve user experience, and prevent fraud.

5. DATA RETENTION

We, the Company, retain your Personal Data for as long as necessary to fulfill the purposes outlined in this Privacy Policy, or as required under applicable laws.

- HYPERFIN do not store personal information of borrowers except some basic minimal data (viz., name, address, contact details of the customer, etc.) that may be required to carry out their operations.
- **Usage Data:** Retained for analytical purposes for a shorter duration unless required for security or compliance.

6. DATA DISCLOSURE

We, the Company, may disclose your Personal Data in the following circumstances:

Note: we obtain explicit prior consent from customers before sharing to the third parties.

- **Service Providers:** To trusted third-party vendors for operational purposes, including payment gateways, analytics, and IT services.
- **Business Transactions:** In the event of a merger, acquisition, or sale, your data may be transferred to the new entity.
- **Legal Compliance:** To comply with legal obligations, court orders, or regulatory requirements.
- **Fraud Prevention:** To detect and prevent fraudulent, unauthorized, or illegal activities.

We, the Company, ensure that all third-party Sources, Channels and Sub-Channel adhere to strict data protection and confidentiality obligations.

Please find the below details of third parties (i.e., the name of third parties) that are allowed to collect personal information through the HYPERFIN:

1. **Signzy Technologies Private Limited**
2. **Digitap.ai Enterprise Solutions Private Limited**
3. **Decentro Tech Private Limited**
4. **Walkover Web Solutions Private Limited (MSG 91)**

7. CROSS-BORDER DATA TRANSFERS

We, the Company, may transfer your Personal Data to servers or service providers located within India, subject to the following conditions:

- Compliance with the **RBI's DLG Guidelines & DPDP Act, 2023**, ensuring adequate protection.
- Execution of legal contracts with foreign entities to maintain data security.

By using our Service, you consent to such transfers, where necessary.

8. DATA SECURITY

We, the Company, employ **industry-standard security measures** to protect your Personal Data, including:

- Encryption technologies (SSL/TLS) for data transmission.
- Access control measures to prevent unauthorized access.
- Regular audits and vulnerability assessments to identify and address risks
- However, while We, the Company, strive to protect your data, no system is completely secure.

9. DATA BREACH NOTIFICATION

In case of a **data breach**, We, the Company, will:

- Take immediate steps to mitigate the breach.
- Notify affected users promptly via email or other communication channels.
- Report the breach to relevant regulatory authorities as required by the **DPDP Act, 2023**.

10. USER RIGHTS UNDER THE DPDP ACT, 2023

As a data principal, you have the following rights:

- **Right to Access:** Request details of the Personal Data We, the Company, hold about you.
- **Right to Correction:** Rectify inaccuracies in your Personal Data.
- **Right to Erasure:** Request deletion of data no longer needed. This can be done by sending an email to the GRO with subject line “Request for deletion of personal data”, ensure to include your name, phone number in the email. GRO details are mentioned in clause 13
- **Right to Withdraw Consent:** Revoke your consent at any time.
- **Right to Grievance Redressal:** Lodge complaints through our Grievance Officer.

11. CHILDREN'S PRIVACY

We, the Company, do not knowingly collect data from individuals under **18 years** of age. If you believe we have collected data from a minor, please contact us immediately, and We will take appropriate steps to delete the data.

12. CHANGES TO THIS PRIVACY POLICY

We may update our Privacy Policy from time to time. Updates will be posted on this page with a notification of significant changes via email or prominent site notice. Please review this policy periodically for any changes. This Privacy Policy ensures compliance with the DPDP Act, 2023, safeguarding your data rights and enhancing transparency in our data handling practices.

13. CONTACT US

For questions, concerns, or to exercise your rights under this Policy, please contact:

Email ID: all@hyperfin.tech

Address: HYPERFIN, Registered Address: 1st floor, Fly Realty, Urban Vault , 18th cross road, HSR LAYOUT, Bangalore – 560102

This Privacy Policy ensures **compliance with the DPDP Act, 2023** and reaffirms our commitment to protecting your privacy and data rights.