

Walkfin Financing Services Private Limited

Privacy Policy

Walkfin financing services private limited, hereafter referred to as Walkfin is committed to maintaining the security, integrity and confidentiality of all the personal information of its users. We follow the highest standards of privacy and security to protect your personal information. This Privacy Policy explains how we protect the personal information of users that we acquire from our website/app. It also outlines how we use that information in connection with the service offered through the Site and App. 'Personal information' for purposes of this Policy means information that identifies you, such as your name, address, phone number or email address etc.

1. COLLECTING PERSONAL INFORMATION

We collect information after due consent from our users. Walkfin does not share any information of users with a third party without specifically informing the users at the time of collection or without the express consent of users themselves. By providing your number to Walkfin you are authorizing Walkfin and its representatives to give you a call to offer you our services for the product you have opted for, impart product knowledge and offer promotions running on the website/app. Irrespective of the fact that you have registered yourself under DND or DNC service, you are still authorizing Walkfin and its representatives to give you a call for the above mentioned purposes. This is based on your active opt-in to receive promotional offers from Walkfin and hence, there is no DNC check required for the number you have provided us through our Website or App.

2. USE OF USER INFORMATION

Walkfin reserves the right to perform statistical analysis of user behaviour and preferences in order to measure users' relative interests in the various areas of the website/app for the purpose of product and service development. The analytical data that Walkfin collects is for internal use only. We use analytics and reporting technologies to record non-personal information such as internet domain and host names, internet protocol (IP) addresses, browser software, operating system types, clickstream patterns, and the dates and times that the website/app services are accessed. We also contract with several online partners to help manage, monitor and optimize our website/app services to help us measure the effectiveness of our advertising, communications and how visitors use the website/app.

3. SENSITIVE PERSONAL DATA / INFORMATION

Walkfin collects sensitive personal data/ information after your due consent, such as your name, mailing address, phone number, email address, pan number, gst number, income tax returns, bank account number, passport details, driving license details, personal statements, reasons for seeking finance, income sources and financial information, etc. Walkfin uses this data for loan evaluation of applicants. Most small businesses do not have all the necessary documents and hence we supplement our underwriting process with the use of this data. The sensitive data collected by Walkfin is stored with bank grade security.

4. NON-PERSONAL INFORMATION

Walkfin also collect non-personal information such as browser type, the URL of the previous website you visited, your ISP, operating system, and your internet protocol (IP) address.

5. DISCLOSURE TO THIRD PARTIES

Unless Walkfin specifically informs users at the time of collection, or unless users give

express consent, Walkfin does not provide any personal information to a third party that could be used for identification of a user. We may contract with various third parties to help us maintain and improve the website/app. We will use commercially reasonable efforts to prevent such third parties from accessing your personal information, except for the purpose of providing the services in question. However, if subpoenaed or ordered by a court of law, we have to disclose to the proper authorities the personal information of any individual user.

6. OTHER SHARING OF INFORMATION

Walkfin may release information when necessary to comply with the law or a court order or an investigation. Walkfin also may release information to law enforcement to protect its rights, property, or other interests, including those of its customers or users or to prevent illegal activities or violations of Walkfin Terms of Use agreement. In the event that Walkfin in whole or in part, establishes a partnership with another company, or is acquired by or merged with another company, collected information may be transferred to the partner or the acquiring or merging company

7. LINKS TO OTHER MATERIALS

Linked sites are not under our control and Walkfin will not be held responsible for the content or privacy policies of any linked sites or any links containing other linked sites.

8. ALL PRIVATE INFORMATION IS ENCRYPTED AND COMMUNICATED SECURELY

All communications between your devices and Walkfin website/app that contain any personal/ sensitive information are encrypted and transferred over a secure protocol.

9. CHILD PROTECTION

Walkfin does not offer services to, or target, persons considered minor under the Indian laws i.e. children below 18 years of age. Services are intended for users aged 25 and above only. In compliance with the Indian laws, any personal information from individuals that are under the age of 18 will be purged from our database.

10. YOU ARE RESPONSIBLE FOR MAINTAINING THE CONFIDENTIALITY OF YOUR LOGIN ID AND PASSWORD

User is responsible for maintaining the security of his/her login id and password, and may not provide these credentials to any third party. If a user believes that these credentials have been stolen or been made known to others, he/she must contact Walkfin immediately at info@walkfin.com. Walkfin is not responsible if someone else accesses a user's account through registration information they have obtained from the user or through a violation of this privacy and security policy by the user.

11. UPDATING OF PRIVACY POLICY AND CONSENT

Walkfin will, as and when it deems fit to do so, change, alter or modify its privacy policy. We may update this privacy policy to reflect changes to our information practices. We encourage you to periodically review this page for the latest information on our privacy practices.

12. ACCEPTANCE OF PRIVACY POLICY

By using our website, app and/or any products, you are accepting the practices set out in this privacy policy.