

Privacy Policy

This privacy policy is to provide information to you, our client, on how your personal data is gathered and used within our practice, and the circumstances in which we may share it with third parties.

We use your Personal Information only for furnishing and improving the App. By using the app iMuthoot, you accord to the collection and use of data in accordance with this policy.

What Information Do We Collect?

We collect information from you when you register on our app or website, place an order, subscribe to our newsletter, respond to a survey, or fill out a form. When ordering or registering, as appropriate, you may be asked to provide details such as your **name, email address, mailing address, and phone number**.

In addition, to deliver secure, personalized, and seamless services, and to curate **loan offers tailored to your profile**, the iMuthoot app may collect:

Location details (one-time) to verify your current address, ensure serviceability, and detect unusual activity to prevent fraud. Location is not collected when the app is running in the background.

Device information such as hardware model, operating system, version, and user profile details, used to uniquely identify your device, safeguard against unauthorized access, and support the creation of personalized loan offers. We do not collect unique device identifiers like IMEI or serial numbers.

Installed applications data, collected periodically to enhance personalized services, improve credit risk assessment, and curate better loan offers. This information is securely shared with our trusted partner, FinBox, and you may opt out at any time.

SMS data, such as sender names, SMS body, and timestamps, collected periodically to assess income and spending patterns. This enables faster approvals, higher limits, and customized loan offers. We do not access or collect personal or private messages.

WHAT DO WE USE YOUR INFORMATION FOR?

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

- ✓ To personalize your experience
(your information helps us to better respond to your individual needs)
- ✓ To improve our website/App
(we continually strive to improve our website/App offerings based on the information and feedback we receive from you)
- ✓ To improve customer service
(your information helps us to more effectively respond to your customer service requests and support needs)
- ✓ To process transactions
Your information, whether public or private, will not be sold, exchanged, transferred, or

given to any other company for any reason whatsoever, without your consent, other than for the express purpose of delivering the purchased product or service requested.

- ✓ To administer a contest, promotion, survey or other site feature
- ✓ To send periodic emails
- ✓ The email address you provide may be used to send you information, respond to inquiries, and/or other requests or questions.

DO WE DISCLOSE ANY INFORMATION TO OUTSIDE PARTIES?

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. This does not include trusted third parties who assist us in operating our website/App, conducting our business, or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our app policies, or protect ours or

others rights, property, or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses

DO WE USE COOKIES?

Yes (Cookies are small files that a site or its service provider transfers to your device storage through your Web browser (if you allow) that enables the sites or service providers systems to recognize your browser and capture and remember certain information. We use cookies to help us remember and process the items in your shopping cart, understand and save your preferences for future visits, keep track of advertisements and compile aggregate data about site/App traffic and site/App interaction so that we can offer better site/App experiences and tools in the future.

HOW DO WE PROTECT YOUR INFORMATION?

We implement a variety of security measures to maintain the safety of your personal information when you enter, submit, or access your personal information

Changes to This Privacy Policy

This Privacy Policy is effective as of 1st December 2019 and will remain in effect except with respect to any changes in its provisions in the future, which will be in effect immediately after being posted on this App.

We set aside the right to update or modify our Privacy Policy at any time and you should check this Privacy Policy periodically. Your continued use of the Service after we post any modifications to the Privacy Policy on this app will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Privacy Policy.

If we make any material changes to this Privacy Policy, we will notify you either through the email address you have provided us, or by placing a prominent notice on our App.

Contact Us

If you have any questions about this Privacy Policy, please contact us.

Phone: +91- 484 669 0363

email : cc.imuthoot@muthootgroup.com