

## PRIVACY POLICY

THIS PRIVACY POLICY IS AN ELECTRONIC RECORD IN THE FORM OF AN ELECTRONIC CONTRACT FORMED UNDER THE INFORMATION TECHNOLOGY ACT, 2000 AND THE RULES MADE THEREUNDER AND THE AMENDED PROVISIONS PERTAINING TO ELECTRONIC DOCUMENTS / RECORDS IN VARIOUS STATUTES AS AMENDED BY THE INFORMATION TECHNOLOGY ACT, 2000. THIS PRIVACY POLICY DOES NOT REQUIRE ANY PHYSICAL, ELECTRONIC OR DIGITAL SIGNATURE.

THIS DOCUMENT IS PUBLISHED AND SHALL BE CONSTRUED IN ACCORDANCE WITH THE PROVISIONS OF THE INFORMATION TECHNOLOGY (REASONABLE SECURITY PRACTICES AND PROCEDURES AND SENSITIVE PERSONAL DATA OF INFORMATION) RULES, 2011 UNDER INFORMATION TECHNOLOGY ACT, 2000; THAT REQUIRE PUBLISHING OF THE PRIVACY POLICY FOR COLLECTION, USE, STORAGE AND TRANSFER OF SENSITIVE PERSONAL DATA OR INFORMATION.

THIS PRIVACY POLICY IS A LEGALLY BINDING DOCUMENT BETWEEN YOU AND LINKAPI TECH PRIVATE LIMITED (BOTH TERMS DEFINED BELOW). THE TERMS OF THIS PRIVACY POLICY WILL BE EFFECTIVE UPON YOUR ACCEPTANCE OF THE SAME (DIRECTLY OR INDIRECTLY IN ELECTRONIC FORM, BY CLICKING ON THE "I ACCEPT" TAB OR BY USE OF THE WEBSITE OR BY OTHER MEANS) AND WILL GOVERN THE RELATIONSHIP BETWEEN LINKAPI TECH PRIVATE LIMITED AND YOU FOR YOUR USE OF THE WEBSITE.

PLEASE READ THIS PRIVACY POLICY CAREFULLY. BY USING THIS WEBSITE, YOU INDICATE THAT YOU UNDERSTAND, AGREE AND CONSENT TO THIS PRIVACY POLICY. IF YOU DO NOT AGREE WITH THE TERMS OF THIS PRIVACY POLICY, PLEASE DO NOT USE THIS WEBSITE. YOU HEREBY PROVIDE YOUR UNCONDITIONAL CONSENT OR AGREEMENT TO LINKAPI TECH PRIVATE LIMITED AS PROVIDED UNDER SECTION 43A AND SECTION 72A OF THE INFORMATION TECHNOLOGY ACT, 2000 AND THE INFORMATION TECHNOLOGY (INTERMEDIARY GUIDELINES) RULES, 2011.

LINKAPI TECH PRIVATE LIMITED (referred as "LINKAPI TECH " or "We" or "Us" or "Our") takes privacy very seriously. We know how important personal information is to the user of the website (referred as "You" or "Your" or "Yourself" or "User") and by sharing this information We appreciate your trust in us.

By providing Your Information or by making use of the facilities provided by the Website, You hereby consent to the collection, storage, processing and transfer of any or all of Your Personal Information and Non-Personal Information by LINKAPI TECH PRIVATE LIMITED as specified under this Privacy Policy. You further agree that such collection, use, storage and transfer of Your Information shall not cause any loss or wrongful gain to You or any other person.

This Privacy Policy is intended to help the User fully understand what information We collect, why We collect it and how it is being managed. This document describes LINKAPI TECH PRIVATE LIMITED 's Privacy Policy. By visiting the LINKAPI TECH PRIVATE LIMITED's website, the User is accepting all the terms, conditions, duties and liabilities that are described below. Capitalized terms that are not defined in this Privacy Policy shall have the same meaning as ascribed to them in our Terms of Service the following:

This Privacy Policy lays out

- Collection and Storage of Information
- Purpose for Collecting, Using, Storing and Processing of Information
- Sharing and Disclosure of Your Information

- Link to other websites
- Security
- Data Protection Rights
- Choice/Opt-Out
- Data Retention
- Updates to this Privacy Policy
- Grievance Officer

• **COLLECTION AND STORAGE OF INFORMATION**

- The Information (which shall also include data) provided by You to LINKAPI TECH PRIVATE LIMITED or collected from You by LINKAPI TECH PRIVATE LIMITED may consist of "Personal Information" and "Non-Personal Information".
- Personal Information is Information collected that can be used to uniquely identify or contact You. Personal Information for the purposes of this Privacy Policy shall include, but not be limited to Your name, address, contact number, e-mail addresses or other contact information, Information regarding Your transactions on the Website, Your financial information, Internet Protocol address, Any other items of "sensitive personal data or information" as such term is defined under the Information Technology (Reasonable Security Practices And Procedures And Sensitive Personal Data Of Information) Rules, 2011 enacted under the Information Technology Act, 2000, Identification code of Your communication device which You use to access the Website or any other Information that You provide during Your registration process, if any, on the Website.
- Such Personal Information may be collected in various ways including during the course of You registering as a User on the Website, or availing certain services offered on the Website. Such instances include but are not limited to participating in any online survey or contest or otherwise or posting user reviews or otherwise doing business on the Website.
- We may receive Personal information about you from third parties, such as social media services, commercially available sources and business partners authorizing LINKAPI TECH PRIVATE LIMITED to collect, store, and use and retain such information and content in accordance with this Privacy Policy.
- LINKAPI TECH PRIVATE LIMITED may also collect information other than Personal Information from You through the Website when You visit and / or use the Website. Such information may be stored in server logs. This Non-Personal Information may include Your geographic location, details of Your telecom service provider or internet service provider, the type of browser (Internet Explorer, Firefox, Opera, Google Chrome, Safari, Edge etc.), the operating system of Your system, device and the Website You last visited before visiting the Website or the duration of Your stay on the Website is also stored in the session along with the date and time of Your access.
- Non-Personal Information is collected through various ways such through the use of cookies. LINKAPI TECH PRIVATE LIMITED may store temporary or permanent "cookies" on Your computer. "Cookies" are small files placed on Your hard drive that assist LINKAPI TECH PRIVATE LIMITED in providing services to You and giving You information targeted to Your interests. You can erase or choose to block these cookies from Your computer. You can configure Your computer's browser to alert You when We attempt to send You a cookie with an option to accept or refuse the cookie. If You have turned cookies off, You may be prevented from using certain features of the Website. For clarification, most cookies are session cookies, meaning that they are automatically deleted from Your hard drive at the end of a session. You are always free to decline a cookie if Your browser permits.
- LINKAPI TECH PRIVATE LIMITED may also collect any other information that LINKAPI TECH PRIVATE LIMITED is required to collect as per specific mandate from any bank/NBFC or as a

requirement applicable as per the legal rules in India. • Please do note that Personal Information and Non-Personal Information may be treated differently as per this Privacy Policy.

- You hereby represent to LINKAPI TECH PRIVATE LIMITED that: -
  - The Information You provide from time to time is and shall be authentic, correct, current and updated and You have all the rights, permissions and consents as may be required to provide such Information to LINKAPI TECH PRIVATE LIMITED .
  - Your providing the Information to LINKAPI TECH PRIVATE LIMITED and LINKAPI TECH PRIVATE LIMITED 's consequent storage, collection, usage, transfer, access or processing of the same shall not be in violation of any third party agreement, laws, charter documents, judgments, orders and decrees.
- LINKAPI TECH PRIVATE LIMITED and its officers, directors, contractors or agents shall not be responsible for the authenticity of the Information that You or any other User provide to LINKAPI TECH PRIVATE LIMITED . You shall indemnify and hold harmless LINKAPI TECH PRIVATE LIMITED and its officers, directors, contractors or agents and any third party relying on the Information provided by You in the event You are in breach of this Privacy Policy including this provision and the immediately preceding provision above.
- Your Information will primarily be stored in electronic form; provided, however, that certain data can also be stored in physical form. We may store, collect, process and use Your data in countries other than Republic of India but under compliance with applicable laws. We may enter into agreements with third parties (in or outside of India) to store or process Your information or data. These third parties may have their own security standards to safeguard Your information or data and we will on commercial reasonable basis require from such third parties to adopt reasonable security standards to safeguard Your information / data.

**• PURPOSE FOR COLLECTING, USING, STORING AND PROCESSING OF INFORMATION •**

LINKAPI TECH PRIVATE LIMITED does not sell, transfer, or rent Your personal information to third parties for their marketing purposes without Your explicit consent.

- LINKAPI TECH PRIVATE LIMITED does not voluntarily make this information available to third parties, nor does it use it for any other purpose except as set out herein in this Privacy Policy.
- LINKAPI TECH PRIVATE LIMITED collects, uses, stores, and processes Your Information for any purpose as may be permissible under applicable laws (including where the applicable law provides for such collection, usage, storage, or processes in accordance with the consent of the User) and shall include the following:
  - to facilitate Your use of the Website;
  - to respond to Your inquiries or fulfill Your requests for information about the various services offered on the Website;
  - to provide You with information about services available on the Website and to send You information, materials, and offers;
  - to send You important information regarding the Website, changes in terms and conditions, user agreements, and policies and/or other administrative information;
  - to send You surveys and marketing communications;
  - to personalize Your experience on the Website by presenting advertisements, services and offers tailored to Your preferences;

- to help You address Your problems incurred on the Website including addressing any technical problems;
- if You avail of any service from the Website, to complete and fulfill the same.
- to protect the integrity and for proper administering of the Website;
- to conduct internal reviews and data analysis for the Website;
- to improve the services and content on the Website;
- to conduct academic research, surveys, analytical studies on various aspects including user behavior, user preferences etc.;
- to respond to legal, judicial, quasi-judicial process and provide information to law enforcement agencies or in connection with an investigation on matters related to public safety, as permitted by law;
- to implement information security practices;
- to determine any security breaches, computer contaminant or computer virus;
- to investigate, prevent, or take action regarding illegal activities and suspected fraud,
- to undertake forensics of the concerned computer resource as a part of investigation or internal audit;
- to trace computer resources or any person who may have contravened, or is suspected of having or being likely to contravene, any provision of law including the Information Technology Act, 2000 that is likely to have an adverse impact on the services provided on any Website or by LINKAPI TECH PRIVATE LIMITED ; and
- to enable a potential buyer or investor to evaluate the business of LINKAPI TECH PRIVATE LIMITED . [Individually and collectively referred to as ("Purposes")]

that You hereby agree and acknowledge that the Information so collected is for lawful purpose connected with a function or activity of LINKAPI TECH PRIVATE LIMITED or any person on its behalf, and the collection of Information is necessary for the Purposes.

#### • SHARING AND DISCLOSURE OF YOUR INFORMATION

- You hereby unconditionally agree, consent to and permit LINKAPI TECH PRIVATE LIMITED to transfer, share, disclose or part with all or any of your Information, within and outside of the Republic of India to third party service providers / partners / banks and financial institutions for one or more of the Purposes or as may be required by applicable law.
- You acknowledge and agree that, to the extent permissible under applicable laws, it is adequate that when LINKAPI TECH PRIVATE LIMITED transfers Your Information to any other entity within or outside Your country of residence, LINKAPI TECH PRIVATE LIMITED will place contractual obligations on the transferee which will oblige the transferee to adhere to the provisions of this Privacy Policy.
- LINKAPI TECH PRIVATE LIMITED may share statistical data and other details (other than Your Personal Information) without Your express or implied consent to facilitate various programmes or initiatives launched by LINKAPI TECH PRIVATE LIMITED , its affiliates, agents, third party service providers, partners or banks & financial institutions, from time to time. We may transfer/disclose/share Information (other than Your Personal Information) to those parties who support Our business, such as providing technical infrastructure services, analysing how Our services are used, providing services, facilitating payments, or conducting academic research and surveys. These affiliates and third- party service providers shall adhere to confidentiality obligations consistent with this Privacy Policy. Notwithstanding the above, We use other third parties such as a credit/debit card processing company, payment gateway, pre-paid cards etc. to enable You to make payments for availing services. The

processing of payments or authorization is solely in accordance with these third parties' policies, terms and conditions and We are not in any manner responsible or liable to You or any third party for any delay or failure at their end in processing the payments.

- We may also share Personal Information if We believe it is necessary in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of various terms and conditions or Our policies.
- We reserve the right to disclose Your information when required to do so by law or regulation, or under any legal obligation or order under law or in response to a request from a law enforcement or governmental agency or judicial, quasi-judicial or any other statutory or constitutional authority or to establish or exercise our legal rights or defend against legal claims.
- You further agree that such disclosure, sharing and transfer of Your Personal Information and Non-Personal Information shall not cause any wrongful loss to You or to any third party, or any wrongful gain to Us or to any third party.
- We and Our affiliates will share / sell some or all of Your personal information with another business entity should We (or Our assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. Should such a transaction occur that other business entity (or the new combined entity) will be required to follow this Privacy Policy with respect to Your Personal Information only after taking proper consent from the customers.

#### • **LINK TO OTHER WEBSITES**

- Our Website may provide links to other sites. These links are provided for Your convenience only and the provision of these links does not mean that sites are related or associated with Us. Please note that these sites have their own terms of use and privacy policy. You should check their privacy policy before You submit Your Personal Information or any other data with them. We don't guarantee the content and the security of those sites.
- We may have certain features on Our Website which may be hosted by third parties, Your interaction with such features shall be governed by the privacy policies claim,y of such third parties.
- We shall not be responsible for any loss, damage, claim, or expense caused as a result of You accessing these third-party sites and features.

#### • **SECURITY**

- We strive to ensure the security, integrity and privacy of Your Information and to protect Your Personal Information against unauthorized access or unauthorized alteration, disclosure or destruction. We adopt adequate measures to prevent unauthorized access to Your Personal Information.
- We reserve the right to conduct a security review at any time to verify Your identity. You agree to provide Us all the information that We request for the security review. If You fail to comply with any security request, We reserve the right to terminate Your account with Us and prohibit Your access to the Website.
- We are not liable and cannot be held liable for any breach of security or for any actions of any third parties that receive Your Personal Information.
- The trademarks, logos, and service marks displayed on the Website ("Marks") are the property of LINKAPI TECH PRIVATE LIMITED. You are not permitted to use the Marks without the prior consent of LINKAPI TECH PRIVATE LIMITED.
- Notwithstanding anything contained in this Policy or elsewhere, We shall not be held responsible for any loss, damage or misuse of Your Personal Information, if such loss, damage or misuse is attributable to a

Force Majeure Event (*defined below*).

A "Force Majeure Event" shall mean any event that is beyond Our reasonable control and shall include, without limitation, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, epidemics, pandemics, insurrection, war, acts of government, computer hacking, unauthorised access to computer data and storage device, computer crashes, breach of security and encryption, etc.

- **DATA PROTECTION RIGHTS**

- You have certain choices available to you when it comes to your personal information. Below is a summary of those choices, how to exercise them and any limitations.

- **Correcting, updating and removing Your information:**

- You can edit, modify and/or update Your personal information by logging into Your user profile or You can write to us via email or other means of communication in case You want to exercise Your data protection rights in respect of Personal Information stored or processed by us to delete, port or restrict processing of such Personal Information. Upon receipt of a request and upon verification, LINKAPI TECH PRIVATE LIMITED will remove the Personal Information within thirty (30) days. We will retain Personal Information that we process and store for as long as needed to provide the Services to You.

- **Accessing and updating or deleting Your information:**

- Our Services and related documentation on our Website gives You the ability to access, update and delete certain Personal Information from Your account, if any. We will provide You with information about whether We hold any of your Personal Information upon request. We will respond to such requests within a reasonable timeframe. Please note, however, that We may need to retain certain information for record keeping purposes, to complete Our services and related obligations to You or to comply with Our legal obligations.

- **CHOICE/OPT-OUT**

- You agree and acknowledge that You are providing Your Information out of Your free will. You have an option not to provide or permit LINKAPI TECH PRIVATE LIMITED to collect Your Personal Information or later on withdraw Your consent with respect to such Personal Information so provided herein by sending an email to the grievance officer or such other electronic address as may be notified to You. However, in such cases LINKAPI TECH PRIVATE LIMITED may not be able to provide certain Services to You.

- **DATA RETENTION**

- We collect, receive and store your Personal Information. We use commercially reasonable efforts to ensure that the collection of Personal Information is limited to that which is necessary to fulfill the purposes identified below. If we use or plan to use your information in a manner different than the purpose for which it is collected, then we will ask you for your consent prior to such use.

- The Personal Information collected will be used only for the purpose of enabling you to use the services provided by us, to help promote a safe service, calibrate consumer interest in our products and services, inform you about online offers and updates, troubleshoot problems, customize User experience, detect and protect us against error, fraud and other criminal activity, collect money, enforce our terms and conditions, and as otherwise described to you at the time of collection of such information.

- **UPDATES TO THIS PRIVACY POLICY**

LINKAPI TECH PRIVATE LIMITED may change the data privacy practices and update this Privacy Policy as and when the need arises, and the same will be made available on the Website. But Our commitment to protect the privacy of Website Users will continue to remain. We suggest that You regularly check this Privacy Policy to apprise yourself of any updates. Your continued use of the Website or provision of data or information thereafter will imply Your unconditional acceptance of such updates to this Privacy Policy.

- **GRIEVANCE OFFICER**

In accordance with the Information Technology Act 2000 and rules made there under, the contact details of the Grievance Officer are provided below:

Address:

31, Vishwakarma Colony, Pul  
Preheladpur, New Delhi - 110044,  
Phone: +917011928885  
Email: [partnership@linkapitech.com](mailto:partnership@linkapitech.com)  
Time: 10AM to 5PM