

PRIVACY POLICY/STATEMENT

This document is an electronic record in terms of existing and applicable Information Technology laws and the amended provisions thereto pertaining to electronic records in various allied statutes as amended pursuant to the Information Technology laws. This electronic record has been generated by a computer system and does not require any authentication.

Preliminary Information:

www.freescoreindia.com (Hereinafter referred to as the 'Website') is a website registered in the name of and being operated by Credit Sudhaar Services Pvt Ltd, a company incorporated under the provisions of the Companies Act, 1956, having its registered office at 401 & 402, F Wing, Lotus Corporate Park, Off Western Express Highway, Goregaon East, Mumbai - 400063, through its authorized representative, Jigar Gandhi s/o Dinesh Gandhi r/o Mumbai, Maharashtra and is hereinafter referred to as the "**Company**". The use of the Website is subject to the terms of the instant agreement.

The following terms and conditions will be deemed to have been accepted by the User, on mere usage of the Website and hence the User is required to read them carefully before using the services on the website, www.freescoreindia.com.

DEFINITIONS:

(a)The term 'User'/ 'You' shall refer to the person who is browsing the said Website and the expression 'your' shall be construed accordingly. The expression 'You' and 'User' are used interchangeably and shall mean one and the same thing.

(b)The term 'Company' shall refer to Credit Sudhaar Services Pvt Ltd and shall include its affiliates.

(c)The term 'Website' refers to www.freescoreindia.com and other websites owned and monitored by the Company

WHEREAS:

- A.** Through the Website, the Company, which is a credit health improvement company, enables the Users of the Website, to be aware of their approximate credit score as provided by the Credit Information Companies.
- B.** The User is desirous to improve its credit health and wants to have an indication of the credit score.

ELIGIBILITY OF MEMBERS: Use of the Company's Website is available only to persons who are competent to contract under the Indian Contract Act, 1872. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872, including minors, un-discharged insolvents are not eligible to use the Company's Website. If the User is a minor i.e. under age of 18 years, he/she shall not register as a member of the Company and shall not transact or use the Company's website. As a minor if the User wishes to use or transact using the Company's website, such use or transaction may be made by his/her legal guardian or parents who have registered as users of the Company.

Company reserves the right to terminate the User's membership and refuse to provide access to the Website, if it is brought to the Company's notice or if it is discovered that he/she is under the age of 18 years.

1. Introduction:

Your privacy is valuable for us. We do not sell or forward or rent your personal information what you share with Credit Sudhaar Pvt. Ltd (Hereinafter referred to as the "Company"), to any third party for any purposes like marketing etcetera without your explicit consent. This statement of privacy is applicable to our services available under the domain name www.creditsudhaar.com and any other connected sub-domain names and applies generally to affiliates and subsidiaries of the Company, including future.

Your use of the Company website signifies your acceptance of the Company's Privacy Statement.

The Company strives to comply with the existing and applicable laws that are designed to protect your privacy.

Any interpretation of the terms of this Privacy Policy shall be in consonance with the "Terms of Use", as contained in the website www.creditsudhaar.com.

2. The Company's Principles to protect Privacy

In order to protect your privacy, the Company has adopted the following principles:
a) Security

b) Choice

c) Notice

d) Access/Accuracy

a) Security

Wherever your Personal Information may be held within the Company, the company intends to take reasonable steps to protect it from unauthorized access or disclosure. The Company is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your personal information from unauthorized

access, use, or disclosure. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities.

b) Choice

You may choose whether or not to provide Personal Information to the Company. If you choose not to provide the Personal Information we request, you can still visit most of the Company's Web sites, but you may be unable to access certain options, offers, and services that involve our interaction with you. If you chose to have a relationship with the Company, such as a contractual or other business relationship, the Company will naturally continue to contact you in connection with that business relationship.

c) Notice

Where the Company collects Personal Information on the Site, the company intends to do so for a legitimate purpose and the same purpose may be asked by you from the persons mentioned in the Contact tab. Unless the transfer of Personal Information is legally required, the Company does not intend to transfer Personal Information without your permission to third parties who are not bound to act on the Company's behalf.

d) Access/Accuracy

To the extent that you do provide the Company with Personal Information, the Company wishes to maintain accurate Personal Information. Where the Company collects Personal Information from you on the Website, its aim is to provide a means of contacting the Company should you need to update or correct that Information. If for any reason those means are unavailable or inaccessible, you may send updates and corrections about your Personal Information to customerservice@creditsudhaar.com and the Company will make reasonable efforts to incorporate the changes.

3. Your Consent

By using this Web site, you consent to the terms of the Company's Privacy

Policy/Statement and to the Company's processing of Personal Information for the purposes given above. There are times, however, when the Company may need complete disclosure from you to avail its services. When information is needed, the Company will try (but is not obligated) to let you know at the time of collection, how it will use the personal information. Usually, the personal information, the Company collects is used for the service plan chosen by you. Occasionally, the Company may make the e-mail addresses, of those who provide information, available to other reputable organizations whose advice or services it thinks you may find interesting. In these cases, you will be offered an opportunity to limit access to your information. In case the Company does not receive any response from you to limit the access of your information, it shall be deemed that you consent to such distribution of your Personal Information as mentioned above.

4. The Company's Disclosure of your information

For the purpose of requirement interaction amongst the financial institutions or between persons on behalf of the financial institutions

For the purpose of intra business interaction among various subsidiaries of the Company.

Given our legal responsibilities to legal authorities and regulators, there may be situations when we need to share your information with legal authorities or processes or need to protect our right or comply by terms and conditions

The Company is also entitled to disclose your information which you may have either expressly or impliedly authorized it to disclose to third parties. Without prejudice to the generality of the foregoing, a Power of Attorney, authorizing the Company to disclose your information to third parties, tantamount to express authorization.

5. Affiliated/connected sites -

We offer some of our services in connection with other web sites. Personal information that you provide to those sites may be sent to the Company in order to deliver the service. We process such information in accordance with this Policy. If the affiliated sites have different privacy practices then the user is required to read their privacy policies.

6. Cookies:

The cookies installed by the Company shall be exclusively for the purpose of retrieving information from you which pertain to be useful for the purpose of running the Course of the Company or IT Solution businesses of The Company. Cookies shall, have limited scope, either for the purpose of person enrolment/registration for imparting services or information about various plans available in different financial institutions across the globe or for the prospective business parties who will be availing the services of various IT Solutions.

7. Changes in privacy policy

Please note that this Privacy Policy may change from time to time. We will not reduce your rights under this Policy without your explicit consent, and we expect most such changes will be minor. Regardless, we will post any Policy changes on this page and, if the changes are significant, we will provide a more prominent notice. Each version of this

Policy will be identified at the top of the page by its effective date. If you have any questions or concerns about this Policy, please feel free to contact us any time through this web site.

8. Questions or Suggestions

If you have any questions about the Company Privacy Policy, collection, use, or disclosure of your personal information, please e-mail us at customerservice@creditsudhaar.com.

The Company reserves its right to change, modify or update this privacy statement at any time without notice.