PRIVACY POLICY

OF

FINCFRIENDS PRIVATE LIMITED

Version 8.0

Approved by the Board of Directors of
Fincfriends Private Limited
On

August 10, 2026

_____

Artem Andreevich Andreev
(Chief Executive Officer)

Scope of Application

Applicable to: Fincfriends Private Limited and service providers
Approved by: Board of Directors

Version No.	Change List	Function in Charge
V.1	Original Document Created	Legal & Compliance Function
V.2	Periodical review and updation of policy	Compliance Function
V.3	Revision pursuant to consent required for account aggregator Eco system and consent required for SMS analysis	Compliance Function
V.4	Added consent for accessing data on applications installed on customer's mobile device	Compliance Function
V.5	Added consent to access the customer's mobile calendar for the purpose of creating and managing repayment reminders	Compliance Function
V.6	To revise the request for permission to access telephony metadata including SIM status, carrier information, network type.	Compliance Function
V.7	Changes pursuant observations received in inspection report	Compliance Function
V.8	Changes pursuant observations received in inspection report clarifying use of Device Data and Company's liability for its contents on website	Compliance Function

1 Introduction

1.1 Objective

As FINCFRIENDS collects, receives, possess, stores, deals or handle information of provider of information in the course of offering or providing various products and services, via online digital channels to the Users, this Policy is framed and implemented for handling of or dealing in personal information including sensitive personal data or information of such Users and ensuring that the Users are able to review and consent to the Policy before providing their personal information to FINCFRIENDS.

1.2 Scope

The Policy provides for:

(i) type of personal or sensitive personal data or information collected by FINCFRIENDS;
(ii) practices of FINCFRIENDS on handling personal information;
(iii) purpose of collection and usage/ disclosure of such information;

This Policy applies to all Users who applies for, or intends to apply for, various products and services offered by FINCFRIENDS through Sites. The Policy also covers the Users who access the Site of FINCFRIENDS for seeking more information about the company, its products/ services and operations.

1.3 Abbreviation & Definitions

a. **"Cookies"** refers to small files stored on your device (Computer or mobile device).
b. **"Customer Data"** refers to the information of the User that may include personal details (like name, address, date of birth, father's name, mother's name, your photograph etc.), contact details (like residential address, email address, telephone/ mobile number etc.), business detail (like employment type, business type, industry, employer detail etc), health information (like disease, physical disability, medical treatments, surgeries, etc), credit and financial information (like bank name, account number, bank transactions, loans, credit history etc) and device information (like location, messages, contacts, calendar, call logs, emails, log information, search queries, IP address, IMEI number, crashes, date and time, browser web storage, application data caches, cookies and similar technologies) of, or belonging to, such Users.
c. **"Digital Lending Applications (DLAs)"** refers to the mobile and web-based applications with user interface that facilitate digital lending services and include apps of the Company as well as those operated by lending service providers engaged by the Company for extending any credit facilitation services.
d. **"Device Data"** means the data obtained from the mobile/ laptop/ desktop device of the User while accessing the Sites of the Company and includes Site usage data (e.g., traffic volume, crash logs, diagnostics, page views etc).

e. **"FINCFRIENDS"** refers to Fincfriends Private Limited, the Company incorporated under the provisions of the Companies Act, 2013, as amended from time to time and registered with Reserve Bank of India to carry on the business of loans and finance in India. Also, referred as 'the Company', 'FINCFRIENDS', 'we', 'us' or 'our' in this Policy.

f. **"FINCFRIENDS & Service Provider(s)"** refers to FINCFRIENDS & its associates and group companies, insurance companies, telecom service providers, lending partners (including financial institutions like banks/ NBFCs), DLAs, account aggregators, e-wallet or other pre-paid instrument (PPI) provider, credit information companies, collection/ recovery agencies or e-sign application providers that is either providing, or intends to provide, the User interalia loans, credit score, telecom, banking, warranty, insurance, PPI, collection services, account verification or other services and/ or possessing Customer Data. Such service providers shall also include verification agencies or other service providers/ vendors engaged by FINCFRIENDS time to time.

g. **"Policy"** refers to Privacy Policy.

h. **"Site/ Service"** refers to the website (www.fincfriends.in), or web/ mobile application of FINCFRIENDS solely or jointly operated by FINCFRIENDS with any of its business partners and/ or the web/ mobile application of Digital Lending Applications for providing various products and services to User.

i. **"User"** refers to (i) the customers or applicants who have availed, or intends to avail, various products and services from FINCFRIENDS (ii) the employees or applicants for the employment/ work assignment in FINCFRIENDS (iii) and includes the person who use, access or visit the Site of FINCFRIENDS. Also, referred as 'you', 'your' or 'customer' in this Policy.

j. **"Personally Identifiable Information (PII)"** refers to information that can be used to uniquely identify an individual such as name, password, age, gender, residential address, email address, telephone/ mobile number, income, employment details, financial information, credit info, photographs, and other personal information.

1.4 Regulatory Context

The Policy takes into account regulatory documents published by regulatory bodies (**'Applicable Laws'**), in particular:

- Relevant provisions of The Digital Personal Data Protection Act, 2023, as applicable to the Company time to time.
- Reserve Bank of India (Non-Banking Financial Companies– Credit Facilities) Directions, 2025.

2 Information We Collect

FINCFRIENDS respects the privacy of our Users and strive to embed privacy in all of our processes in compliance with the Applicable Laws. FINCFRIENDS recognize the importance of protecting your personal information as well as the importance of transparency in the way that we collect, use, store, transfer/disclose, and dispose information derived from your use of our products, services, online portals, and mobile applications.

PII Data

FINCFRIENDS collects PII, apart from other Customer Data, when you apply for any of our products & services, or for employment, or when you register an account on our Site. Users may be asked to provide us with PII through our Sites or through physical forms or when you enter any financial transaction with the Company.

Device Data

FINCFRIENDS may also obtain data from third parties when you grant permission to us to access your data through our Site. Prior accessing such Device Data, Site may request that you activate requisite permissions as referred in **Annexure 1** herewith. The general description of the mobile application's behaviour can be referenced through the permissions module of your mobile phone. The personal information and metadata by the mobile application shall be processed exclusively for verification of the customer and evaluating the creditworthiness of the customers at the time of loan application. The Sites may employ cookies and other similar and applicable technologies. We may use third party analytic tools (like SDK, API) that employ cookies to collect certain information concerning use of our Sites.

Bank Account Verification through Account Aggregator

As part of our loan underwriting process, FINCFRIENDS requires certain financial information for assessing your loan application. To facilitate this process, we will verify the details of your bank accounts through an Account Aggregator (AA) as authorized by the Reserve Bank of India (RBI) and governed by the relevant data privacy and security regulations. Through AA, we shall access, collect, and verify the data related to your bank accounts, including but not limited to account balances, transaction history, and other financial details required for the loan underwriting process. This information will be retrieved through a secure and authorized Account Aggregator service. This specific consent is valid for the duration of the loan application process and for any follow-up verification required as part of the loan decision-making process.

3 Use of Customer Data

Having accurate information about you permits FINCFRIENDS & Service Providers to provide you with a smooth, efficient and customized experience. The personal information of User may be provided to, and used by, FINCFRIENDS & Service Providers in the course of:

i. To register You as a user of the Site for the creation of a user account;
ii. To provide You with the Services (applying for, or availing, various loans, insurance and services from, or through, FINCFRIENDS & Service Providers through Site);
iii. for credit verification, credit scoring, reference checks, verification of User income and bank account (customer name, bank name, IFSC Code and credit/ debit transactions' information), automated processing of the loan applications, loans collection, and complying with AML & KYC (Anti Money Laundering & Know Your Customer) regulations required under the Applicable Laws;
iv. for data analytics;
v. To manage Our relationship with You, including notifying You of changes to any Services;
vi. To administer and protect Our business and the Site, including troubleshooting, data analysis, system testing, performing internal operations, data profiling and other

legitimate interests, which will help us understand your needs and to help us improve our services;

vii. for disbursing and receiving payments for the loans, products and other services provided from, or through, FINCFRIENDS & Service Providers and sending communications/ reminders about such disbursements/ repayments;

viii. For creating and managing repayment reminders in User's mobile calendar to support the User in staying on track with their repayment schedule;

ix. To provide You with offers, updates etc. on Our Services;

x. To detect and protect Us against fraud and other criminal activity;

xi. To monitor trends so we can improve the Site and Services

xii. To perform Our obligations that arise out of the arrangement we are about to enter or have entered with You;

xiii. To respond to court orders, establish or exercise our legal rights, or defend ourselves against legal claims.

xiv. personal interactions with the authorised representatives of FINCFRIENDS & Service Providers at Customer Care, online and electronic interactions viz. websites, mobile applications, text messaging or social networks of FINCFRIENDS & Service Providers (i.e. while using the Site) in relation to the products and services provided by or through FINCFRIENDS and/ or its business partners or service providers, for imparting product knowledge, offering promotional offers, insurance products including life insurance, health insurance or general insurance, & various other offers offered by its partners.

xv. marketing campaigns and interaction with online targeted content (such as advertisements) that FINCFRIENDS, or its service providers on behalf of FINCFRIENDS, provide to you via third party websites or applications to improve services to the Users and to keep Users updated about new products or other information that may be of interest to such Users.

xvi. sharing of the User Data to third parties with your prior consent who may approach/ contact you to provide attractive offers to you by way of advertisements campaigns, information circulation etc.

xvii. arrangements with other service providers who are possessing Customer Data and providing, or intends to provide, its services to User(s).

xviii. sharing, obtaining and/ or disclosing any aspect of your personal, demographic, business, credit and financial information/ data to any credit information company, financial institutions, Reserve Bank of India ("RBI"), Central Know Your Customer Registry, any other authority/ law enforcement official for purposes such as identifying or locating a suspect, complying with a court order/ warrant and other law enforcement purposes.

xix. Verification of your Aadhaar, including your demographic information, through such means as may be approved by Unique Identification Authority of India/ RBI, from time to time, for the purpose of verifying your identity and address in compliance with Know Your Customer ("KYC") Norms issued by RBI for obtaining loans and services from/through FINCFRIENDS and its authorised insurance/ lending partners.

4 Storage and Security of Customer Data

The Customer Data provided to FINCFRIENDS are stored in India in a secure database under our control. We have taken reasonable and appropriate steps to protect the information you share with us, including, but not limited to, physical security controls, equipment, software, and technical security controls such as encryption to prevent unauthorized access, use or disclosure of personally identifiable information.

Further, FINCFRIENDS shall not retain the information longer than the reasonable period necessary for us to deliver our services or required for the purposes for which the information may lawfully be used or is otherwise required under any other law for the time being in force.

5 Disclosure and Transfers of Customer Data

FINCFRIENDS does not share any Customer Data with other parties except as described in this Policy. The Privacy Policy shall be referred in the application documents apart from its availability on Sites. We may share your information with FINCFRIENDS & Service Providers only to the extent necessary to provide or facilitate the activities in relation to the services you consented to or signed up for.

FINCFRIENDS may also release Customer Data to comply with court orders or Applicable Laws that require us to disclose such information without seeking your prior or express consent. In the event of a reorganization, sale or merger, we may transfer Customer Data (including personally identifiable information) to the relevant third party as required by law.

FINCFRIENDS will endeavour to take all reasonable steps to ensure that the confidentiality of such data is maintained by imposing strict confidentiality standards on all the private and non-statutory third parties to whom it discloses such information.

FINCFRIENDS is strongly committed to protecting the privacy of the Users and has taken all necessary and reasonable measures that commensurate with the information assets being protected to ensure confidentiality of the Customer Data and its transmission and it shall not be held liable for disclosure of the confidential information when in accordance with this policy or in terms of the agreements, if any, with the Users.

If FINCFRIENDS wants to use or disclose your personal data for a purpose that is not discussed in this Privacy Policy, FINCFRIENDS will ask for your consent.

Additionally, FINCFRIENDS & Service Providers may contact persons to ask for additional information about our customer who named such persons as his/her reference person, to verify the information provided in the customer's application, and/or other information such as the customer's new address and/or new contact number, in the event that we have an important information for the customer (for example, if the customer defaults on his/her payment obligation to us) and we are unable to reach the customer using the contact information that he/she provided to us. While providing the information on his/ her references to FINCFRIENDS,

the User shall ensure that he/ she has taken the permission from such references for providing their contact detail to FINCFRIENDS for calling them in respect of verification of User detail and/or other information (i.e. User's new address and/or new contact number).

6 Users' Responsibilities

The User understands and agrees that no joint venture, partnership, employment or agency relationship exists between the User and the FINCFRIENDS on account of use of the Site. The content (material, information, data, news items, software, text, images, graphics, video and audio etc.) contained on the Site is provided for general information only and should not be used as a basis for making business/ commercial decisions (including investment decisions). User is advised to exercise due caution and/or seek independent advice before entering into any arrangement or financial obligation based on the content contained on this Site. Products and services are available only at the discretion of FINCFRIENDS, subject to the individual contractual terms and conditions of Services on which they are offered, and such Services may be withdrawn or amended at any time without notice. The full range of Services may not be available in all locations.

Use of the products or services described at the Site may not be permitted in some geographical locations and if in doubt, User should check either with the local regulator or authority or with FINCFRIENDS before requesting further information on such products/ services.

To obtain loans or to avail other services from FINCFRIENDS from time to time, the User has to create an account (**"User Account"**) with us by registering himself/ herself. You are solely responsible for maintaining the secrecy of your user id and password for the User Account and shall be responsible for all activities that occur in connection with your User Account. In case of any unauthorized use of your User Account the same shall be intimated to us. You shall not create multiple User Accounts and shall not use your User Account for any purpose that is unlawful, illegal or forbidden by law. As a consideration for availing loan/ service through the Site, you may be required to pay certain fee, charges, interest or cost as may be applicable as mentioned in our Site or as per the terms for respective products and services as prescribed by FINCFRIENDS & Service Providers. You understand that application of loan/ service through online means is dependent on technical factors which inter alia includes your connectively to internet, your ability to make payment through online means which in-turn is depended on payment services from your bank or similar service providers, capability of the computer or phone which you use for the purpose, your careful approach in reading the terms, understanding the same and following the process. You have sole responsibility for adequate protection and back up of data and/or equipment and for undertaking reasonable and appropriate precautions to scan for computer viruses or other destructive properties. We make no representations or warranties regarding the accuracy, functionality or performance of any third party software that may be used in connection with the Site.

For the purpose of creating the User Account through the Site:

1. You shall not impersonate any person or entity or falsely state or otherwise misrepresent age, identity or affiliation with any person or entity.

2. You have valid email address and valid mobile number where you want to receive OTP and other communications from FINCFRIENDS.
3. You have read and understood the Privacy Policy as well as general terms and conditions for obtaining Personal Loans from FINCFRIENDS & Service Providers.
4. Your desktop/ mobile device should have:
    a. Supported Resolutions: 1366 x 768,1536*864,1920*1080 (Desktop), 360 *800,360*760,393*873 (Mobile); Best viewed on 1366 x 768,360*800
    b. A working internet connection having HTML supported Web Browsers: Chrome 55+, Firefox 49+, Edge (Latest version) or Mobile Browsers: Latest version of Chrome, Firefox, Microsoft Edge
    c. Latest version of Adobe Reader: https://get.adobe.com/reader/
    d. A web camera
    e. Application supports the following Android OS versions (7.0+) and IOS (13.0+)
    f. Mobile phone screen resolution in portrait mode only. We do not support large screen sized devices like tablets.

7 Users' Rights

You have the following rights regarding your personal data:

Right to Deny/ Revoke Consent for Using PII for Specific Purpose –The User also have the right to seek information on the purpose of seeking PII at each stage of interface with the User. It may be noted that certain data is necessarily required to be shared/ disclosed to FINCFRIENDS & Service Providers either for providing the loan products or services requested by the User (eg. financial information, credit history etc) or for accessing the Sites of the Company (eg. IMEI/ IP address, mobile number verification etc) or for complying with provisions of Applicable Law (eg. identity & address). You have the right to deny the consent, or revoke the consent if given earlier, for sharing/ using your PII for the purpose of promotional offers on the loans, products or services requested by the User.

Right to Delete/ Forget the Device Data – FINCFRIENDS & Service Providers may access the Device Data while the User is accessing the Sites or applying for the loans, products or services from FINCFRIENDS & Service Providers. Such data shall be accessed with the prior consent of the User and the User shall have the right to ask for deletion of such data from the Site/ mobile application of FINCFRIENDS. It may be noted that, upon deletion of Device Data from the Site/ mobile application, the user may be required to register again on the Site.

Right to Amend or Supplement. You have a right to request that we amend your personal data that you believe is incorrect or incomplete. You must make a request to amend in writing and include the reasons you believe the information is inaccurate or incomplete. We may deny your request if we do not have the information, if we did not create the information, if you would not be permitted to inspect or copy the information at issue, or if the information is accurate and complete as is. All information related to any request to amend will be maintained and disclosed in conjunction with any subsequent disclosure of the disputed information.

For the avoidance of doubt, it is further clarified to the Users that –

- The exercise of the aforesaid rights does not invalidate any previous processing that FINCFRIENDS has performed in accordance with consent originally given.
- The User may choose not to avail the loan products or services from FINCFRIENDS & Service Provider, or terminate the existing relationship with FINCFRIENDS & Service Provider, as the case may be, if the User does not agree to provide/ disclose requisite PII with FINCFRIENDS & Service Provider.
- The aforesaid rights may not be accepted by FINCFRIENDS where the use/ sharing of data is necessitated for adhering the compliance with Applicable Law, order/ direction of appropriate authority, regulatory body or Court of Law or for the purpose of recovering the outstanding amount towards the loan, product or services availed by the User.

8 Consent of the Users to Disclose Customer Data

When the User applies for any loan, facility or service, we first obtain the authority/ consent (including electronic consent viz. e-signatures, 'I agree' tick checkbox, One time password, Yes/No authentication) from such User for processing of the Customer Data as per the Privacy Policy. Such consent once given by the User, shall be valid for all the loans and/ or services applied by such User with FINCFRIENDS in future unless such consent is expressly revoked by You. By providing, or permitting access of, the Customer Data to FINCFRIENDS, the User gives his/her express consent to the fact that his/her Customer Data will be maintained and processed by FINCFRIENDS for various purposes described in Privacy Policy. In case a User disagrees with the Policy, he/she shall leave the Site and refrain from visiting it in the future.

By applying for any loan, facility or service and agreeing to the Privacy Policy, you hereby consent and authorise FINCFRIENDS and its service providers to contact you at any time between 0800 hours to 1900 hours from Monday to Sunday, and such authorisation shall continue to be valid even if such User ceases to be the customer/ borrower/ client of FINCFRIENDS at any point of time.

By using our Site, you agree that you shall not:

1. use our Site for spamming or illegally interfere with security, integrity, networks connected therewith and operation related features of our Site or features that enforce limitations on the use of Site;
2. infringe ours or any third party's intellectual property rights, rights of publicity or privacy;
3. post or transmit any message data, image or program which violates any law or which is libellous, defamatory or which discloses private or personal matters concerning any person;
4. refuse to cooperate in an investigation or provide confirmation of your identity or any other information you provide to us;
5. upload any content that constitutes negligent advice or contains any negligent statement or instructions, an incitement to commit or promote a crime or criminal activity; or any content which is in contempt of any court, or in breach of any court order or any law for the time being force or threatens the unity, integrity, defence, security or sovereignty of any country, or public order;

6. use the facilities and capabilities of Site to conduct or solicit the performance of any illegal or unauthorised activity (including hacking, cracking or defacing any portion of the Site) or other activity which infringes the rights of others;
7. breach these terms or any other policies which we have; and.
8. use Site to collect or obtain personal information, including without limitation, personal information about other users of our Site.

9 Copyrights and Trademarks

All copyright and all intellectual property rights in all material presented on the Site (including but not limited to text, audio, video or graphical images), trademarks and logos appearing on this Site are the property of FINCFRIENDS and/ or its affiliates and/ or third parties who have an arrangement with FINCFRIENDS to provide services to the User. The User is further required to observe FINCFRIENDS's copyrights of this Site and, furthermore, to observe the third parties' rights to material and text posted by FINCFRIENDS on the Site (including, but not limited to, trademarks, logos etc.) but owned by third parties and which is under the protection of appropriate laws on the protection of intellectual property rights.

You do not have the right to use any of our trade names, trademarks, service marks, logos, domain names, and other distinctive brand features. You do not have the right to remove, obscure, or alter any proprietary rights notices (including trademark and copyright notices), which may be affixed to or contained within the services. We neither represent nor warrant that your use of materials displayed at the Site will not infringe rights of third parties.

10 No warranty and Limitation of liability

The Company shall place reasonable efforts to ensure that the information and disclosures available on the website of the Company is reviewed and updated regularly as per the statutory defined period where applicable. The Site may offer links to sites that are not under the FINCFRIENDS's control. If the Users visit any of these linked sites, they should review each site's terms of use. FINCFRIENDS is neither responsible for the policies and practices of other companies nor for the contents of linked third-party sites. We recommend that the User reads the privacy policy and terms of website use of each such site to find out how they protect the User’s Data.

The Site may contain advice/ opinions and statements of various professionals/ experts/ analysts, etc. The User of this Site should independently verify and evaluate the accuracy, completeness, reliability and usefulness of any such opinions, services or other information provided on this Site for his/ her benefit/ interest.

Unless otherwise specified, no information sent to any User through this Site or available on this Site shall constitute any representation or warranty by FINCFRIENDS, or its subsidiaries or affiliates regarding the credit worthiness, financial performance or prospects, solvency, or viability of any company or other legal entity or the business carried on by such entity.

The User is fully liable for any risk for his use of this Site and FINCFRIENDS does not assume any responsibility or liability for such risk. Unless otherwise provided under the applicable laws or directed by the competent authority having jurisdiction on the matter, FINCFRIENDS, and their directors and employees (Entities) accept no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential, punitive, or exemplary loss, damage or expenses) from use of this Site by any User or any linked site or inability to use by any party, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, omission, interruption, imperfection, or fault with this Site or associated services, or due to any unavailability of the web site or any part thereof or any contents or associated services even if the Entities are advised of the possibility of such damages, losses or expenses.

Due to the nature of the internet transactions, use of or access to the Site may be subject to interruption, transmission blackout, delayed transmission and incorrect data transmission. FINCFRIENDS is not liable for malfunctions in communications facilities not under its control that may affect the accuracy or timeliness of messages and transactions you send.

By accepting this Policy or by expressing intent or by making application for availing any loan or services, you confirm that you have understood the intricacies, the related risks and the process, you also confirm the aspects mentioned aforesaid are beyond control of FINCFRIENDS. Hence, any of your acts will be at your choice and discretion and therefor you disclaim us from claim or damages suffered by you or for loss of profit.

11 Breach of the Privacy Policy

Without prejudice to our rights under this Policy, if you breach these terms & conditions and in any way, or if we suspect that you have breached these terms & conditions in any way, we may (i) send you one or more formal warnings; (ii) temporarily suspend your access to Site; (iii) permanently prohibit you from accessing Site; (iv) block the device using the IP address or International Mobile Equipment Identity Number from accessing Site; (v) contact any or all of your internet service providers and request that they block your access to Site; (vi) commence legal action against you, whether for breach of contract or recovery of amounts due or damages or otherwise; and/or (vii) suspend or delete your account on Site.

The User herein agree to indemnify and hold FINCFRIENDS & Service Providers harmless from and against any and all claims, action, liability, cost, loss, damage, endured by us by your access to the Site.

12 Amendments

We reserve the right to amend this Privacy Notice at any time in the future. After an amendment is made, the revised Privacy Notice will apply to all personal data that we maintain, regardless of when it was created or received. We will keep a copy of the current Privacy Notice posted on our website and a copy will also be made readily available at each appointment, upon your request. Hence you are requested to go through this Policy statement on a regular basis.

13 Dispute Resolution and Governing Law

The use of the Site and this Policy shall be governed by Indian law. The Policy and your activity under this Policy are an 'electronic record' in accordance with the (Indian) Information Technology Act, 2000.

Any dispute arising in connection with the use of Site shall be settled before courts of Haryana (India) and in accordance with Indian law. Should any provision of this Policy be held invalid or unenforceable for any reason, the invalid or unenforceable provision shall be severable from the remaining provisions and shall not affect the validity or enforceability thereof.

14 Contact Person

For any query or complaint regarding confidentiality and sharing of your User Data, including sharing with third parties, or suggestion for improvement of this policy, you may contact –

Grievance Redressal Officer, Customer Care Department
FINCFRIENDS Private Limited,
Contact No. – 0124-6914222
Email Id. – GRO@fincfriends.in
Address: Fincfriends Private Limited, 8th Floor, Vatika Towers, Tower B, Golf Course Road, Sector 54, Gurugram, Haryana- 122003

The list of service providers shall be updated on the Company website on quarterly basis.

Annexure 1 - FINCFRIENDS Device Data Permissions

FINCFRIENDS' application which a customer installs on his mobile device and apply for/ avail the loan and other services of FINCFRIENDS requests following permissions.

Sr. No.	Permission	Purpose:
1	We require permission to use **Camera**	With this permission, the customer will be able to use camera of the device within the mobile application for taking selfie and pictures of documents in compliance with the regulatory requirements on customer identification and verification.
2	We require permission to access **location** services.	With this permission, the Company uses the approximate location of the customer in the course of underwriting the customer and investigating the fraudulent/ suspicious transactions. Such approximate location will also be required to comply with the regulatory requirements on video KYC.
3	We request permission to access the **information and status of your device and peripheral devices**	With this permission, the Company fetches details about user's device (like device ID, device model, operating system, unique android ID, telephony metadata including SIM status, carrier information, network type and peripheral devices that are either attached or part of your device to be used as evidence in digital transaction and relate the same with the identity of the customer.
4	We require permission to **capture audio & video**	To comply with the regulatory requirements on video KYC, we require these permissions to capture audio & video of the customers
5	We require permission to **push & receive notifications**	With this permission, the Company will be able to push various notification through the mobile application
6	We require permission to **access transactional SMS**	With this permission the Company will access your transactional SMS data to assess your creditworthiness, verify your financial status, and offer relevant financial products at the time of loan application.
7	We require permission to **access Installed Application**	To better understand your credit profile, we request permission to access list of installed application. With this permission, We collect a list of the installed applications' metadata

		information which includes the application name and version. This data is used to assess creditworthiness and enhance your loan profile. The mobile application links to a third-party SDK that collects and stores data securely for credit risk assessment.
8	We require permission to **access mobile calendar**	With your permission, the Company will access your mobile calendar to add and manage repayment reminders only. We won't view or change any other calendar events, and you can revoke the calendar access anytime. This helps you stay on top of payments and avoid missing due dates.

In addition, we use small bits of data called "cookies" stored on user's electronic device (mobile/ computer) to stimulate a continuous connection. "Cookies" let us store information about your preferences and passwords and allow you to move to different pages of our Site without having to re-enter your password information. Any information collected is stored in secure databases protected via a variety of access controls and is treated as confidential information by us. Therefore, you should be careful with usage of the username and password by maintaining confidentiality and ensure that you do not knowingly or accidentally share, provide and facilitate unauthorized use of it