

Uselector Privacy Policy

This Privacy Policy ("Policy") governs the manner in which Uselector India Private Limited (the "Company" or "We") collects, accesses, uses, maintains, and discloses information, including the personal information of users (each, a "User"), in connection with the various services ("Services") provided by the Company through its website, mobile applications, or network telecom operators. Please note that the scope of this Policy is limited to the information collected or received by the Company through your use of the Services. By using the Services, you acknowledge and agree to this Policy and consent to the collection, use, processing, and disclosure of your information, including your personal information, in the manner described herein. If you do not agree to the terms of this Policy, please do not use the Services or provide any information or permissions requested by the Company.

WHAT WE COLLECT?

We may collect, access, record, and process certain information, including Personal Information, from Users in a variety of ways, including, but not limited to, when a User accesses and uses the Services and in connection with other activities, services, features, or resources that we make available through the Services. This information may include, but is not limited to, your name, email address, postal address, User ID, phone number, photos, images, files, documents, contact list, unique device ID (persistent or non-persistent), hardware type, operating system ("OS") version, device name, email address, location (based on your Internet Protocol ("IP") address), applications installed through our mobile application, applications installed or uninstalled by the User, information about foreground running applications or processes (RUN events), network information, User behavior analytics, demographic information (such as preferences and interests), and payment information required for Internet banking transactions. However, we do not store Users' credit or debit card information on our servers. The above information is hereinafter referred to as "Personal Information." Users may choose not to provide Personal Information; however, doing so may prevent them from accessing or using certain features or Services.

WHAT WE DO WITH THE PERSONAL INFORMATION WE GATHER?

- » We may use your Personal Information to:
- » Administer the Services.
- » Personalize the Services for the User.
- » Send the User direct links to the Services.
- » Process transactions.
- » Process service requests and installations.
- » Send the User our newsletter.
- » Develop, deliver, maintain, and improve our products, services, content, and advertisements.
- » Send important notices, including communications regarding purchases, downloads, updates, and changes to this Policy.
- » Conduct auditing, data analysis, and research to improve the Services.
- » Send alerts and notifications to the User
- » Marketing and promotion of the Services.

COLLECTION AND USE OF NON-PERSONAL INFORMATION

» We may collect non-personal information about Users whenever they use or interact with the Services. Non-personal information may include the browser name, the type of computer, and technical information regarding the means used by the User to connect to our Services, such as information about the operating system, internet service provider, device type, and other similar technical information.

» This information is aggregated and used to help us provide more useful information to Users and to understand which parts of the Services, products, and features are of the greatest interest to them.

» If we combine non-personal information with Personal Information, the combined information will be treated as Personal Information for as long as it remains combined.

SHARING OF INFORMATION WITH AUTHORITIES

We may share the Personal Information as well as the non-personal information of the User with courts, police authorities, or any other government, regulatory, or statutory authority, if such information is required in connection with any investigation, legal proceeding, or other matter pending before them or as required under applicable law.

HOW WE USE COOKIES?

A cookie is a small file that asks permission to be placed on the User's desktop/laptop/mobile device's memory drive. Once the User agrees, the file is added and the cookie helps analyze web traffic. Cookies allow Services to respond to the User as an individual. The Services can tailor its operations to the User's needs, likes, and dislikes by gathering and remembering information about the User's preferences.

Cookies help us better understand User's behavior, and tell us which parts of the Services Users have visited, and facilitates and measure the effectiveness of products and services offered by us. We treat information collected by cookies and other technologies as non- personal information. However, to the extent that internet protocol (IP) addresses or similar identifiers are considered Personal Information by local law, we also treat these identifiers as Personal Information.

We use traffic log cookies to identify which pages are being used. This helps us analyze data about web page traffic and improve our Services in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide Users with a better experience of the Services, by enabling us to monitor which pages Users find useful and which the Users do not. A cookie in no way gives us access to the User's desktop/laptop/mobile device or any information about the User, other than the data a User chooses to share with us.

A User can choose to accept or decline cookies. Most web browsers automatically accept cookies, but a User can usually modify its browser setting to decline cookies if the user prefers. This may prevent the User from taking full advantage of the Services.

RETENTION OF PERSONAL INFORMATION

We will retain the User's Personal Information only for as long as necessary to fulfill the purposes outlined in this Policy, unless a longer retention period is required or permitted by applicable law.

SHARING PERSONAL INFORMATION

We may engage third-party service providers to assist us in operating our business and providing the Services or administering activities on our behalf, such as sending newsletters, conducting surveys, or providing customer support. We may share the User's Personal Information with these third parties solely for these limited purposes and in accordance with applicable law.

KYC FETCH AND VERIFICATION

Notwithstanding anything to the contrary contained elsewhere in these Terms, you acknowledge, authorize, and consent to Uselocator India Private Limited undertaking KYC verification through the CERSAI portal, DigiLocker, or any other legally permitted means. You further authorize Uselocator to undertake all such actions as may be necessary to complete the verification process, including fetching KYC information through the CERSAI portal or DigiLocker. You also consent to Uselocator sharing such information with the relevant authorities, where required, and storing such information in a secure manner as it deems appropriate, in accordance with applicable law.

SHARING OF KYC WITH REGULATED ENTITIES

Uselocator may share copies of identification data and other relevant documentation relating to customer due diligence requirements with entities that are regulated, supervised, or monitored for compliance with customer due diligence and record-keeping requirements under the Prevention of Money Laundering Act, 2002 (PMLA) and other applicable laws, to enable such entities to rely on the information for their regulatory compliance purposes.

Notwithstanding anything to the contrary contained elsewhere in these Terms, you expressly acknowledge, authorize, and consent to Uselocator sharing your KYC information with regulated entities (including, but not limited to, Non-Banking Financial Companies (NBFCs), banks, and business partners) for the purposes of carrying out necessary verification, risk assessment, customer due diligence, improving existing services, data enrichment, generating an affluence score, managing outsourced relationship management activities, collecting outstanding dues, and offering ancillary products or services.

You further acknowledge that the partner regulated entities shall have the sole discretion to determine your eligibility for their products or services. If you do not meet the internal risk assessment criteria of such partner regulated entities, you may not be eligible to access certain services offered through Uselocator.

Furthermore, you acknowledge that the regulated entities and business partners may retain the information provided by you for periodic verification, compliance, and eligibility assessment purposes. If you become eligible for any product or service, Uselocator or its partner entities may contact you to complete the onboarding process.

THIRD PARTY WEBSITES

If you click on a link to a third-party website, you may be redirected to a website that is not controlled by us. This Privacy Policy does not apply to the privacy practices of such third-party websites. We encourage you to read the privacy policy of every website you visit. We are not responsible for the privacy practices, content, or policies of any third-party websites.

Users may find advertisements or other content on the Services that link to the websites and services of our partners, suppliers, advertisers, sponsors, licensors, and other third parties. We do not control the content or links that appear on these websites or services and are not responsible for the practices employed by any third-party websites or services linked to or from our Services.

In addition, these websites and services, including their content and links, may change from time to time. They may have their own privacy policies and customer service policies. Browsing and interacting with any third-party website, including websites and services linked to or from our Services, is subject to the terms, conditions, and policies of the respective website or service.

ADVERTISING AND MARKETING

We may use your information to communicate with you about opportunities, products, services, contests, promotions, discounts, incentives, surveys, and rewards offered by us and our selected partners.

If we send you marketing emails or other promotional communications, each communication will include instructions on how you can opt out of receiving future marketing or promotional messages.

CHANGES TO THIS PRIVACY POLICY

The Company reserves the right to update or modify this Privacy Policy at any time. We encourage Users to review this Privacy Policy periodically to stay informed about how we collect, use, disclose, and protect their Personal Information.

By continuing to use the Services, the User acknowledges and agrees that it is his or her responsibility to review this Privacy Policy periodically and remain informed of any updates or modifications.

USER ACCEPTANCE OF THESE TERMS

By using the Services, the User signifies his or her acceptance of this Privacy Policy. If the User does not agree to this Privacy Policy, please do not use the Services. The User's continued use of the Services following the posting of any changes to this Privacy Policy shall be deemed as acceptance of those changes.

SECURITY OF INFORMATION

When a User uses the Services or products offered by us, any Personal Information that the User chooses to share may be visible to other Users and may be read, collected, or used by them. The User is solely responsible for the Personal Information he or she chooses to share in such instances.

We implement reasonable administrative, technical, and physical safeguards to protect your information against loss, theft, misuse, unauthorized access, disclosure, alteration, and destruction. However, the Internet is not a completely secure environment, and we cannot guarantee the absolute security of the transmission or storage of your information.

We may store and process your information on our own systems as well as through trusted third-party service providers who assist us in providing the Services. Such service providers are required to implement appropriate security measures to protect your information in accordance with applicable law.

JURISDICTION

All disputes, differences, and/or claims arising out of, relating to, or in connection with this Privacy Policy, including any question regarding its existence, validity, interpretation, breach, or termination, shall be referred to a sole arbitrator to be jointly appointed by the Parties in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as amended from time to time.

The seat and venue of arbitration shall be New Delhi, India. The arbitral award shall be final and binding upon the Parties. The language of the arbitration proceedings shall be English. The arbitration proceedings shall be conducted on a confidential basis and shall not be open to the public.

COMMUNICATION WITH THE COMPANY

We welcome your comments or questions regarding this Privacy Policy. If you have any questions or concerns regarding this Privacy Policy or the security of your information, please contact our Customer Care Department and/or the Grievance Officer, Mr. Shishir Acharya, by emailing us at info@uselocator.in.

You may also contact us at the following address:

Uselocator India Private Limited
E-7/80, First Floor, Near Sai Board, Arera Colony, Bhopal, Madhya Pradesh – 462016