

PRIVACY POLICY

LOGIX CORPORATE SOLUTIONS PRIVATE LIMITED

This Privacy Policy ("Policy") has been framed by Logix Corporate Solutions Private Limited in accordance with the applicable provisions of the Digital Personal Data Protection Act, 2023, the Information Technology Act, 2000, the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021, the Reserve Bank of India (RBI) Digital Lending Guidelines/Directions, the Reserve Bank of India (Know Your Customer (KYC)) Direction, 2016 (as amended from time to time), the Prevention of Money Laundering Act, 2002, and other applicable laws, rules, regulations, circulars and guidelines issued by the Government of India and the Reserve Bank of India from time to time.

This Policy explains how the Company collects, uses, stores, processes, shares, retains and protects the personal information of its customers, prospective customers, website and mobile application users, employees and other stakeholders, and sets out the rights available to data principals under applicable laws.

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LOGIX CORPORATE SOLUTIONS PRIVATE LIMITED (CIN: U74120DL1992PTC050460), a company incorporated under the provisions of the Companies Act, 1956, having its registered office at House No. 68, Ground Floor, Block-C, Pkt-7, Sector-8, Rohini, Naharpur, North West Delhi, Delhi, India, 110085 (hereinafter referred to as the "Company", "Logix", "we", "us" or "our"), owns and operates its website www.logixcorporate.com ("Website") and/or mobile application (collectively referred to as the "Platform").

This Privacy Policy ("Policy") constitutes a legally binding agreement between Logix Corporate Solutions Private Limited ("Company", "we", "us" or "our") and every user ("User", "you" or "your") who accesses or uses the Company's website, mobile application or other digital platforms ("Platform") or avails the Company's products and services. By accessing the Platform or providing your personal information, you acknowledge that you have read, understood and agreed to the terms of this Policy.

This Policy explains how the Company collects, uses, stores, processes, shares, retains and protects your personal information in accordance with applicable laws and regulatory requirements. The Company is committed to maintaining the confidentiality and security of your personal information and uses such information only for lawful business purposes and as permitted under applicable laws. This Policy applies only to the Company's Platform and services and does not extend to third-party websites or applications linked to the Platform.

Your acknowledgment and consent

By accessing or using the Company's website, mobile application or any other digital platform ("Platform"), you acknowledge that you have read, understood and agreed to the terms of this

Privacy Policy. By voluntarily providing your personal information, you expressly consent to its collection, use, storage, processing, sharing and retention by the Company in accordance with this Policy and applicable laws.

This Privacy Policy applies only to the information collected through the Company's Platform and related electronic communications. The information provided by you shall be used solely for lawful business purposes, including providing products and services, complying with legal and regulatory obligations, and improving customer experience. If you do not agree with the terms of this Privacy Policy, you should discontinue use of the Platform and the Company's services.

A. Definitions:

Unless the context otherwise requires, the following terms shall have the meanings assigned below:

1. Biometric Information means unique biological characteristics such as fingerprints, facial images, iris or retina scans, voice patterns or other biometric identifiers used for identity verification or authentication.
2. Company means Logix Corporate Solutions Private Limited.
3. Lending Partner means any bank, Non-Banking Financial Company (NBFC) or other financial institution regulated by the Reserve Bank of India (RBI) that partners with the Company for providing lending-related services.
4. Loan means any credit facility or financial product offered by the Company or its Lending Partners through the Platform.
5. Personal Data means any information relating to an identified or identifiable individual, including but not limited to name, contact details, identity documents, financial information, biometric information and any other information collected for providing the Company's products and services.
6. Service Provider means any third party engaged by the Company to provide technology, operational, payment, verification, customer support or other services on its behalf, subject to applicable confidentiality and data protection obligations.
7. Usage Data means information automatically collected through the Platform, including device information, IP address, browser details, log data and usage patterns.
8. User or You means any individual or legal entity accessing or using the Company's Platform or availing its products or services.

B. The Company may collect, receive and process such Personal Data as is necessary for providing its products and services, complying with applicable laws and regulatory requirements, and preventing fraud. Such information may include your name, date of birth, contact details, address, PAN, Aadhaar (where permitted), KYC documents, employment and

income details, bank account information, transaction history, credit information obtained from Credit Information Companies, and any other information required under applicable laws or RBI guidelines.

The Company may also collect technical and usage information, including device details, IP address, browser type, operating system, login details and Platform usage data. Access to device features such as camera, microphone and location shall be sought only where necessary for customer onboarding, KYC verification, fraud prevention or regulatory compliance, and only with your explicit consent. The Company does not access or collect personal SMS, contact lists, photographs, videos or other personal files stored on your device unless specifically required by law or expressly consented to by you.

The Company may collect information directly from you or from authorised third parties, including Credit Information Companies, KYC registries, Lending Partners, service providers and other lawful sources. By availing the Company's products or services, you authorise the Company to collect, verify, use and share such information for credit assessment, customer due diligence, regulatory compliance and service delivery. You may withdraw your consent at any time, subject to applicable legal and regulatory requirements; however, the Company may retain and continue to process your information where required under applicable laws, contractual obligations, RBI directions or for the duration of any outstanding credit facility.

- C. The Company shall retain your Personal Data only for as long as necessary to provide its products and services, fulfil the purposes for which it was collected, comply with applicable laws, regulatory requirements and RBI directions, resolve disputes, enforce contractual obligations, and prevent fraud. Customer identification records and KYC documents shall be preserved for at least five (5) years after the end of the business relationship, or for such longer period as may be required under applicable law. Usage and technical data may also be retained for security, audit and analytical purposes. You may request deletion of your Personal Data; however, the Company may continue to retain and process such information where required under law, regulatory directions or in relation to any outstanding loan or legal obligation.

The Company shall use your Personal Data only for lawful purposes, including customer onboarding and KYC verification, credit assessment, loan processing and servicing, fraud prevention, risk management, regulatory compliance, customer support, service improvement, analytics, communication regarding products and services, and such other purposes as permitted under applicable law. Information may also be obtained from or shared with authorised service providers, Credit Information Companies, Lending Partners, CKYCR and regulatory authorities, strictly on a need-to-know basis and in accordance with applicable laws.

Correction and Deletion of Information

You are responsible for ensuring that the Personal Data provided to the Company is accurate and up to date. You may request correction, updation or deletion of your Personal Data by contacting the Company through the prescribed channels. Such requests shall be processed subject to verification and applicable legal or regulatory requirements. Upon expiry of the applicable retention period, the Company shall securely delete, anonymise or destroy Personal Data in accordance with its internal record retention and data destruction procedures and applicable law.

D. DISCLOSURE AND TRANSFER OF INFORMATION

The Company may process, store, use and share your Personal Data with its affiliates, Lending Partners, service providers, regulators and other authorised third parties only for providing its products and services, complying with applicable laws, or for purposes specified in this Privacy Policy. Such sharing shall be subject to appropriate confidentiality, cybersecurity and data protection measures in accordance with applicable laws and RBI directions.

Customer data shall be stored on servers located in India. Any transfer of Personal Data, including cross-border transfer where permitted, shall be undertaken only in accordance with applicable Indian laws and regulatory requirements. By providing your Personal Data, you consent to such processing and sharing as contemplated under this Policy. The Company shall take reasonable measures to ensure that your Personal Data is protected against unauthorised access, use or disclosure and shall provide users with options to manage or restrict data sharing, wherever required under applicable law.

You hereby unconditionally agree and permit that except as otherwise provided under this Privacy Policy, to share your information with third parties only in such manner and for the purposes as described below:

1. We may disclose your information to other financial service providers, banks or NBFCs and Our third-party partners and service providers for providing the Services and offering the Products as detailed under the Terms & Conditions;
2. We may share the details of the Product and your information with our third-party partners and service providers in order to conduct data analysis for the purpose of improving the Services and analyzing Your use of the Platform, and to service you better;
3. We may also disclose your information to our third-party service providers for fraud detection, risk assessment and/or for sending promotional tele-messages and email;
4. We contract with third-party advertising networks, publishers and other entities to advertise Our Products and Services on Platform which are not affiliated with us and we

shall share the information provided by you and the same shall not be used for any purpose other than to assist Us in Our advertising efforts.

5. We may disclose Your information, without prior notice, if We are under a duty to do so in order to comply with any legal obligation or an order from the government and/or a statutory authority, or in order to enforce or apply Our terms of use or assign such information in the course of corporate divestitures, mergers, or to protect the rights, property, or safety of Us, Our users, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.
6. We may also share the information with the government authorities or courts, pursuant to applicable laws and directives, for any investigation for offences 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 will use and retain Your information for such periods as necessary to comply with Our legal obligations, resolve disputes, and enforce Our agreements.

E. STORAGE AND SECURITY OF INFORMATION

The Company is committed to safeguarding your Personal Data and has implemented appropriate technical, administrative and physical security measures to protect it against unauthorised access, disclosure, alteration, loss, misuse or destruction. Customer data shall be stored securely in accordance with applicable laws and the Reserve Bank of India (RBI) directions, and access shall be restricted to authorised personnel on a need-to-know basis.

The Company uses industry-standard security controls, including encryption, secure communication protocols, firewalls, access controls, monitoring systems and periodic security reviews to maintain the confidentiality, integrity and availability of Personal Data. While the Company endeavours to protect your information using reasonable security practices, no electronic transmission or storage system can be guaranteed to be completely secure.

F. GOVERNING LAW AND DISPUTE RESOLUTION

This Policy shall be governed by and construed in accordance with the Indian laws. The courts at New Delhi, India shall have exclusive jurisdiction in relation to any disputes arising out of or in connection with this Policy.

G. CHILDREN'S PRIVACY

Our Service does not address anyone under the age of 18. We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your child has provided Us with Personal Data, please contact Us. If We become aware that We have collected Personal Data from anyone under the age of 18 without verification of parental consent, We take steps to remove that information from Our servers.

If We need to rely on consent as a legal basis for processing your information and your country requires consent from a parent, We may require your parent's consent before We collect and use that information.

H. AMENDMENTS TO THE PRIVACY POLICY

The Company may amend, modify or update this Privacy Policy from time to time to reflect changes in applicable laws, regulatory requirements or business practices. Any changes shall be published on the Company's website and/or mobile application and shall become effective from the date of publication or such other date as may be specified.

Your continued use of the Platform after such changes become effective shall constitute your acceptance of the revised Privacy Policy.

DISCLAIMER, FORCE MAJEURE AND INDEMNITY:

THE COMPANY IMPLEMENTS REASONABLE TECHNICAL, ADMINISTRATIVE AND ORGANISATIONAL MEASURES TO PROTECT YOUR PERSONAL DATA IN ACCORDANCE WITH APPLICABLE LAWS AND REGULATORY REQUIREMENTS. HOWEVER, NO METHOD OF ELECTRONIC TRANSMISSION, STORAGE OR PROCESSING OF INFORMATION IS COMPLETELY SECURE, AND THE COMPANY DOES NOT WARRANT THAT ITS SYSTEMS OR THE PLATFORM WILL ALWAYS BE UNINTERRUPTED, ERROR-FREE OR FREE FROM VIRUSES, CYBER-ATTACKS OR OTHER HARMFUL COMPONENTS.

THE COMPANY SHALL NOT BE LIABLE FOR ANY LOSS, DAMAGE, DELAY OR FAILURE IN PERFORMANCE ARISING FROM EVENTS BEYOND ITS REASONABLE CONTROL, INCLUDING NATURAL DISASTERS, ACTS OF GOVERNMENT, WAR, TERRORISM, STRIKES, CYBER INCIDENTS, FAILURES OF TELECOMMUNICATIONS OR INTERNET SERVICES, OR OTHER FORCE MAJEURE EVENTS. YOU AGREE TO INDEMNIFY AND HOLD THE COMPANY HARMLESS AGAINST ANY CLAIMS, LOSSES OR LIABILITIES ARISING FROM YOUR BREACH OF THIS PRIVACY POLICY, MISUSE OF THE PLATFORM, OR VIOLATION OF APPLICABLE LAWS OR THE RIGHTS OF ANY THIRD PARTY.

I. DATA LOCALIZATION

Customer data shall be stored in servers located in India in accordance with applicable RBI directions and data localisation requirements.

J. NO AUTOMATIC DATA SHARING

Customer data shall not be shared with third parties for cross-selling, marketing or any unrelated purpose without obtaining explicit customer consent.

K. GRIEVANCE REDRESSAL OFFICER

In accordance with Information Technology Act, 2000 and rules made there under or in the event you wish to make a complaint regarding any violation of the provisions of the Privacy Policy, or in case of any complaint related to any other matter which concerns you, you can contact the grievance redressal officer as detailed provided hereunder:

Grievance Redressal Officer: Ankita Singh

Email ID: info@logixcorporate.com

Contact Number: +919811411521

The Grievance Officer can be contacted between 10:00 A.M. to 18:00 P.M. (IST) from Monday to Saturday except on public holidays.

If You require any information or clarification regarding the use of Your personal information or this Privacy Policy, you can contact us at **info@logixcorporate.com**.

If You have grievance with respect to use of Your personal information, please contact us at **info@logixcorporate.com**.

L. EFFECTIVE DATE

This Privacy Policy shall come into effect from the date of its approval by the Board of Directors of Logix Corporate Solutions Private Limited and shall remain in force until amended, modified or replaced by the Company.