



PRIVACY POLICY

1. INTRODUCTION

The domain name **archbridgecapital.in** (hereinafter referred to as "Website") is owned by **Archbridge Capital Private Limited** (hereinafter referred to as "ACPL"), a company incorporated under the Companies Act, 2013 on 29th July 2024, with its registered office at **DCG-4, 1011-1018, DLF Corporate Greens, Sector 74A, Southern Peripheral Road, Narsinghpur, Gurgaon, Haryana, 122004**.

For this Privacy Policy, the term "You" or "User" shall mean any natural or legal person visiting this Website, and the terms "We", "Us", and "Our" shall mean ACPL.

Use of this Website signifies your acknowledgement and consent to this Privacy Policy. If you object to Your Information being used or processed in any way, please do not share your information on the Website.

2. TYPE OF PERSONAL INFORMATION COLLECTED

The personal information we collect can be categorized as information you voluntarily provide and information we collect automatically.

- a) **Information You Voluntarily Provide:** This refers to any information you knowingly and actively provide us when using our Website or applying for our products or services. This includes:
 - i. **Identification Information:** Name, gender, residential / correspondence address, telephone / mobile number, date of birth, marital status, and email address.
 - ii. **Financial & Statutory Information:** Permanent Account Number (PAN), KYC Status, Signature, Photograph, and Bank account or other payment instrument details.
 - iii. Any other detail which may be required by us to provide our services.
- b) **Information We Collect Automatically:** This refers to any information automatically sent by your devices in the course of accessing our Website or services. The term 'device' refers to any internet-connected device such as a phone, tablet, or computer.
 - i. **Usage and Log Data:** When you visit our Website, our servers may automatically log the standard data provided by your web browser. This data may include your device's Internet Protocol (IP) address, browser type and version, the pages you visit, the time and date of your visit, the time spent on each page, unique device identifiers, and other diagnostic data. When you access our services through a mobile device, this data may also include the type of mobile device you use, your mobile device's unique ID, your mobile operating system, and the type of mobile internet browser you use.
 - ii. **Transaction Information:** We may read, collect, and monitor only financial transactional SMS for notification of transactions and corresponding amounts for credit risk assessment. Other SMS data is not accessed.



- iii. **Media Information:** We may facilitate users to capture or upload relevant documents as required during user account management or the application process.
- iv. **Contact Information:** We may request to read the Name and Phone number information when you select a contact as a reference during the application journey. We do not upload your contact list to our servers.
- v. **Location Data:** We may receive and process information about your location. With your consent, we may collect information about the specific location of your mobile device (for example, by using GPS or Bluetooth). We may also derive your approximate location from other information about you, including your IP address.

3. TRACKING & COOKIES DATA

We use cookies and similar tracking technologies to track activity on our Website and hold certain information. Cookies are files with a small amount of data which may include an anonymous unique identifier.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our services.

Purpose of Collection and Usage of Information

We collect and use your information when we reasonably believe it will help administer our business or provide products and services to you. Such purposes include:

- a) To provide and maintain the services offered by ACPL.
- b) To process your financial and non-financial transaction requests.
- c) To undertake research and analytics for improving our services and user experience.
- d) To check and process your applications for any of our financial services.
- e) To communicate with you regarding updates or changes to our services and terms.
- f) To investigate and resolve any complaints, claims, or disputes.
- g) To respond to your queries and feedback.
- h) For verification of your identity and other parameters. This may include contacting you via automated IVR calls, manual calls, or personal visits by our representatives for verification, which will override any DND registration for transactional follow-ups.
- i) To fulfil the requirements of applicable laws, regulations, or court orders.

4. DISCLOSURE OF INFORMATION

Your information may be disclosed to the following entities under strict confidentiality:

- a) The Reserve Bank of India (RBI), KYC Registration Agencies (KRAs), and other regulatory or government agencies as required by law.
- b) Another business entity to carry out any business activity, re-organization, amalgamation, or restructuring of business.



- c) Our professional auditors and legal advisors.
- d) **Third-Party Service Providers:** We may employ third-party companies and individuals to facilitate our services.
 - i. We may use third-party services like Google Analytics to monitor and analyse the use of our Website.
 - ii. We may engage third-party advertising companies that may use non-personal information about user visits to provide advertisements. These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.
- e) **Legal Requirements:** ACPL may disclose your Personal Data in the good faith belief that such action is necessary to:
 - i. To comply with a legal obligation.
 - ii. To protect and defend the rights or property of ACPL.
 - iii. To prevent or investigate possible wrongdoing in connection with our services.
 - iv. To protect the personal safety of users of our services or the public.
 - v. To protect against legal liability.

5. RETENTION AND DISPOSAL OF INFORMATION

ACPL shall retain your information only for as long as is necessary for the purposes for which it was collected or as required under any applicable law. We maintain clear internal policy guidelines regarding data storage periods, data destruction protocols, and security breach handling. Upon expiry of the retention period, we will dispose of records containing your information using reasonable security measures.

By using our services, you consent to our collection and use of your information. You may refuse or withdraw your consent by contacting us at customercare@archbridgecapital.in. However, this may result in you being unable to avail our services.

6. SECURITY PRACTICES

ACPL uses commercially reasonable safeguards to preserve the integrity and security of your information. All information is stored within a controlled database on secured servers.

- a) **Internal Access Control:** Access to personal data by our personnel is restricted on a "need-to-know" basis, relevant for their respective functions.
- b) **User Verification:** We take reasonable steps (like OTP) to verify your identity before granting access to your account. You are responsible for maintaining the secrecy of your password. Despite our measures, no security system is impenetrable. You transmit information to us at your own risk.

7. TRANSFER OF DATA

Your information may be transferred to and maintained on computers located outside of your state, province, or country where data protection laws may differ. If you are located outside India and choose to provide information to us, please note that we transfer the data to India and process it here. Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.



8.UPDATING OR REVIEWING YOUR INFORMATION

You may, upon written request to us at customercare@archbridgecapital.in, review the personal information provided by you for any correction or amendment.

9.LINKS TO OTHER WEB SITES

This Privacy Policy does not extend to third-party sites linked from our Website. We are not responsible for the privacy practices of such websites.

10.CHANGES TO OUR PRIVACY POLICY

This policy may change from time to time. We will post any changes on this page, and they become effective on the day they are posted. You are advised to review this page periodically.

11.GRIEVANCE REDRESSAL

For any discrepancies and grievances related to the processing and use of your information, you may contact us at: customercare@archbridgecapital.in