

**COR/PRV/July/2024-25/Ver 1.0**



## **Privacy Policy**

Welcome to CORACLE CAPITAL CONSULTING AND CORPORATE SERVICES PRIVATE LIMITED (the 'Company' or 'CORACLE'). The domain name <https://coraclefinance.com/main> ('Website') is owned by CORACLE, a company incorporated under the Companies Act, 2013 with its registered office at Plot No. 05, Block-A, 1<sup>st</sup> Floor, Milap Nagar, Uttam Nagar, Hastal Village, West Delhi, New Delhi-110059 and having head office at SA 15/121, 2<sup>nd</sup> Floor, Mawaiya, Ashapur, Varanasi, Uttar Pradesh-221007.

We, at CORACLE, respect the privacy of everyone who visits CORACLE's website and are committed to protecting their personal information. This Privacy Policy applies to CORACLE and to all visitors on the Website.

For the purpose of this Privacy Policy, the term "You", "Your", "User" shall mean any natural or legal person including online and offline clients visiting the Website and the term "We", "Us", "Our" shall mean CORACLE.

Use of the Website signifies your acknowledgement and free and unconditional consent to the Privacy Policy. If, however, You object to Your Information being used, processed and transferred by Us in any manner, please do not share your information on the Website.

This Privacy Policy is not intended to and does not create any contractual or other legal rights in favors of any user or viewer of [www.coraclefinance.com](http://www.coraclefinance.com) or on behalf of any other party.

### **Type of Personal Information Collected**

CORACLE may, for the purpose of rendering its services, collect personal information as described below:

**1. Information that may be provided by You directly, such as:**

- a. Identification Information: Name, gender, residential/communication address, contact number, date of birth, marital status, email address or any other contact information.
- b. PAN, KYC, Signature and Photograph.
- c. Bank account or other payment instrument details.
- d. Any other detail which may be required by Us for providing such services.

**2. Information that We may collect from Your use of Our services, such as:**

- a. Transaction Information: We read, collect and monitor only financial transactional SMS for description of the transactions and the corresponding amounts for credit risk assessment. Other SMS data is not accessed.
- b. Storage Information: We may facilitate user to download and display information such as scheme commission details which a user may refer to, or to upload relevant documents as per various processes during User account management or transaction order placement.
- c. Media Information: We facilitate Users to capture/upload relevant documents as may be required to be uploaded during user account management or transaction order placement.

- d. Device Information: We collect specific information about Your device when You access Our services, including Your storage, hardware model, operating system and version, unique device identifier, mobile network information, and information about the device's interaction with Our services.
- e. We read Name and Phone number information when You select the contact as a reference during the loan journey. We do not upload your contact list on Our servers.

### **3. Log File Information which shall be stored automatically:**

If You visit/log into Our website just to browse, read pages or download information, certain information regarding Your visit is automatically stored on Our systems. This information cannot and does not identify You personally.

The kind of information that is gathered automatically includes without limitation:

- a. the type of browser You are using (e.g. Internet Explorer, Firefox, etc.);
- b. the type of Operating System You are using (e.g. Windows or Mac OS);
- c. the domain name of Your Internet Service Provider, the date and time of Your visit and the pages on Our website.

We sometimes use this information to improve Our website(s) design, and content, primarily to provide You with a better browsing experience.

### **Purpose of Collection and Usage of Information**

On our Website, we collect, retain, and use information about you only when we reasonably believe that it will help administer our business or provide products, services, and other opportunities to you. Such information is collected for specified business purposes, such as:

1. to provide You with the services that You may require,
2. to process Your financial and non-financial transaction requests,
3. to undertake research and analytics for offering or improving Our services,
4. to check and process Your submitted applications, if any, for availing any financial services,
5. to share with You any updates/changes in Our services and their terms and conditions,
6. to take up and investigate any complaints/claims/disputes,
7. to respond to Your queries and feedback submitted by You,
8. for verification of Your identity and other parameters,
9. to fulfil the requirements of applicable laws/regulations and/or court orders/regulatory directives received by Us.

## **Disclosure of Information**

The information provided by You may be disclosed to:

1. Collecting Banks/KYC Registration Agencies (KRAs) and other such agencies, solely for the purpose of processing your transaction requests for serving you better,
2. Another business entity to carry out any business activity or re-organization, amalgamation, restructuring of business or for any other reason whatsoever,
3. Any judicial or regulatory body,
4. Auditors,
5. Other third-party service providers.

We shall not publish the sensitive personal data or information or disclose it further, without Your explicit consent, for any purpose other than stated above.

The information collected shall be used for the purpose for which it has been collected.

## **Retention of Information**

CORACLE shall not retain or store such information for periods longer than is required except when the information may lawfully be used or is otherwise required under any other law for the time being in force.

By agreeing to avail services offered by CORACLE, You have agreed to the collection and use of your Sensitive Personal Data or Information, as well, by CORACLE. You always have the right to refuse or withdraw Your consent to share/disseminate your Sensitive Personal Data or Information by contacting the customer care. However, in the event of Your refusal or withdrawal of personal data, You shall not be able to fully avail any services of CORACLE.

## **Communications & Notifications**

When You use the Website or send emails or other data, information or communication to us, You agree and understand that You are communicating with Us through electronic mode and You consent to receive communications from Us periodically. We may send You notifications via email or in writing as a hard copy notice, or through conspicuous posting of such notice on our Website. You may choose to opt out of certain means of notification as You may deem fit.

## **Updating or Reviewing Your Information**

You may, upon written request to us, review the personal data or information provided by You. CORACLE shall ensure that any personal information or sensitive personal data or information found to be inaccurate or deficient shall be corrected or amended as feasible.

## **Reasonable Security Practices for Protecting Your Information**

CORACLE uses commercially reasonable physical, managerial, and technical safeguards to preserve the integrity and security of Your personal information. These include internal reviews of Our data collection,

storage and processing practices and security measures, viz. appropriate encryption and physical security measures to guard against unauthorized access to systems where We store personal data.

All information gathered on the Website is securely stored within the CORACLE controlled database. The database is stored on secured servers; access to which is password-protected and is strictly limited.

To protect Your privacy and security, CORACLE takes reasonable steps (such as requesting a unique password) to verify Your identity before granting You access to Your account. You are responsible for maintaining the secrecy of Your unique password and account information, and for controlling access to Your email communications from CORACLE, at all times.

CORACLE does not knowingly collect data for minors as these services are not intended for child under the age of 18. CORACLE verifies the age at the time of signing up for Our services.

Although We use security measures to help protect Your personal information against unauthorized disclosure, misuse or alteration, as is the case with all computer networks linked to the internet, CORACLE cannot, however, ensure or guarantee the security of any information You transmit to CORACLE and You do so at Your own risk. Once We receive Your transmission of information, We make commercially reasonable efforts to ensure the security of such information.

### **Links to Other WebSites**

Please note that this Privacy Policy does not extend to third party websites linked to Our Website. CORACLE is not responsible for the content and the privacy practices of such linked websites. It is advisable to read each such linked website's privacy statement prior to sharing any information.

### **Changes to Our Privacy Policy**

Please note that Our Privacy Policy may change from time to time. If We change our privacy policies and procedures, We will post the changes on the Website to keep You updated. Changes to this Policy shall become effective on the day they are posted on this page. Please visit Our Website to keep yourself abreast of any changes to the Privacy Policy.

### **Cookie Policy**

CORACLE uses cookies on the “ <https://coraclefinance.com/main> ” website (the "Service"). By using the Service, You consent to the use of cookies.

Our Cookies Policy explains what cookies are, how We use cookies, how third parties We may partner with, may use cookies on the Service, Your choices regarding cookies and further information about cookies.

- **What are cookies?**

Cookies are small pieces of text sent by Your web browser by a website you visit. A cookie file is stored in Your web browser and allows the servicer or a third-party to recognize You and make Your next visit smoother and the service more useful to you.

Cookies can be "persistent" or "session" cookies. Persistent cookies remain on Your personal computer or mobile device when You go offline, while session cookies are deleted as soon as You close Your web browser.

- **How “CORACLE” uses cookies?**

When You use and access the service, We may place a number of cookies files in Your web browser. We use cookies for the following purposes:

- To enable certain functions of the service.
- To improve user experience.
- To store user preferences to ease users navigation.

We use session as well as persistent cookies to smoothly provide the services. We also use essential cookies to authenticate users and prevent fraudulent use of user accounts. We may update this Cookie Usage clause from time to time to reflect changes in our practices or for other operational, legal, or regulatory reasons. Please review this clause periodically for any changes. Your continued use of the website following the posting of changes constitutes your acceptance of such changes

CORACLE is not responsible for cookies placed in the device of user/s by any other website and information collected thereto. CORACLE may share the cookies with a third party for offering services based on users previous browsing history.

- **What are your choices regarding cookies?**

If You would like to delete cookies or instruct Your web browser to delete or refuse cookies, please visit the help pages of Your web browser. Please note, that if You delete cookies or refuse to accept them, You might not be able to use all the features We offer, You may not be able to store Your preferences, and some of Our pages might not display properly.

For Chrome web browser, visit <https://support.google.com/accounts/answer/32050> from Google.

For Internet Explorer web browser, visit <http://support.microsoft.com/kb/278835> from Microsoft.

For any other web browser, please visit Your Web browser’s official web pages.