SANKASH PRIVACY POLICY

PLEASE READ THIS PRIVACY POLICY CAREFULLY. THIS POLICY DESCRIBES THE WAYS SANKASH PRIVATE LIMITED ("Sankash", "we", "us", "our") OR OUR VENDORS COLLECT, PROTECT, USE AND STORE YOUR PERSONAL INFORMATION. YOU ACCEPT THIS PRIVACY POLICY BY USING OUR PRODUCTS AND SERVICES ON OUR WEBSITE OR THROUGH ANY OTHER MEANS (COLLECTIVELY THE "SERVICES"). We may amend this Privacy Policy at any time by posting a revised version on our website. We will attempt to give a reasonable notice period upon making any changes; however, unless otherwise stated, the revised version will be effective at the time we post it.

1. Collection of information.

1.1. Information You Give Sankash.

If you open an account or use the Sankash Service, we may collect the following types of information: Personal information - your name, address, phone, email, and other similar information. Financial information — permanent account number, bank account numbers and/or credit card numbers that you link to your Sankash account or give us when you use the Services. Before permitting you to use the Services, we may require you to provide additional information, including but not limited to your date of birth, adhaar number and other personal information. We may use this information to verify your identity or other information you provide.

1.2. Information Sankash Learns From Your Use.

When you visit the Sankash website or use the Services, we may collect information sent to us by your computer, mobile phone or any other device. This information may include your IP address, device information including but not limited to identifier, name and type, operating system, location, mobile network information and standard web log information, such as your browser type, traffic to and from our site, the pages you accessed on our website, and any other available information. We may also collect information about your use and interaction with our website, application or the Services. For example, we may evaluate your computer, mobile phone or other access device to identify any malicious software or activity that may affect the availability of the Services. When you use the Services, we may also store information based on your usage history. This includes, but is not limited to, details of your purchases, content you viewed, event information, click stream information, and cookies that may uniquely identify your browser or your account. We may also collect information about you from any contact you have with any of our services or employees, such as, with our customer support team, in surveys, or through interactions with our affiliates.

1.3. Cookies and Anonymous Identifiers.

We use various technologies to collect and store information when you use the Services, and this may include sending one or more cookies or anonymous identifiers to your device. We also use cookies and anonymous identifiers when you interact with the services we offer to our partners, such as advertising services or Sankash features that may appear on other sites and in any other manner that we deem necessary for our business purposes.

1.4. Information Obtained From Third Parties.

We may also obtain information about you from third parties such as credit bureaus and identity verification services. You may choose to provide us with access to certain personal information stored by third parties such as social media sites (such as Facebook and Twitter). The information we have access to varies by site and is controlled by your privacy settings on that site and your authorization. By associating an account managed by a third party with your Sankash account and authorizing Sankash to have access to this information, you agree that Sankash may collect, store and use this information in accordance with this Privacy Policy.

2. Protection of information.

2.1. Safety Policies.

Sankash stores and processes your information maintaining physical, electronic and procedural safeguards. We maintain physical security measures to guard against unauthorized access to systems and use safeguards such as firewalls and data encryption. We enforce physical access controls to our buildings, and we authorize access to personal information only for those employees or agents who require it to fulfil the responsibilities of their jobs.

3. Use of information.

3.1. To Improve Our Service.

Sankash uses information to perform and improve our services, contact you, conduct research, and provide anonymous reporting for clients. For example, we may use information to provide customer service and support, process transactions, resolve disputes, collect payments, prevent illegal activities, customize the Services, reduce risk to all parties involved in our transactions, and verify the accuracy of information.

3.2. To Serve Relevant Marketing to You.

We may use information to deliver targeted marketing, service update notices, and promotional offers based on your communication preferences. We may combine your information with information we collect from other companies and use it to improve and personalize the Services, content, and advertising.

4. Sharing of information.

4.1. For Our Everyday Business Purposes.

We share your personal information with employees, affiliates, vendors, partners, merchant partners, marketing providers, and third parties as required to offer the Sankash Service. This includes, but is not limited to, processing transactions, maintaining your account, responding to court orders and legal investigations, litigation purposes, complying with audits or other investigations, and reporting to credit bureaus. We may share your information with the merchants you use the Sankash Services with for marketing purposes, and as otherwise permitted by law.

4.2. When Required By Law.

We will share your information with any party when required by law or by a government request to do so or to combat fraud or criminal activity.

4.3. With Our Merchant Partners to Provide Personalized Offers.

By creating an Sankash account, you consent to Sankash sharing your information with merchants you use the Sankash Services with, for those merchants to market to you. We do this to help merchants personalize services and offers, so you can have a better experience.

- 5. Prohibited use of information.
- 5.1. Selling Information to Third Parties.

We don't sell or rent your personal information to third parties.

- 6. Privacy options
- 6.1. Notifications.

If you no longer wish to receive notifications about our Services, you may change your notification preferences by emailing contact@sankash.in. Alternatively, you may be able to indicate your preference by logging into your account and adjusting your preferences or by following the directions provided with the communication. Sankash reserves the right to close or limit access to your account should you opt out of the crucial notices that are required to perform the Sankash Service.

6.2. SMS Messaging.

You can opt out of receiving SMS messages by emailing contact@sankash.in. Alternatively, you may be able to indicate your preference by logging into your account and adjusting your preferences or by following the directions provided with the communication. Again, Sankash reserves the right to close or limit access to your account should you opt out of the crucial notices that are required to perform the Sankash Service.

6.3. Access Your Information.

You can review and edit your personal information at any time by logging in to your account on the Website. You can also request to close your account by contacting us at contact@sankash.in. If you close your Sankash account, we will mark your account in our database as "Closed," but will keep your account information in our database to comply with our legal obligations. This is necessary in order to deter fraud, by ensuring that persons who try to commit fraud will not be able to avoid detection simply by closing their account and opening a new account. If you close your account, your personally identifiable information will not be used by us for any further purposes, nor sold or shared with third parties, except as necessary to prevent fraud and assist law enforcement, as required by law or in accordance with this Privacy Policy.

6.4. Contact Sankash.

If you have questions or concerns regarding this Privacy Policy, you should contact us at contact@sankash.in.