

## **Privacy Policy**

### **Objective:**

This document aims to provide a clear set of procedures on the information collected by AVIOM INDIA HOUSING FINANCE PVT LTD ("AVIOM) when you visit our platforms i.e., website. While visiting our platforms you agree to be bound this Privacy Policy.

### **Applicability:**

This policy is applicable to all persons whose personal information is collected or received or possessed or stored or dealt in or handled by AVIOM India Housing Finance Private Limited (AVIOM) including but not limited to who visits our platforms.

### **Cookies:**

When you visit our Website, AVIOM may collect various types of technical data including (but not limited to) domain and/or Web browser information. This data is gathered using cookies and other similar tracking technologies. Cookies are small pieces of information that our server places on a visitor's computer hard drive to enable that person to more easily communicate and interact with the Website.

### **Collection of Information:**

During the use of the Website, AVIOM may collect and process such information from the customers, including but not limited to the below mentioned:

Information that the Customers provide to AVIOM by filling in forms on the Website/in any other mode. This includes contact information such as name, email address, phone number etc.

Information that the Customers provide when the Customers write directly to AVIOM (including by way of e-mail).

Information that the Customers provide to AVIOM over telephone. AVIOM may make and keep a record of the information shared by the Customers with AVIOM.

Information that the Customers provide to AVIOM by completing surveys.

### **Use of Information:**

AVIOM may use the Customers' personal information in the following ways:

- i. Monitor, improve and administer the Website and improve the quality of services.
- ii. Analyse how the Website is used, diagnose service or technical problems, maintain security.
- iii. Remember information to help the Customers effectively access the Website.

- iv. Monitor aggregate metrics such as total number of views, visitors, traffic, and demographic patterns.
- v. To confirm the Customers' identity to determine its eligibility to use the Website and avail of the services.
- vi. To enable AVIOM to comply with its legal and regulatory obligations.
- vii. To help the Customers apply for certain products and services.
- viii. To sending administrative notices, service-related alerts, and other similar communication with a view to optimising the efficiency of the Website.
- ix. Doing market research, troubleshooting, protection against error, project planning, fraud, and other criminal activity.
- x. To reinforce any terms or conditions under the documents signed by the customer and AVIOM or electronic communications between customer and AVIOM or any notices (or other form of written correspondence) between customer and AVIOM.

### **Security of Information:**

AVIOM takes the security of its customers' information very seriously. AVIOM protects the customers' information using 128 bit-encryption and a Secure Sockets Layer (SSL) protocol. This creates an encrypted connection between the customers' browser and AVIOM's servers. All information always remains encrypted. All information provided to AVIOM is stored on its secure servers. AVIOM uses commercially reasonable safeguards to preserve the integrity and security of the Customers' information against loss, theft, unauthorised access, disclosure, reproduction, use or amendment. The information that is collected from the Customers may be transferred to, and stored at, a destination inside India. By submitting information on the Website/or through other physical or electronic form, the customers agree to this transfer, storing and/ or processing. AVIOM will take such steps as it considers reasonably necessary to ensure that the customers' information is treated securely and in accordance with the Policy. In using the Website, the Customers accept the inherent security implications of data transmission over the internet and the World Wide Web cannot always be guaranteed as completely secure. Therefore, the use of the Website will be at the own risk of the Customers.

### **Information Sharing and Disclosure:**

We restrict access to your information to our employees who we believe reasonably need to know that information to fulfil their jobs to provide, operate, develop, or improve our products or services.

We have the right to transfer information about you in case AVIOM is acquired or merged with another company. In this event, your information shall become subject to a different privacy policy which may be less than stringent than ours.

AVIOM does not rent, sell, or share Personal Data about you with other people or non-affiliated companies except:

- a) to provide products or services you've requested,
- b) when AVIOM have your permission,

c) or under the following circumstances:

- AVIOM provide the information to trusted partners who work on behalf of or with AVIOM under confidentiality agreements. These companies may use your Personal Data to help AVIOM communicate with you about offers from AVIOM and our marketing partners. However, these companies do not have any independent right to share this data.
- AVIOM may disclose your Personal Data to agents or contractors of AVIOM and/or its group companies/affiliates to enable processing of transactions or communications with you on need basis. However, it shall be on the basis that the agents are required to keep the information confidential and will not use the information for any other purpose other than to carry out the services they are performing for AVIOM and/or its group companies/affiliates.
- RBI/NHB/ Registrar and transfer Agents/ KYC Registration Agencies (KRAs) and other such agencies, solely for the purpose of processing your transaction requests for serving you better.
- Any judicial or regulatory body, Auditors.

**Change to this Policy:**

We reserve the right to change or update this Privacy Policy or any other of our policies/practices at any time without giving any prior notification; hence, you are requested to review the Privacy Policy periodically, to make sure that you are aware of any such changes.