

PRIVACY POLICY

Introduction

We, Shriram Financial Services Private Limited, its associate concerns, directors and employees (hereinafter jointly and severally referred to as "Shriram Financial Services") maintain, operate and own the web site accessible at the <https://www.shriramfs.com/>.

This privacy policy ("Policy") explains how we Collect, Use, Process and Disclose information provided by you or collected by us on our mobile applications and/or our website "www.shriramfinancialservices.com" (collectively referred as "SFS Platforms") for the purpose of delivery of various services, products and content (collectively referred to as the "Services") via any mobile or internet connected device or otherwise.

The term "User" for the purposes of this Privacy Policy shall mean You, in the capacity of an individual, a guest user, browser and/ or representative of an entity, who visits, accesses, uses, downloads, deals with, avails Products & Services and/ or transacts through and/or a client registered with completion of the KYC process. For the purpose of this Policy, wherever the context so requires "You" or "Your" shall mean User and the term "We", "Us", "Our" shall mean Company.

This Privacy Policy is applicable to You as a User of the Shriram Financial Services Products and Services on the Platform. For the sake of clarity, the term "Company" shall mean Shriram Financial Services Private Limited, as the context may so require i.e. based on the purpose for which the information is given (i.e. which product/services you intend to avail).

Based on the Products/Services You avail or intend to avail, it will be construed that the respective Company (which is offering such Products/Services) is collecting the data from You. Any Information, that You submit while availing Shriram Financial Services's Products and Services, you hereby agree and acknowledge that You submit Your Information to Shriram Financial Services.

Please note that in the event You do not agree to any or all the clauses of the Terms of Use, Privacy Policy and product specific Terms and Conditions or in case You do not wish to provide any information, including personal or personally identifiable information, then Company may not be in a position to offer You all or some of the product/Services, including without limitation, certain features of the SFS Platforms, and may even restrict You (partially or fully) from accessing the platforms. Further, if You do not agree to this Privacy Policy, Terms of Use, User Undertakings and/ or product specific Terms and Conditions, You may also not register on SFS Platforms, not avail Our Services and kindly deregister from SFS Platforms and stop using Our Products/Services. We shall not be held responsible and/ or liable for any denial of Service due to User not providing the required information.

You must be a natural person who is at least 18 (eighteen) years of age. You must not misrepresent Your identity. The right to use SFS Platforms is personal to the User and is not transferable to any other person or entity. The Company presumes adequate and lawful parental consent in case the Personal Information is shared by a User under the age of 18 years.

Disclosure of Personal Information

We at Shriram Financial Services hereby acknowledge and accept that details collected for opening your account(s), to process transactions and to help us provide a better level of service to you, are kept confidential and would be used only in the manner which would be beneficial to you. We consider our relationship with you as invaluable and strive to respect and safeguard your right to privacy.

The personal information that we collect from you may be classified into three parts.

- Personally identifiable information.
- Transaction details.
- System information.

Personally identifiable information: This comprises of the information provided by you to us at the time of opening the account with us or registering with us. The information includes the name, address, phone number, email address and other such information as is required by us from time to time based on regulatory requirement or any other requirement.

Transaction details: Information regarding your investments, including balances, positions, and history of transactions is available with us.

System Information: Information about your computer hardware and software including information like your IP address, browser type, domain names, access times and referring Web site addresses etc that may be collected by the website or mobile application.

We will protect the Personally Identifiable Information with the same degree of care, but no less than a reasonable degree of care, to prevent the unauthorized use, dissemination, or publication of this information as we protect our own confidential information of a like nature.

We would not disclose the personal information to third parties, except under the following circumstances:

- We may use your personal information to improve our service to you and to keep you updated about our new product or information that may be of interest to you.
- Your personal information may be used by Shriram Financial Services and its Affiliates for the purpose of offering you products and/or services that may interest you and help you learn about products and/or services that are offered to the public by Shriram Financial Services and its Affiliates.
- We may disclose your personal information to companies that provide support services for processing your application and transactions and such disclosure would be limited to the performance of the specific service we have requested.
- We may disclose your personal information in limited circumstances where disclosures have to be made under the various regulations of Indian Laws or to any governmental agency or regulatory bodies.

Provided that nothing contained herein shall be deemed to restrict our right to make available any information as may be procured by us to such a third party as may be consented to by you in writing.

We may also ensure that your personal information is protected by confidentiality agreement with third party whenever it is disclosed to a third party, so as to enable such a third party to provide you certain specified services. In case of additional information, please reach out to the designated contact person at Email ID: clientprivacy@shriramfinancialservices.com

The information about the User as collected by the Company is: (a) information provided by Users and (b) information automatically tracked while a user uses the SFS Platforms (c) information collected from any other source (d) information generated while availing Our Services including but not limited to transactional information (collectively referred to as "User Information" or "Information")

The Company respects the privacy of the Users, understands the sensitivity of the information and is committed to protect it in all respects. We only transfer the data to third parties or Regulatory Authorities if necessary, to provide or improve user-facing features that are prominent in the requesting application's user interface. We may also transfer data as necessary to comply with applicable law or as part of a merger, acquisition, or sale of assets with notice to users. All other transfers or sales of the user data are prohibited.

Accessing and Updating Personal Information

You may review, update, and correct your personal information through the Profile section on the mobile application. In the event when your information is not accessible online and you wish to change your personal information or other

information that you may have provided, please write to us following the link <https://www.shriramfs.com/>

You also have an option to request for account deactivation. This will block your access to SFS Platforms until a re-activation request on is sent to reactivate the account.

Supplemental Information

We may also record information about your computer hardware and software including information like your IP address, browser type, domain names, access times and referring Web site addresses etc that may be collected by website. This information may be used by us for the operation of the service, to maintain quality of the service, and to provide general statistics regarding the use of the website.

Links and Co-Branded Sites

We encourage you to review the privacy statements of other Web sites to which links may be provided through <https://www.shriramfs.com/> so that you are aware of the privacy policies of these web sites too. We are not responsible for the privacy statements or other content on web sites outside of those of <https://www.shriramfs.com/>

Security Policy

We ensure that the personal information given to us by you at the time of filling up the application form and the client agreement would be stored in a safe and secure place.

We ensure that the personal information on the web is placed in the secured portion of our web-site. We use an advanced 128 bit encryption technology, the Secure Socket Layer (SSL), which is one of the best available technology to ensure that the information transmitted between you and us across the Internet is safe and cannot be accessed by any outsider. SSL has been universally accepted on the World Wide Web for authenticated and encrypted communication between clients and servers.

Whenever you close your account(s) with us, all records pertaining to your information would be kept for such period of time as is required by law and/or any other regulatory bodies.

User Names and Passwords

To ensure security of access to the personal information and transaction details, the access to the secured zone of our website is restricted by the unique login ID and Password selected by you. You should be very careful in handling the ID and password and you should ensure that you do not reveal it to anybody, nor do you keep it in writing. You should keep changing your password periodically. As a matter of precaution, we always give the details of your last login each time you log on to our site. In case you feel that the detail is not matching with your last login profile, it should give you an indication that somebody has been able to crack your login and password and is having unauthorized access to your details. In such circumstance, you should immediately change the password and also inform us about it.

To ensure safety of your trading access, our technology automatically logs you out of the site if no activity is registered for 15 minutes. However you should ensure that each time you leave your terminal you log yourself out. This prevents someone else from accessing your account if you leave your computer and your session has not "timed out".

Retention of Data

We shall retain the records as per Prevention of Money Laundering Act 2002 and regulations specified by SEBI from time to time. In the event any legal / regulatory proceeding is pending, we will retain records for a longer period till such proceedings come to a logical conclusion.

Questions / Grievance Redressal

Redressal Mechanism:

Any complaints, abuse or concerns with regards to the use, processing and disclosure of Information provided by You or breach of these terms should immediately be informed to the designated Grievance Officers as below in writing or through email to:

Grievance Redressal Officer

Rukmini Towers, 3rd Floor, #3/1, Platform Road,
Bangalore -560020, Karnataka, India.

Ph: 08043676869

Email: grievance@shriramfs.com

The User must provide the following information in User's complaint:

- Identification of the information provided by User.
- Clear statement as to whether the information is Personal Information or Sensitive Personal Information.
- User address, telephone number or e-mail address.

Cookies & Web Beacons

To enhance your experience with our sites, many of our web pages use "cookies." Cookies are text files we place in your computer's browser to store your preferences. Cookies, by themselves, do not tell us your e-mail address or other personally identifiable information unless you choose to provide this information to us by, for example, registering at one of our sites. However, once you choose to furnish the site with personally identifiable information, this information may be linked to the data stored in the cookie.

We use cookies to understand site usage and to improve the content and offerings on our sites. For example, we may use cookies to personalize your experience at our web pages (e.g., to recognize you by name when you return to our site), save your password in password-protected areas, and enable you to use shopping carts on our sites. We also may use cookies to offer you products, programs, or services.

"Web beacons" or clear .gifs are small pieces of code placed on a web page to monitor the behavior and collect data about the visitors viewing a web page. For example, web beacons can be used to count the users who visit a web page or to deliver a cookie to the browser of a visitor viewing that page. We may use web beacons on this site from time to time for this and other purposes.

Third-Party Advertisement Servers: <https://www.shriramfs.com/> engages the services of an outside advertisement company to display advertisement on the Web Site. These advertisements may contain cookies. While <https://www.shriramfs.com/> uses cookies in other parts of the Web Site, cookies received with banner advertisements are collected by the Advertisement Company, and www.shriramfinancialservices.com does not have access to this information.

Individual Registration, Access and Exchange of Information: For certain services such as web pages, contests and accessing data, registration might be required. By registering, you agree to the following terms in addition to any other specific terms which shall be posted at an appropriate location of the Site. Each registration is for a single individual

user only. To access these services, you will be asked to enter your individual User Name and Password. Therefore, we do not permit any of the following:

- Any other person sharing your User Name and Password.
- Any part of the Site being cached in proxy servers and accessed by individuals who have not registered with Shriram Financial Services as users of the Site.
- Access through a single User Name and Password being made available to multiple users on a network. If we reasonably believe that a User Name and Password are being used in any of these ways, we reserve the right to cancel access rights immediately without notice, and block access to all users from that IP address.

All information, data, text, software, music, sound, photographs, graphics, video, messages or other materials, whether publicly or privately transmitted/posted, is the sole responsibility of the person from where such content originated. You shall be solely responsible for all content that you upload, post or otherwise transmit. Shriram Financial Services does not control the content posted via chat and other community services and, as such, does not guarantee the accuracy, integrity or quality of such content. You understand that by using such services, you may be exposed to objectionable matter. Under no circumstances will Shriram Financial Services be liable in any way for any content, including, but not limited to, for any errors or omissions in any content, or for any loss or damage of any kind incurred as a result of the use of any content posted, uploaded on this site.

You may also not indulge in cyber stalking or become or create a nuisance for any person. You may not send, submit, post, or otherwise transmit, messages or material that contain software virus, or any other files that are designed to interrupt, destroy, and negatively affect in any manner whatsoever, any electronic equipment in connection with the use of this site, or other user's ability to engage in real time exchanges.

Change in Policy

www.shriramfinancialservices.com may at any time revise the Terms by updating the then-current version thereof posted on this web site. By using this web site, you agree to be bound by any such revisions and should therefore periodically visit this page of this web site to determine the most current version of the Terms to which you are bound. Changes could be made by us after the first posting to the Site and you will be deemed to have accepted any change if you continue to access the Site after that time. Certain provisions of the Terms may be superseded by expressly designated legal notices or terms located on particular pages at this web site. This Site reserves the right to modify, suspend/cancel, or discontinue any or all channels, or service at any time without notice, make modifications and alterations in any or all of the content, products and services contained on the site without prior notice.