



PRIVACY POLICY

Last updated on January 09, 2023

Scope of Service:

This Privacy Policy lays down the policies and guidelines governing the protection of your Personal Information (as defined below) including Sensitive Personal Data collected, processed, and stored (as the case may be) by Muthoot Fincorp Limited ("MFL" or "One Muthoot" or "US" or "Our") for providing effective products and services to our users ("User" or "You" or "Your").

The Company owns and operates Mobile Application (App) /Web Application by the name "One Muthoot" ("App") and website at Onemuthoot.com, www.muthootfincorp.com ("Website") (App and Website are hereinafter together referred to as the "Platform").

Personal Information:

Personal Information means any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such person.

Sensitive Personal Data:

Sensitive Personal data refers to the information of a person that is more sensitive in nature including but not limited to passwords, financial information such as bank account, credit card, debit card or other payment details, physical, physiological, and mental health condition, sexual orientation, Aadhaar details, medical records and history and biometric information (including but not limited to Fingerprints, Eye retina and irises, Voice patterns, Facial patterns, Hand measurement, DNA)

The personal data which is freely available to us or accessible in public domain or information furnished under the Right to Information Act, 2005 or any other law for the time being in force or information furnished under the directives of regulatory/statutory body shall not be regarded as Sensitive Personal Data.

Non-Personally Identifiable Information:

Non-Personally Identifiable information is that information which by itself, cannot be tracked to a specific individual. Non-Personal information includes but not limited to your IP address, cookies and third party's cookies.

Our Commitment:

We are committed to protect the privacy of personal/non-personal information shared by you either through online on our website or digital platform (One Muthoot) or offline and/or any personal information which may be collected by us, affiliated entities, subsidiaries, our WhatsApp and social media pages, our representatives or agents/agencies or our server from the User's browser.

Collection of Personal/Non-Personal Information:

The personal information pertaining to your identity and demographics, or any non-personal information shall be collected by us for enabling us to provide following services:

1. Lending Services and Non-Lending Services- Information will be collected by MFL Branches and offices while providing lending and non-lending services.

2. Digital Lending and Non-Lending Services- Information will be collected by One Muthoot (Platform) for facilitation of lending and non-lending services offered by the MFL and other financial lending partners whose list is available on the website and who are registered with the Reserve Bank of India.

What type of information One Muthoot collects?

When you visit our website/platform or mobile app, we collect the following types of information from you:

- Contact Information: Your name, address, phone no, email Id, date of birth, gender, and other similar information.
- Financial Information: UPI VPAs, part of card details, bank account numbers, bank statements, bank IFSC codes, wallet balance, your billers bank account number and IFSC and information related to your all successful and failed payment attempts, nominee details and their contact number. Reference details and their contact numbers; Income Tax details, GST details, TDS details etc
- Location Information: Full addresses, latitude and longitude of locations shared by you, state, city, pin codes etc.
- KYC Information: Your photo, PAN no, PAN copy, Aadhar No, address proof ID no., picture, and address proof copy.
- Type of Address Proofs: Driving licence, voter ID, passport, Aadhar information in encrypted form.
- Demographic and related information: Income, location, age, gender, preference, occupation and interests.
- OTP sent by One Muthoot or MFL or Muthoot Pappachan Group Entities (MPG).
- Device details such as device identifier, internet bandwidth, mobile device model, browser plug-ins, and cookies or similar technologies that may identify your browser/One Muthoot Application and plug-ins, and time spent, IP address and location.
- Other Information relevant to capture feedback, transaction experience and to push customised marketing offers.
- Contact us- if you email us through the "Contact Us" section on the website, we ask you for information such as your name and email address so we can respond to your questions and comments. You may choose to provide additional information as well.

Usage of your Personal Information:

Any of the information we collect from you may be used in one of the following ways:

1. To personalize your experience - Your information helps us to respond to your individual needs in a better way.
2. To verify your identity as per applicable laws.
3. To improve your experience with our website/app/platform - We continually strive to improve our website/app/platform offerings based on the information and feedback we receive from you.
4. To improve customer service - Your information helps us to respond to your service requests and support needs more effectively.
5. To process your transactions easily.
6. To administer a contest, promotion, survey, or other site feature - We shall reach out to you when we are conducting any contests or surveys. You may opt out if you do not wish to be included.
7. To send periodic emails, SMSs, WhatsApp messages & occasionally in-bound phone calls - The email address or mobile number that you provide may be used to send you information, respond to inquiries, and/or other requests or questions.
8. To keep you informed about our new products or services unless you unsubscribe to our emails.
9. To carry out research and analysis to study customer use and experience on an anonymous or personalized basis.

10. Other usages that you may consent to including WhatsApp for Business.

Information we share:

Group Companies, authorised agents or trusted third party service providers who assist us in operating our website, conducting our business, or servicing you shall have access to your information on need-to-know basis and are restricted from using the same for any other reason. The third-party service provider is obligated not to disclose or use the information for any other purpose.

Consent:

You hereby expressly consent to provide the information that may be required for providing the services as mentioned above. You acknowledge that we shall collect the information as per this privacy policy to provide/facilitate lending and non-lending services by us or by partnering with various financial lenders, third parties, service providers etc.

IT IS ADVISED THAT YOU READ, UNDERSTAND, ACKNOWLEDGE AND UNCONDITIONALLY AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY.

IF YOU DO NOT AGREE TO THIS POLICY OR ANY PART THEREOF, PLEASE DO NOT USE/ACCESS/DOWNLOAD/INSTALL THE PLATFORM OR ANY PART THEREOF.

Acknowledgment of the User:

You agree that MFL and /or MPG shall have every right to use the Information to initiate the dialogue with you with respect to various products, services and other allied and necessary requirements as may be deemed necessary by MFL.

You acknowledge that you are completely aware about the potential risk of data/privacy breach and hereby confirms that you shall be solely liable for any unauthorized disclosure/breach personal/sensitive personal information, etc and any direct/indirect losses suffered. Hence, you shall exercise utmost caution to ensure that your information is NOT shared/stored/made accessible through:

- (i) any physical means with or without your knowledge (disclosure to any person/third party; etc) or
- (ii) through any electronic means, by exercising the following precautions/safety measures:
 1. You shall always check if “https” appears in any website’s address bar before making any online transaction, to ensure that the webpage is encrypted.
 2. One Muthoot app & website uses a set of trusted third-party software development kits (SDKs), extensions, plug-ins and addons. Personal Information may be collected by respective service providers shall be as per their privacy policy. You may refer to their privacy policy and terms of service to understand how your Personal Information will be handled by such service providers. You shall avoid using any other untrusted third-party extensions, plug-ins, or add-ons on the app/your web browser, as it may result in the risk of tracking or stealing of personal details.
 3. You shall always type the information and not use the auto-fill option on web browser to prevent the risk of storage of my personal/sensitive personal information.
 4. You shall NOT access darknet, unauthorized/suspicious websites, suspicious online platforms, downloading applications from unreliable sources.
 5. You shall ensure to disable cookies before accessing any domain/website, to ensure that your personal information is not tracked by any third party, unless otherwise consciously permitted by you by accepting the same, for which, you are solely responsible for the consequences thereof.
 6. You shall NOT respond to any generic emails from an unknown/unidentified source.

7. You shall check the Privacy Policy of the website/application to know the type of information that may be collected from you and the manner in which it may be processed by the website/application before accepting/proceeding/transaction on any website/application.
8. You shall always verify and install authentic web/mobile applications from reliable source on User's computer/laptop/tab/ipad/smart phone or any other electronic device.
9. Apart from the communication sent by us through trusted weblinks or short URLs (Uniform Resource Locator) leading to hosted webpage / mobile application (app) of One Muthoot, you shall NOT access any unidentified weblinks, bitly link or any other electronic links shared over electronic platform (such as email, sms, social media, WhatsApp, websites).

Protection of Personal Information:

We implement a variety of security measures to protect your personal information from unauthorized access or disclosure. Further our employees who have limited access to your personal information are bound by Non-Disclosure and Confidentiality Policies. You will appreciate the fact that no method of transmission, whether in physical form or over the internet, or method of electronic storage is 100% secure and maybe subjected to unintentional risks, due to reasons beyond our control.

Disclosure of Personal Information:

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. However, we might share or disclose information to Group Companies, authorised agents or any trusted third party service providers who assist us in operating our website, conducting our business, or servicing you, so long as those parties comply with applicable laws and agree to keep this information confidential.

1. Your Personal Information may be transferred to outside parties under following circumstances: We may share the personal information with other Group Companies or other trusted entities or agents or representative who act on our behalf to call and communicate with you about products offerings through Telephone/Mobile/SMS/Email/WhatsApp.
2. We may share the personal information with the statutory and/or regulatory authorities, government institutions where required for compliance with legal requirement.
3. We may use the personal information to respond to court orders or legal process to establish or exercise our legal rights or defend against legal claims.
4. We may share the personal information in order to investigate, prevent, or take action against any illegal activities, suspected fraud, or as otherwise required by law.
5. We may share the personal information in order to protect or enforce our rights and claims.

Retention of Personal Information:

We will retain your Personal information for as long as necessary to provide you the services, or for complying with our statutory/regulatory obligations, resolving disputes, defending the claims, and enforcing our policies. One Muthoot in case dealing with users for providing services as offered by other lending/non-lending partners will only store basic personal information such as name, address, contact information. Such information will be transferred to respective lending/non-lending partner upon completion of onboarding/processing.

All the data or information we collect you is stored in servers located in India.

Changes to the Privacy Policy:

This Privacy Policy shall be amended from time to time to comply with our business requirements and applicable laws. The amendments made to this Privacy Policy shall be updated on this website. You may visit this website to view the changes in policy. These changes are effective immediately after they are

posted on our website. Please regularly check this Privacy Policy to ensure you are aware of the latest updates.

Modification and Rectification of Information:

If the personal information provided by you is inaccurate, incomplete or outdated, in that case you can reach to us at customercare@muthoot.com or care@onemuthoot.com for rectifying the same.

Withdrawal/Denial of Consent:

You have a right to withdraw the consent already granted or deletion of your One Muthoot login account or deny the consent for use of specific data, restrict to disclosure to third parties, data retention, revoke consent already granted to collect personal data and if required, make App delete/forget the data by writing us at care@onemuthoot.com. Further if you have availed any service from the Company or our lending partners, the Company and lending partners shall have a right to continue processing your information till such credit facility have been repaid in full together with any interest and dues payable.

Contact us:

In case if you may want to share your concern, we welcome you to easily reach out to us through multiple contact options displayed on our website <https://www.muthootfincorp.com/>, <https://www.muthoot.com> and <https://www.onemuthoot.com>