



## Privacy Policy

### Fusion Finance Limited

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## DEFINITION

Term	Explanation
Asset	Anything that has value to the Organization
Information Security	Preservation of Confidentiality, Integrity and Availability; in addition, other properties such as authenticity, accountability, non-repudiation and reliability can also be involved
Information Security Management System	The system designed, implemented and maintained for assuring coherent suite of processes and systems; for effectively managing information accessibility, thus ensuring the confidentiality, integrity and availability of information assets and minimizing information security risks
FFL Employee	The person hired to perform a job or service for FFL, and one who is directly employed or hired on a contract basis
Customers	All the clients of Fusion FFL, who avail services provided by FFL.
Supplier	All third parties which include, but are not limited to vendors, volunteers, contractors, consultants, temporaries, and others who have access to, support, administer, manage, or maintain FFL's information or physical assets
External Storage Media	All storage devices like USB drives CDs, DVDs, camera phones, external hard disks, or any other device which has the ability to capture, storing or transporting data
Ethics	It applies to all aspects of business conduct and is relevant to the conduct of individuals and business organizations as a whole
Users (of the Information system of FFL)	The meaning of Users in this policy refers to all employees of FFL, temporaries, third parties, contractors, vendors, consultants, volunteers, interns, etc who use or deal with information assets or other assets of FFL.
Authorized Persons	Are defined as people who have established a need and received the necessary authorization from FFL.

## OBJECTIVE

Fusion Finance Limited (hereinafter referred to as (“Fusion”/ “We”/ “Us”)) may collect and store information about you when you visit/use our **website or mobile apps**, , The information which Fusion collects and stores during normal use of the site is used to monitor the use of the site and to help further the development of our products and services, Web-based offerings.

## SCOPE

This policy applies to information collected by Fusion through its website or mobile app.

### i. Collected Information:

- a. Fusion may collect personal/ sensitive/financial information that you submit on our **website or mobile apps** in addition to the device related information, including without limitation
- b. Fusion also may collect some information automatically, which includes:
  - Preferred Language, Name, Business Name, Business-related details, Email Address, User IDs, password, mobile/fixed line number, gender, Address(residential/correspondence) pin code, date of birth, marital status or other contact information
  - Approximate and precise location
  - KYC Documents, Bank Statements, Photograph
  - User payment info, Purchase history, Bank account or other financial info
  - Images of documents or photos and videos
  - device specifications (model, network carrier information).
  - Identifiers related to your device, browser, or app, such as IP address, Firebase installation ID, or advertising identifier.
  - App interactions, data about how you interact with our app, including pages visited and actions performed.
  - Crash logs and stack traces data from your app.
  - Any other details for providing services.

- c. The information including but not limited to personal/sensitive information of the Users which are provided by the Users or which we are likely to capture for processing the loan or otherwise are categorized below:
- **Location Information**  
Pin code, Geo tag, Property Information, Address, Approximate location and precise location etc.
  - **Personal Information**  
Name (Applicant, Co-applicant, Guarantor (If any) - All parties for the application)  
Email ID , User ID & Mobile number of all parties Gender & Date of Birth of all parties  
Address of Applicants, Co-applicant, Guarantor & Business
  - **Live Picture and Photographs and Videos**  
Photos of the loan applicants/co-applicant/guarantor, photos of property, business location, residence, etc.
  - **Proof of Identity or Address**  
Pan Card/Driving License/Passport/Voter ID/Aadhaar Card, and/or any other RBI accepted proof of identity/proof of Address/Signature Proof, etc.
  - **Financial Information**  
Income/Turnover details, details of financial liabilities, Bank Name, Bank account details, Branch, IFSC code, Credit score, Passbooks/Account statements etc.
  - **Files and Docs**  
User's files or documents, or any information about a user's files or documents.
  - **Business Documents**  
Proof of Business, Business License details including registration documents, GST or ITR filing details, Udyam registration details, Tax Certificates, etc.
  - **Bureau Details**  
Credit Reports extracted through listed/partnered Bureaus
  - **Technical Information Captured**  
Type of Device, Operating System details, Geo tagging, IP address website or mobile apps. We also may collect information about your activity on our website or mobile app, which might include:
    - frequency of visits to our website or mobile apps;
    - The average length of visits;
    - Pages viewed during a visit.

- d. We may use various technologies to collect information about your activities on our website or mobile apps, including through:
- Cookies (If not selected may affect certain or all functionalities);
  - Web Beacons / Web bugs (Measures user experience on our website or mobile apps).
- e. We may combine your information, automatically gathered information and the information we collect through cookies/web beacons/web bugs, including information that we have collected about you, or information that we have obtained from other sources. We may aggregate any statistics or data that are collected, but we are under no obligation to do so.

**ii. Use of collected Personal Information**

- a. Fusion may use the personal information that is collected from you to provide requested products and services and for our internal business purposes, including, but not limited to:
- Responding to your requests for our unique products and services;
  - To process your transactions and to provide you with the transaction and post-transaction-related services, providing, improving, and marketing our products and services, including site content and performance;
  - Evaluating your use of the services;
  - Providing advertising for products and services that might interest you;
  - Responding to your requests for information;
  - Communicating with you by e-mail, postal mail or courier, and/or telephone about products or services that may be of interest to you;
  - Maintaining and managing your account with us;
  - Keeping you updated on the issues that are relevant to your business relationship with us;
  - Monitoring your compliance with any terms and conditions associated with our products and services, including confirming your identity;
  - Performing other functions as described to you at the time of collection or pursuant to your consent.

- For App functionality, Analytics, fraud prevention, security and compliance.
- b. In addition, certain information we collect, such as the IP address of any computer or other device that you use to access our website or mobile apps and any other domains that may be operated by Fusion, will be used to monitor, and investigate possible violations of and enforce any terms and conditions associated with our products and services or other applicable agreements between you and Fusion. Our use and sharing of your personal information in the manner described in this Privacy Policy may involve the transfer of your personal information to Fusion or third parties, as described in this Privacy Policy, that is in countries outside your country of residence, which may not have the same privacy legislation as your country of residence.

### iii. How We Share Personal Information

#### a. Service Providers

We may share personal information with organizations or individuals that perform functions on our behalf. For example, service providers may process payments for our products and services or may store and process data on our behalf. These service providers are granted access to personal information to perform their functions for Fusion.

#### b. Marketing

Fusion may share collected personal information with group companies whose products and services we believe you may find of interest. If you would prefer that we not share your personal information with any third parties for the third parties' marketing purposes, you can notify us of your preference by contacting us as described in the "Contact Us" section.

#### c. Legal Matters

Fusion may share personal information in response to a court order, a request for cooperation from law enforcement or other government agency, or as otherwise required by law; to persons acting in a representative capacity on your behalf; to defend against legal claims; to investigate, prevent, or take other action regarding illegal activity, suspected fraud, suspected violations of terms and conditions associated with any of our products or services, or other wrongdoing; or to protect and defend the rights, property or safety of our company, our users, our employees, or others.

#### d. Transactions



Fusion may share personal information in connection with a substantial corporate transaction, such as mergers, acquisitions, the sale of our business, a divestiture, consolidation, or asset sale, or in the unlikely event of bankruptcy.

**e. Other Purposes**

Fusion may share personal information as otherwise described to you at the point of collection or pursuant to your consent.

**iv. Personal Information Protection**

a. Fusion uses commercially reasonable security measures (including physical, electronic and procedural measures) to help safeguard personal information against loss, misuse, damage or modification and unauthorized access or disclosure. However, no system for transmitting or storing information electronically can be completely secure. Therefore, we cannot guarantee that personal information or other communications will always remain secure.

**v. Privacy Policy Changes**

This policy provides a general statement of how Fusion aims to protect your information. We may also occasionally update this privacy policy to reflect changes in our practices concerning the collection and use of your information. As a result, we encourage you to review the privacy policy before accessing the website or mobile apps or otherwise furnishing data to Fusion.

**vi. Policy Review**

We reserve the right to change or update this policy at any time by placing a prominent notice on our site. Such changes shall be effective immediately upon posting to this site.

**TERMS AND CONDITIONS**

**A. LEGAL NOTICE**

THIS WEBSITE OR MOBILE APPS IS PROVIDED TO YOU ON AN “AS-IS” AND “WHERE-IS” BASIS, WITHOUT ANY WARRANTY. FUSION, FOR ITSELF AND ANY THIRD PARTY PROVIDING MATERIALS, SERVICES, OR CONTENT TO THIS WEBSITE OR MOBILE APPS, MAKES NO REPRESENTATIONS OR WARRANTIES, EITHER EXPRESSED, IMPLIED, STATUTORY OR OTHERWISE OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD PARTY RIGHTS, WITH RESPECT TO THE WEBSITE OR MOBILE APPS, THE INFORMATION OR ANY PRODUCTS OR SERVICES TO WHICH THE INFORMATION REFERS. FUSION WILL NOT BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DAMAGES OF ANY KIND, INCLUDING BUT NOT LIMITED TO, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, ARISING FROM OR CONNECTED WITH THE SITE, INCLUDING BUT

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## **B. FUSION DISCLAIMER**

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## **C. AVAILABILITY**

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2. Submissions and unauthorised use of any materials contained on this website or mobile apps may violate copyright laws, trademark laws, the laws of privacy and publicity, certain communications statutes and regulations and other applicable laws and regulations. You alone are responsible for your actions or the actions of any person using your username

and/or password. As such, you shall indemnify and hold Fusion and its officers, directors, employees, affiliates, agents, licensors, and business partners harmless from and against all loss, costs, damages, liabilities, and expenses (including attorneys' fees) incurred in relation to, arising from, or to avoid, any claim or demand from a third party that your use of the web site or the use of the web site by any person using your user name and/or password (including without limitation your participation in the posting areas or your Submissions) violates any applicable law or regulation, or the rights of any third party.

3. Fusion reserves the right to terminate access to this website or mobile apps at any time and without notice. Further, this limited license terminates automatically, without notice to you, if you breach any of these Terms. Upon termination, you must immediately destroy any downloaded and printed materials.

4. Fusion may change the terms and conditions and disclaimer set out above from time to time. By browsing this website or mobile apps, you are accepting that you are bound by the current terms and conditions and disclaimer and so you should check these each time you revisit the website or mobile apps.

5. Fusion may change the format and content of this website or mobile apps at any time.

6. Fusion may suspend the operation of this website or mobile apps for support or maintenance work, to update the content or for any other reason.

7. Personal details provided to Fusion through this website or mobile apps will only be used in accordance with our privacy policy. Please read this carefully before going on. By providing your personal details to us you are consenting to its use in accordance with our privacy policy.

8. If you have a question or the complaint, please contact us at [legal@fusionfin.com](mailto:legal@fusionfin.com)

9. Fusion reserves all other rights.

### **I. APPLICABLE LAW AND JURISDICTION**

These terms and conditions are governed by and to be interpreted in accordance with the laws of India, without regard to the choice or conflicts of law provisions of any jurisdiction. You agree, in the event of any dispute arising in relation to these terms and conditions or any dispute arising in relation to the website or mobile apps whether in contract or tort or otherwise, to submit to the jurisdiction of the courts located in Delhi, India for the resolution of all such disputes.

### **J. DISCLAIMER**

We at Fusion respect the privacy of everyone who visits this website or mobile apps and is committed to maintaining the privacy and security of the personal information of all our visitors. Our policy on the collection and use of personal and other information is outlined below.

#### **K. PERSONAL INFORMATION**

1. We do not require personal information for you to obtain access to most of our website or mobile apps.
2. We collect personal information from our visitors on a voluntary basis. Personal information may include name, title, company, address, phone number, email address, and other relevant data. Questions or comments submitted by visitors may also include personal information.
3. We collect and use personal information for business purposes in order:
  - that you may download product information, order products, and take advantage of certain other features on our website or mobile apps.
  - to provide information or interactive services through this website or mobile apps to your e-mail address or, when you wish it to be sent by post, to your name and postal address.
  - to seek your feedback or to contact you in relation to the services offered on our website or mobile apps.
  - to process orders or applications submitted by you.
  - to process and respond to requests, improve our operations, and communicate with visitors about our products, services, and businesses.
4. We will not use or share with a third party, any information collected on this page for direct marketing purposes. Because of the nature of the Internet, we may transmit the information to another country, but among Fusion and its affiliates, for purposes other than direct marketing, such as for storage, or for carrying out the processing detailed above, or because of where our servers are located, but we do not provide or use personal information to unrelated businesses for direct marketing purposes.
5. To the extent required or permitted by law, we may also collect, use and disclose personal information in connection with security-related or law enforcement investigations or in the course of cooperating with authorities or complying with legal requirements.

6. We may also remove all personally identifiable information and use the rest for historical, statistical, or scientific purposes.

7. If you e-mail us, you are voluntarily releasing information to us. Your e-mail address will be used by Fusion to respond to you. We will not use the information that can identify you, such as your e-mail address, for direct marketing purposes.

8. In addition, we may have collected similar information from you in the past. By entering this website or mobile apps, you are consenting to the terms of our information privacy policy and to our continued use of previously collected information. By submitting your personal information to us, you will be treated as having given your permission for the processing of your personal data as set out in this policy.

### **L. NON-PERSONAL INFORMATION**

1. On this website or mobile apps, information sent by your web browser may be automatically collected. This information typically includes your domain name (the site after the @ sign in your e-mail address). It may also contain your username (the name before the @ sign in your e-mail address). Other examples of information collected by our server include the Internet protocol (IP) address used to connect the visitor's computer to the Internet, operating system and platform, the average time spent on our website or mobile apps, pages viewed, information searched for, access times, website or mobile apps visited before a visitor visits our website or mobile apps and other relevant statistics. The amount of information sent depends on the settings you have on your web browser; please refer to your browser if you want to learn what information it sends.

2. All such information will be used only to assist us in providing an effective service on this website or mobile apps. We may from time to time supply the owners or operators of third-party website or mobile apps from which it is possible to link to our website or mobile apps with information relating to the number of users linking to our website or mobile apps from such third-party website or mobile apps. You cannot be identified from this information. 3. We use the information we automatically receive from your web browser to see which pages you visit within our website or mobile apps, which website or mobile apps you visited before coming to our website or mobile apps, and where you go after you leave. We, at Fusion, can then develop statistics that are helpful to understand how our visitors use this website or mobile apps. We use this information in the aggregate to measure the use of our website or mobile apps and to administer and improve our website or mobile apps. This statistical data is interpreted by Fusion in its continuing effort to present the website or mobile apps content that visitors are seeking in a format they find most helpful.

### **M. INFORMATION PLACED ON YOUR COMPUTER**

We may store some information such as cookies on your computer when you look at our website or mobile apps. Cookies are pieces of information that a website or mobile apps transfers to the hard drive of a visitor's computer to keep records. This information facilitates your use of our website or mobile apps and ensures that you do not need to re-enter your details every time you visit it. You can erase or choose to block this information from your computer if you want to; please refer to your browser settings to do so. Erasing or blocking such information may limit the range of features available to the visitor on our website or mobile apps. We also use such information to provide visitors with a personalized experience on our website or mobile apps. We may use such information to allow visitors to use the website or mobile apps without logging on their return to the website or mobile apps, to auto-populate email forms, to make improvements and to better tailor our website or mobile apps to our visitors' needs. We also use this information to verify that visitors meet the criteria required to process their requests.

### **N. SECURITY**

We have implemented technology and policies, with the objective to protect your privacy from unauthorized access and improper use, and periodically review the same.

### **O. THIRD PARTIES**

For your convenience, this page may contain certain hyperlinks to other Fusion pages as well as to website or mobile apps outside Fusion. In addition, you may have linked to our website or mobile apps from another website or mobile apps. We cannot be responsible for the privacy policies and practices of other website or mobile apps, even if you access them using links from our website or mobile apps. We can make no promises or guarantees regarding data collection on the hyperlinked pages and on website or mobile apps that are not owned by Fusion. We recommend that you check the policy of each website or mobile apps you visit, or link from, and contact the owners or operators of such website or mobile apps if you have any concerns or questions.

### **P. CONTACTING US**

We aim to keep our information about you as accurate as possible. If you would like to review or change the details you have supplied us with, please contact us, as set out below. If you wish to change or delete any of the personal information you have entered whilst visiting our website or mobile apps or if you have any questions about our privacy statement, or if you are concerned about our use of your personal information, please contact us with the subject line, "privacy."

If at any time you would like to contact us, you can do so by emailing us at [legal@fusionfin.com](mailto:legal@fusionfin.com)



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