

Definitions

We understand the importance of your privacy and will always strive to provide you with a safe and secure experience. To that end, we have created this Privacy Policy, which outlines the policies and procedures for collecting, using and disclosing your information. The terms “we,” “us,” “our” and “Credwings” are used interchangeably with “Credwings Services Private Limited and/or the website “www.credwings.com” throughout this Privacy Policy, as the context so requires.

Disclaimer

Credwings reserves the right to change the privacy policy of the site at any time and in its sole discretion. We encourage you to regularly review this policy to ensure that you are aware of any changes and how your personal data may be used.

General

We are committed to preserving your privacy and earning your continued confidence when it comes to your personal information. When you connect with us, you might give us personal information that identifies you as a specific person.

The personal information we gather about you in order to offer you our services is covered by this Policy. You consent to the procedures outlined in this Policy by using this website or by providing us with your personal information. Please refrain from using this website or providing any personal information to us if you disagree with our privacy statement. To provide any information to us and/or use the Platform, you must be competent to contract, have reached the age of majority, or be represented by a guardian.

Collection and Processing of Personal Information

We may obtain information about you from a number of sources, such as:

- i) Electronic and online interactions with us, such as those conducted through our pages on third-party social networks, mobile applications, text messaging services, and website.
- ii) How you engage with online targeted material (like ads) that you get via third-party websites and/or applications from us or service providers acting on our behalf.

Information collected and processed such as:

- a) Personal contact information, such as your name, home address, or email addresses and phone numbers, which enables us to contact you in person;
- b) Demographic information, such as your date of birth, age, gender, and location
- c) Payment details or any other details needed to complete transactions.
- d) Account login credentials, including necessary information for creating a user account. (e.g. login ID/email, user name, password, security question/answer);
- e) Consumer input, such as comments, suggestions, testimonials, and other feedback.

f) We use cookies or other tracking technologies that collect certain types of information when you visit a website. Cookies store your preferences and provide us with information about your browsing behaviour to help us understand customer requirements and for improving our website.

Disclosure/ Sharing of Personal Information

We provide authorized administrators with access to your personal information for internal business purposes. However, such authorized controllers are subject to confidentiality obligations to us.

We may share your personal information with business partner, service providers and affiliates to help detect and prevent potential identity theft, fraud, and other illegal activities, correlate related or multiple accounts to prevent abuse of our services and to enable related services that we may offer jointly, co-branded, or independently with other companies and may be located outside of India.

We may be required to disclose personal information in response to legal or regulatory requirements. In these circumstances, we reserve the right to disclose personal information as necessary to comply with a legal obligation, including, but not limited to, complying with a court order, subpoena, or discovery request. In addition, we may also disclose information to

- a) Law enforcement authorities or other authorized officials with jurisdiction over the Platform;
- b) Credit Information Company
- c) Enforce any legal action, court order or legal process served on us or the Platform;
- d) Apply or enforce this Privacy Policy or any other policy or agreement you have with us;
- e) Respond to claims that personal information infringes the rights of third parties;
- f) Protect our rights, property, personal safety or the public;

You agree and acknowledge that we may not provide you with notice before or after we disclose information pursuant to this section.

We and our affiliates may share/sell some or all of your personal information to another business in the event of a merger or acquisition of that business or in the event of a reorganization, merger or restructuring of our business. The business or new entity is subject to terms and policies as amended from time to time. We will ensure that prior notice is provided to you before any such event.

Our Use of Personal Information

Our primary purpose in collecting Personal Information is to provide you with a seamless, efficient, and customized experience. This enables us to provide services and features that are most likely to match your needs, as well as to tailor the Platform and our services to make your experience more convenient. To provide you with services, we use Personal Information in our files about you as well as Personal Information obtained from your present and previous activity on the Platform.

We and our associated partners may use the personal information you provide in order to contact you and send you various information/alerts/SMS/other messages/phone calls/commercial

communications/others related to the services provided from time to time. This overrides any call preferences you have registered in the National Do Not Call Registry/National Customer Preference Registry. We and our affiliated partners will not be held liable for any complaint under the Telecom commercial communications customer preference (TRAI) regulations, 2010 or such other applicable regulations including any amendment thereof, as may be applicable from time to time for sending such messages/ calls.

Data Retention and Security

All information entered by users on the website is encrypted to prevent accidental disclosure to third parties. Your credit and debit card information is not received, stored or retained by the Company/website in any way. This information is provided directly by the User to the relevant payment gateways that are authorized to process the information provided and are subject to the rules and requirements of various banks and affiliated institutions and payment merchants.

We only retain your personal information/data as long as necessary for the stated purposes, such as to answer your questions or resolve problems, to provide you with new and improved services, and to comply with legal requirements under applicable law. This means that we may retain your personal information for a reasonable period of time after your last interaction with us. When the personal data we collect in this way is no longer needed, we delete or securely destroy that data.

Links to other websites

Our website may link to other websites over which we have no control, and we disclaim all liability regarding the content, use, and privacy practices of any such sites to which you may navigate from this one. To learn more about how those other websites gather, utilize, and share your information, we encourage you to consult their privacy policies. This privacy statement only applies to the information collected on www.credwings.com and not to information collected otherwise.

Applicable Laws and Dispute Resolution

Any dispute or claim resulting from or pertaining to this policy shall be resolved through arbitration in accordance with Indian law. The Company shall appoint one arbitrator to serve on the Arbitral Tribunal. Any such dispute or claim must be arbitrated separately from any other party's dispute or claim and cannot be merged in any arbitration. All other legal disputes will likewise be resolved in line with Indian law, and the courts in the state of Uttar Pradesh would have exclusive authority over all such matters.

Contact Us

If you have any questions about our policies and/or our site as a whole, please feel free to contact us at info@credwings.com