

AMICA FINANCE PRIVATE LIMITED

CIN: U65990MH2019PTC335289

Address: Office No 31, 3rd Floor, 124, Viraj Premises CHS Ltd, S V Road, Khar West Mumbai MH 400052 IN

Telephone Number: 022-68619000

Email: compliance@Jupiter.credit

PRIVACY POLICY

General

Amica Finance Private Limited (“Amica”, “we”, “our” or “us”) recognizes the importance of protecting personal details and information and provides this Privacy Policy with respect to the access and use of various products and services of Amica, including any website of the entity by way of any type of devices and media, including web-based, mobile based applications, devices, URLs/links, notifications, chatbot and other forms of digital or non-digital media, (“Platform”) as owned and operated by us and/ or our affiliates and services provided thereon by us and/ or our affiliates (“Services”). The term Platform will also include all pages that are sub-domains or are associated with or within each Platform and all devices, applications, features, technologies, functionalities and other services that Amica operates or offers through such Platform.

For the purpose of this Privacy Policy, the user of Services may be customers, channel partners, vendors or any other persons using Services or accessing Platform (“User”, “you” or “your”). This Privacy Policy will help you understand our policies and procedures regarding the collection, handling and use of your information.

By using our Services through the Platform, you signify your assent to this Privacy Policy and consent to the processing of your Information (personal information and/or sensitive personal data or any other transaction that is generated with your use of the Platform. If at any time, an individual provides information about someone other than himself or herself, the individual

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warrants that they have that person's consent to provide such information for the purpose specified. The Services are not available to persons below the age of 18 years.

If you do not agree with this Privacy Policy do not, in any manner, use our Services or download, install and/ or use the mobile application.

Information Collection

We collect such information about you which enables us to operate our business and deliver and improve our Services and offer you our new products. We may obtain the following information about you and your device from which you avail Services:

1. **Profiling Information:** For providing Services, we or our business partners shall require certain information for registration in addition to your name, your father's name, mother's maiden name, physical addresses, postal/communication addresses, PAN details, Aadhar details, nominee details, telephone number and certain information about your personal identity such as gender, age, etc. Further, we also collect and store in an encrypted form your usernames, passwords, email addresses, and that you use for our Platform in relation to our Services. We may also collect details about how you use our Platform.
2. **Service Usage and Transactional Information:** For enabling you to make payments and to service you for your account using our Services, we may store your financial information such as your bank account or details mentioned on your credit cards or debit cards, or other payment instrument details etc. that are required for a successful transaction. We also store transaction details such as amount spent, counterpart details, beneficiary information, account balance, transaction ID, date and time of transaction. Further, we may also store information relating to your income, lifestyle levels and usage pattern.

We clarify that all information stored by us is protected by application level encryption in accordance with applicable laws. We have implemented applicable industry standard security controls (including PCI, SOC-2, ISMS) that help us protect all our customer's information in a highly secure manner.

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3. Correspondence Information: We collect the content, information about your correspondence, the destination/ origin of communications between you and any other person using our Services, which include email communications (including SMS'/chats), blog, chat room and discussion board communications, instant message communications, experts forum communications, facsimile mail communications, membership of mailing lists etc.
4. Cookies: A cookie is an insignificant portion of data that is sent to your device from which Platform is accessed. If your device settings permit, cookies can be sent to your device for recording information about your online preferences and allowing us to cater to your interests in a better manner. You can set your device to notify you when you are sent a cookie, giving you the chance to decide whether or not to accept it. If you do accept a cookie, you thereby agree to our use of information collected by us using that cookie.
5. Stored Information: We may collect any data or information either created by you or by a third party and which you wish to store on our servers such as usernames, image files, documents, etc. or which may be required to display information to you through our Service.
6. One Time Password ("OTP"): OTP is a one-time password which is provided by your issuing bank in order to carry out the second factor authentication of your debit/credit/payment card/ bank transfer. If you opt for our 'one tap' feature, you understand that we will be able to retrieve your OTP from the message received on your mobile and populate and submit the OTP on the issuer's page for second factor authentication of your debit/credit card.
7. Information from other sources: We collect information about your navigation using our Services, for example the URLs of websites or details of devices from which you reach our Platform- whether through our app, websites or pages of merchants you visit using our Services. We may also collect details of your browser, operating system, domain name, IP address, mobile application version and such other information that Amica is required to collect in order to provide a smooth mobile experience, including but not limited to SMS access, camera/ gallery/ contacts/ location access, for various functionalities within the application. If any of your information is publicly available on social networking sites, we may also collect the same.
8. Information from external sources: When you sign up, we search your record at credit reference agencies to check if we can offer you an overdraft and manage business risk, and at fraud prevention agencies and KYC (Know Your Customer) and AML (Anti Money Laundering) service providers to fulfil our legal duties.
9. We collect certain information from your SMSs. Please note that such data is limited to details of the transactions pursuant to your usage of our Platform and we do not collect, read, or store bank OTPs, personal SMSs, account details, etc.
10. Other information: We collect information that is required to be collected as per specific mandate from any bank/Non-banking financial company or as a requirement applicable as per the legal rules in India.

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Purpose & Use Of Information

We understand the importance of your Information and ensure that it is used for the intended purpose. By accepting the terms of use you agree that we may collect and store your Information, in accordance with the applicable law and applicable data privacy standards, as long as you subscribe to or use our Services subject to the limitations set out in this Privacy Policy:

1. We require the profiling information which includes details such as identity details, contact details, usernames and passwords in order to manage our relationship with you and provide Services to you.
2. We collect and store your service usage and transactional information in order to enable you to view certain details of all your transactions which have been made using our Services, to provide you uninterrupted and satisfactory Services, to administer our relationship with you, to comply with any statutory or regulatory requirement, to monitor your use of our Services for the purposes of ensuring compliance with our user rules.
3. To improve our Services, we need to constantly update and alter our business and marketing strategies for which we require the navigational and log information to determine and analyse the merchants, markets, technology, operating systems, browsers, devices, locations from which our Services are used most or used least. For example, such information and its analysis will help us focus more on your needs by providing you a wider range of Services, or developing updates for particular operating systems and mobile application versions, etc. Further, the information collected helps us offer you other products, programs, or services that we believe may be of interest to you. In addition, such information collected will help us alert you in case of software compatibility issues.
4. We want to serve you better and therefore we require your correspondence information in order to enable us to learn about the information and content of communications by you such that we can deduce your feedback from such communications, analyse, endeavour to improve, ask you for further feedback, reply.
5. The data collected by cookies helps us track, analyse and understand User trends so as to enable us to understand lacunas (such as slow response time on our website page or application) and improve your interactive experience of using our Services, our design, features and functionalities.
6. We access data or information stored by third parties in case required for providing you uninterrupted and satisfactory Services or in case consented by you.

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7. We share data with our business partners and third party vendors to enable us to provide services to you.
8. Combinations of the information collected as mentioned in this Privacy Policy such as a physical address, device information, email address when coupled with information which is not Information such as speed of typing, the maximum screen area usage, other patterns and data help us detect and protect Users and ourselves against errors, fraud, or other criminal activity.
9. We use your information to check your record at credit reference agencies when you sign up to see if we can offer you an overdraft or a loan. Further, we share information with credit bureaus so we can benefit from up to date information when we make lending decisions.
10. We use your Information to tell you about products and services through the Platform or other channels, like social media companies, based on how you use our products and services and other information we hold about you. We do this so we can make sure our marketing is useful. That includes instructing Platform to show or not show Amica advertisements to existing customers. We don't share any identifying information with social media companies other than your mobile advertising ID. You can disable or reset your mobile advertising ID in your device's operating system.

Further, we may use the data and Information collected/ stored as mentioned above for providing or improving our services, improving user experience, risk checks, strengthening our security checks, for analysis and for offering you new features in the existing services you are availing or offering altogether new product/ service which may be relevant for you. We collect and use some of your Information in an aggregated form to compile statistical and demographic profiles for our business and marketing activities and to customise our Services to you.

Disclosure Of Information

We do not disclose or share your Information with any third party without your consent and ordinarily for some or all matters set out below:

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1. Information security is critical to us and we will not share your information with any other third parties except, and only to the extent necessary to provide you the Services, with parties such as our merchants, acquiring banks, Lending Partners, card processors, etc. for us to deliver payment processing services and Lending Facility to you and such third parties with which Amica has entered into an applicable data processing agreement or adhere to confidentiality obligations consistent with this Privacy Policy.
2. You acknowledge and agree that in the interests of improving personalisation, offering new features in the existing services you are availing, offering new products/ services which may be relevant for you and Service efficiency, we may, under controlled and secure circumstances, share your Information with our affiliates or associates.
3. We share, disclose or distribute any of your Information to any third party unless required under an arrangement between Amica and the third party for service delivery, product enhancement, analysis, risk and security purposes, communication purpose, etc. For example, Amica may, itself or through third parties, send you emails, SMS, such other means to communicate, send reminders for payment, advertise its services, promote new products and activities or for your invaluable feedback or for marketing purposes.
4. To complete a transaction, we may share financial information (such as credit card details or other payment mode details) provided by you with authorised third parties, for instance, our business partners, financial teams/ institutions involved in fulfilment of the said transactions, if any.
5. If, by usage of some functionalities of our Service, you receive Information about other user(s), you agree to keep the same confidential and only use it in connection with the Services, without disclosing the same to another user or third party.
6. In order to ensure that all our users comply with the user rules, we may monitor your Information to the extent that this may be required to determine compliance and/or to identify instances of non-compliance.
7. We may disclose the information if required to do so by applicable law or in the good faith that such disclosure is reasonably necessary to comply with any directive or order of a government entity or statutory authority or any judicial or regulatory authority or any law enforcement agencies in any official investigation including but not limited to cyber incidents, prosecution and punishment of offences. You agree that Amica has the right to monitor and to disclose information as may be necessary to satisfy any law, regulation or other governmental request. We may transfer your Information or other information collected, stored, processed by Amica to any other entity or organization located in India or outside India only in case it is necessary for providing Services to you in connection with Application. We will cooperate with the appropriate law enforcement authorities in investigating claims of illegal activity.
8. We will only disclose your Information in accordance with this Privacy Policy. If we want to use it for any other purpose, we will obtain your consent.
9. If you decline to submit information to us, then we will unfortunately not be in a position to provide the Services to you.

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10. If all or some of the business, stock or assets of Amica are acquired or merged with another business entity, we will share all or some of your Information with such entity to continue to provide the Service to you.
11. Amica does not control the acts of its Users. All Users should be aware that, when they disclose Information such as their name, e-mail address, etc. to third parties, the Information may be collected and used by others to send unsolicited e-mail from other parties, who may or may not be Users. In the event that you encounter any person improperly collecting or using information about Users, please contact us by emailing at privacy@jupiter.money.

Security Of Information

1. We work to protect the security of your information during transmission by using appropriate software, which encrypts information you input. This encrypted information is stored on secure servers and data centers. Further, we ensure that the number of employees involved in the management of the data center who have physical access to these computers is limited. Also, we use advanced security technology to prevent our computers from being accessed by unauthorized persons.
2. We have also implemented information security practices and standards and have in place information security programmes and policies containing managerial, technical, operational and physical security measures that are in compliance with the Indian laws including, so as to protect the Information provided to us from unauthorized access, use, modification, damage, disclosure or impairment. Further, we may from time to time use reasonable additional or alternative procedures to ensure the security and confidentiality of your Information through our Platform.
3. No data transmission over the internet is fully secure, so we cannot ensure or warrant the security of any information you submit to us. Further, we do not guarantee in any way, the security of any information that you transmit or share on the Platform; and you do so at your own risk.
4. If any security breach comes to our knowledge, then we may take all steps required to protect against misuse of such information and may attempt to notify you electronically so that you can take appropriate protective steps.

Any of your information which you provide when you use our Services to an open, public environment or forum including (without limitation) any blog, chat room, community, classifieds

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or discussion board, (a) will not be considered confidential, (b) will not be considered as Information, and (c) is not subject to protection under this Privacy Policy. Since such public environments are accessible by third parties, it is possible that third parties may collect or use such information for their own purposes. You should accordingly be careful when deciding to share any of your Information in such public environments. Please note that we are not liable to you or any third party for any damages that you or any third party may suffer on account of your disclosure of Information in any public environment.

Data Retention

We will retain your Information for as long as your account is active or as needed to provide our Services. We shall retain and use the Information collected by us as necessary to comply with our legal obligations, resolve disputes or for other business purposes. However, after you cancel/ deactivate/ unsubscribe your account with us, we may retain your Information as per Amica policy in accordance with applicable laws or to respond to a demand by a court or statutory authority.

Changes To The Privacy Policy

Amica reserves the right to change, modify, add, or remove portions of this Privacy Policy at any time for any reason. In case, any changes are made in the Privacy Policy, Amica shall update the same on the Platform. Users should periodically review this page for the latest information on our privacy practices. Once posted, those changes are effective immediately, unless stated

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otherwise. Continued access or use of the Services constitutes your acceptance of the changes and the amended Privacy Policy. However, if you do not agree with the changes, please do not continue to use the Services or submit Information to us.

Links To Other Sites

1. Links to third-party advertisements, third-party websites or any third party electronic communication service may be provided on the Platform which are operated by third parties and are not controlled by, or affiliated to, or associated with Amica unless expressly specified on the Platform.
2. Amica is not responsible for any form of transmission, whatsoever, received by you from any third party website. Accordingly, Amica does not make any representations concerning the privacy practices or policies of such third parties or terms of use of such third party websites, nor does Amica control or guarantee the accuracy, integrity, or quality of the information, data, text, software, music, sound, photographs, graphics, videos, messages or other materials available on such third party websites. The inclusion or exclusion does not imply any endorsement by Amica of the third party websites, the website's provider, or the information on the third party website. The information provided by you to such third party websites shall be governed in accordance with the privacy policies of such third party websites, and it is recommended that you review the privacy policy of such third party websites prior to using such websites.

ACKNOWLEDGEMENTS

It is clarified that the consolidated Information of all Users which has been collected by us or provided to us, is the property of Amica and we may use it, in whole or in part, in our sole discretion and without any compensation to you, for any legitimate purpose and you hereby confirm that you have no objection to the aforesaid use of your Information. Any unauthorised

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access to our Platform is a breach of these terms and a violation of the law. You agree not to access the Platform by any means other than through the interface that is provided by Amica.

YOUR RIGHTS

You have a right to:

1. Access the Information we hold about you, or to get a copy of it in a portable (machine readable) format or make us send it to someone else.
If you require a copy of the Information, we have collected from you or you want us to share your Information with a third party, please send us your request by email on privacy@jupiter.money.
2. Ask us to delete your Information
However, you understand that the deletion of a certain class of information may impact your use of our Services and may result in total suspension of the Services if the deleted Information is of a category that is considered mandatory under applicable laws.
3. Make us correct inaccurate data.
If you are a User and would like to view the Information, we have collected from you or you want to correct your information or details, please send us your request by email on privacy@jupiter.money.
4. Withdraw any consent you have given to us. The User can at any time while availing the services or otherwise, withdraw his/her consent given previously to Amica for collecting, receiving, possessing, storing, dealing or handling Information of the User, by sending us your request by email on privacy@jupiter.money. In such case, Amica will unfortunately not be in a position to provide the Services to you.

CONTACTING AMICA

If you have any questions, queries, concerns or feedback about this privacy policy or our privacy related practices, please feel free to contact us on the 'contact us' page on the Platform.

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In case you have any grievance relating to the collecting, receiving, possessing, storing, dealing or handling of Personal Information provided by you, you may contact our Grievance Officer at the following address:

Saurabh Maloo

Grievance Redressal Officer (GRO)

Amica Finance Private Limited.

Address: 3rd floor, Viraj Buildings, SV Road, Khar West,

Mumbai 400052, Maharashtra, India

e-mail ID: - grievance@jupiter.money