

# **Privacy Policy**

## **1. Introduction**

This Privacy Policy explains how VLCC Online Services Pvt. Ltd. (“Company”, “we”, “us”, or “our”) collects, uses, stores, processes, and, where applicable, shares personal information in connection with its website, applications, products, services, and business activities.

The Company is committed to protecting your personal information and respecting your privacy. This Privacy Policy explains what information we may collect, why we collect it, how we use it, and the measures we take to protect it.

## **2. Information We Collect**

Depending on the nature of your interaction with us, we may collect information required to provide our products and services and manage your Associate/customer relationship.

Personal Information may include:

- Name
- Mobile number
- Email address
- Age
- Date of birth
- Gender
- Residential or communication address

Other information may include:

- PAN details
- Bank account/payment details
- Nominee details, including name, age, and relationship
- Information required for registration, payments, commissions, compliance, or other legitimate business purposes

We collect only such information as is reasonably required for the relevant purpose and in accordance with applicable law.

### **3. How We Use Your Information**

Your information may be used for purposes including:

- Processing registrations, orders, payments, and transactions
- Providing and improving our products and services
- Managing Associate and customer relationships
- Providing customer support and responding to enquiries
- Improving our website, applications, and user experience
- Conducting research, analytics, and business development
- Sending relevant communications, offers, and marketing information, where permitted
- Meeting legal, regulatory, tax, accounting, and compliance requirements
- Preventing fraud, misuse, unauthorised activities, and security incidents

### **4. Your Privacy Rights**

Subject to applicable law and the Company's legal obligations, you may have rights relating to your personal information, including the right to:

- Request access to your personal information
- Request correction or updating of inaccurate information
- Request deletion of personal information where legally permissible
- Raise concerns regarding the processing or handling of your personal information
- Withdraw consent where processing is based on consent, subject to applicable law

Requests relating to personal information may be submitted through the Company's designated privacy/grievance contact.

The Company maintains reasonable technical, organisational, and security measures designed to protect personal information against unauthorised access, loss, misuse, alteration, or disclosure.

## **5. Disclosure and Sharing of Information**

Where necessary and permitted by applicable law, your information may be shared with:

- Group companies and affiliates
- Service providers and business partners supporting our operations
- Payment and technology service providers
- Government, regulatory, law-enforcement, or other authorised authorities
- Professional advisers, auditors, or legal representatives
- Relevant parties in connection with a merger, acquisition, restructuring, sale, or transfer of business or assets

The Company will take appropriate measures as required by applicable law when sharing or transferring personal information.

## **6. Data Retention**

We retain personal information only for as long as reasonably necessary to fulfil the purposes for which it was collected, meet contractual and business requirements, comply with applicable legal and regulatory obligations, resolve disputes, and enforce our agreements.

Where information is no longer required, it will be deleted or otherwise handled in accordance with applicable law and the Company's retention policies.

## **7. Changes to this Privacy Policy**

The Company may update this Privacy Policy from time to time to reflect changes in our business practices, technology, applicable laws, or regulatory requirements.

Any material changes will be communicated or published through the appropriate Company channels.

## **8. Grievance / Privacy Contact**

If you have any questions, concerns, or grievances regarding this Privacy Policy or the handling of your personal information, you may contact our designated grievance/privacy officers:

Surender Kumar

Email: [Surender.kumar@vlccgroup.com](mailto:Surender.kumar@vlccgroup.com)

Kavita Kumari

Email: [Kavitakumari@vlccgroup.com](mailto:Kavitakumari@vlccgroup.com)

Phone: 7703974709 / 9971090919