

## Yubi (aka CredAvenue) Privacy Notice

Last Revised on 13 – Dec-2022

This Privacy Notice is intended to ensure that individuals outside of Yubi (aka CredAvenue) with whom we interact, including visitors to our website, personnel of service providers or other suppliers and others who interact with us whether via our website or by corresponding with us by other means (e.g. by emailing or calling us) (“**you**”, or “**your**”) are aware of the categories of your personal data Yubi (aka CredAvenue) (“**we**”, “**us**” or “**our**”) may collect, how we collect it, what we use it for and with whom we share it in accordance with the privacy regulations.

“Personal data” means any information relating to you but does not include data where you can no longer be identified from it such as anonymised aggregated data.

We will be a data controller in respect of your relationship with us. A data controller is responsible for deciding how to hold and use personal data about you. We may process your personal data ourselves and do not share with any third parties.

We may provide supplemental privacy notices on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your personal data. These supplemental notices should be read together with this Privacy Notice.

If you have any questions about this Privacy Notice you can contact [grievanceredressal\(at\)go-yubi\(dot\)com](mailto:grievanceredressal(at)go-yubi(dot)com)

### **What information do we collect about you and what do we use it for?**

Personal data held by us or on our behalf may include, but is not necessarily limited to, your name, address, place of business, email address, other contact details, corporate contact information, job title, signature, correspondence records, information about how you use our website and other technical data such as your IP address, login data for our web portal, browser type and version, time zone setting and location.

The purposes for which we may collect, store and use personal data about you and our ‘lawful basis’ for processing such data are set out in the table below. The law specifies certain ‘lawful bases’ for which we are allowed to use your personal data.

Purpose	Lawful basis for processing
To correspond with you.	Our legitimate interests in responding to your enquiry, contacting you in relation to the services you provide or otherwise communicating with you in the course of our business.
To undertake business development and marketing activities in relation to making suggestions and recommendations to you about products or services that may be of interest to you.	Our legitimate interests in promoting our products and services and growing our business.  Individuals can opt-out of receiving such messages at any time by contacting <a href="mailto:support(at)go-yubi(dot)com">support(at)go-yubi(dot)com</a> .

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<p>Corresponding with third parties such as service providers, legal advisors and regulatory authorities to comply with any legal obligation imposed on us or in order to pursue our legitimate business interests.</p>	<p>Compliance with applicable legal obligations.</p> <p>Our legitimate interests in conducting our business in a proper manner.</p>
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<p>To maintain our records.</p>	<p>Our legitimate interests in conducting our business in a proper manner.</p>
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<p>To administer and maintain our website we may record and monitor your use of our website which may include analysing your use of our website.</p>	<p>Our legitimate interests in studying how our services are used, keeping our website updated and relevant, to develop our business and inform our marketing strategy.</p>
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In addition to the uses above, please note that we may also process your information where we are required by law to do so or if we reasonably believe that it is necessary to protect our rights and/or to comply with judicial or regulatory proceedings, a court order or other legal process.

**How do we collect this information?**

We typically collect personal data about you when you provide information to us or others acting on our behalf when communicating or transacting with us in writing by filling in forms or by corresponding with us by post, telephone, email or otherwise. For instance, when you create an account on our webportal, request information from us or otherwise correspond with us. As you interact with our website, we may automatically collect technical data about your equipment, browsing actions and patterns. We collect this personal data by using server logs and other similar technologies.

In addition, we may receive personal data about you from third parties, such as public sources or information vendors.

**With whom will we share your information?**

We may share your personal data with a third party where this is required by law, where it is necessary to perform any contract with you, or where we have another legitimate interest in doing so.

We may need to share your personal data with:

- other entities within our group as part of our regular reporting activities on company performance, in the context of a business reorganisation or group restructuring exercise or for assistance in relation to marketing and business development.
- professional advisers including lawyers, bankers, auditors and insurers to the extent such information is relevant to their performance of their services;
- regulators; and
- any of our service providers where such information is relevant to their performance of such services;

We may also need to share your personal data with a regulator or to otherwise comply with applicable law or judicial process or if we reasonably believe that disclosure is necessary to protect our rights and/or to comply with judicial or regulatory proceedings, a court order or other legal process.

### **How long will we retain your information?**

We will retain your personal data for as long as necessary to fulfil the purposes for which it was collected, including for the purposes of satisfying any legal, regulatory, accounting or reporting requirements and our legitimate interests in maintaining such personal information in our records. In doing this we will have regard to the amount, nature, and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal requirements. Generally, we will keep information relevant to our dealings with you for five years following the last date of activity (or longer if required by applicable laws and regulations).

In some circumstances your personal data may be anonymised so that it can no longer be associated with you, in which case it is no longer personal data.

Once we no longer require your personal data for the purposes for which it was collected, we will securely destroy your personal data in accordance with applicable laws and regulations.

### **Accuracy of information**

It is important that the personal data we hold about you is accurate and current. Please let us know if your personal data which we hold changes during your relationship with us.

### What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal data is not disclosed to any person who has no right to receive it.

### **Right to withdraw consent**

In the limited circumstances where you may have provided your consent to the collection, processing and transfer of your personal data for a specific purpose, you have the right to withdraw your consent for that specific processing at any time. To withdraw your consent, please contact [grievanceredressal\(at\)go-yubi\(dot\)com](mailto:grievanceredressal(at)go-yubi(dot)com). Once we have received notification that you have withdrawn your consent, we will no longer process your information for the purpose(s) to which you originally consented unless we are required to retain your data for a legal or regulatory purpose.

### **Your rights in relation to your information**

- **Object to processing of your Data.** Users have the right to object to the processing of their Data if the processing is carried out on a legal basis other than consent. Further details are provided in the dedicated section below.
- **Access your Data.** Users have the right to learn if Data is being processed by the Owner, obtain disclosure regarding certain aspects of the processing and obtain a copy of the Data undergoing processing.
- **Verify and seek rectification.** Users have the right to verify the accuracy of their Data and ask for it to be updated or corrected.
- **Restrict the processing of your Data.** Users have the right, under certain circumstances, to restrict the processing of their Data. In this case, the Owner will not process their Data for any purpose other than storing it.
- **Have your Personal Data deleted or otherwise removed.** Users have the right, under certain circumstances, to obtain the erasure of their Data from the Owner.
- **Receive your Data and have it transferred to another controller.** Users have the right to receive their Data in a structured, commonly used and machine

readable format and, if technically feasible, to have it transmitted to another controller without any hindrance. This provision is applicable provided that the Data is processed by automated means and that the processing is based on the User's consent, on a contract which the User is part of or on pre-contractual obligations thereof.

### **Changes to this privacy notice**

We reserve the right to update this Privacy Notice at any time, and we will make an updated copy of such Privacy Notice available to you and notify you when we make any substantial updates.

### **Further information**

This Privacy Notice was written with brevity and clarity in mind and is not an exhaustive account of all aspects of our collection and use of personal data. If you require any further information, please do not hesitate to contact [grievanceredressal\(at\)go-yubi\(dot\)com](mailto:grievanceredressal(at)go-yubi(dot)com).

### *Legal information*

This privacy statement has been prepared based on provisions of multiple legislations, including Art. 13/14 of Regulation (EU) 2016/679 (General Data Protection Regulation) and THE INFORMATION TECHNOLOGY ACT, 2000, Government of India.

This privacy policy relates solely to this Application, if not stated otherwise within this document.