

## **Privacy Policy**

- 1) This Privacy Policy is published pursuant to:
  - a) Section 43A of the Information Technology Act, 2000;
  - b) Regulation 4 of the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Information) Rules, 2011 (“**SPI Rules**”); and
  - c) Regulation 3(1) of the Information Technology (Intermediaries Guidelines) Rules, 2011.
- 2) This Privacy Policy sets out the type of information collected from the Users, including the nature of the sensitive personal data or information, the purpose, means and modes of usage of such information and how and to whom the Corporation shall disclose such information.
- 3) The Privacy Policy applies to information collected and processed consisting of following:
  - a) Personal information is information related to a visitor, or a combination of pieces of information that could reasonably allow him to be identified. Personal information may consist of full name, personal contact numbers, residential address, email address, gender or date of birth. While information such as date of birth in isolation may not be enough to uniquely identify the visitor, a combination of full name and date of birth may be sufficient to do so.
  - b) Sensitive personal data or information is such personal information that is collected, received, stored, transmitted or processed by the Corporation, consisting of:
    - Password;
    - Financial information such as bank account or credit card or debit card or other payment instrument details;
    - Physical, physiological and mental health condition;
    - Sexual orientation;
    - Medical records and history;
    - Biometric information;
    - Any detail relating to the above personal information categories as provided to the Corporation for providing service; and
    - Any of the information received under above personal information categories by the Corporation for processing, stored or processed under lawful contract or otherwise.

Please note that any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal information.

- 4) A condition of each User's use of and access to the Platforms and to other services provided is his/her/its acceptance of the terms of use which also involves acceptance of the terms of this Privacy Policy. Any User who does not agree with any provisions of the Terms of Use or this Privacy Policy is advised not to accept the Terms of Use.
- 5) While browsing the Platforms, a User is not required to provide personal information as set out above until and unless such User chooses to avail or sign up for any of the Services. All the information provided by a User, including personal information and personally identifiable information, is voluntary. User's should ensure strict caution while giving out any personally identifiable information about himself/herself/itself or his/her family members in use of any of the Services. The Corporation does not endorse the content, messages or information found in any Services and therefore, the Corporation specifically disclaims any liability with regard to the Services and any actions resulting from the User's participation in any Services. As a condition to use the Services, you as a User agree to waive any claims against the Corporation relating to the same, and to the extent such waiver may be ineffective, you agree to release any claims against the Corporation relating to the same.
- 6) Users can access, modify, correct and eliminate the data about him/her/it which has been collected pursuant to his/her/its decision to become a User. Any grievances in relation to the information shared by the User with the Corporation may be brought to the attention of grievance officer in accordance with this Privacy Policy.
- 7) Users can access, modify, correct and eliminate the data about him/her/it which has been collected pursuant to his/her/its decision to become a User. Any grievances in relation to the information shared by the User with the Corporation may be brought to the attention of grievance officer in accordance with clause 8 of this Privacy Policy.
- 8) For the use of the Services and purchase of Products, you may be required to pay the Corporation with a credit card, wire-transfer, or debit card through the Corporation's third party payment gateway provider and such third party payment gateway provider may be required to collect certain financial information from you including, but not restricted to, your credit/debit card number or your bank account details (collectively referred to as "Financial Information"). All Financial Information collected from the Users' by the Corporation's third party payment gateway providers will be used only for billing and payment processes. The verification of the Financial Information shall be accomplished only by the User through a process of authentication in which the Corporation shall have no role to play.
- 9) Personal information, personally identifiable information and / or Financial Information shall be collected by the Corporation on an ongoing

basis, without need for further, separate consent from the User (aside from the acceptance of this Privacy Policy) for one or more of the following reasons:

- a) To identify the User, to understand his/her/its needs and resolve disputes, if any;
  - b) To set up, manage and offer products and to enhance the Services to meet the User's requirements;
  - c) To provide ongoing service;
  - d) To meet legal and regulatory requirements;
  - e) To resolve technical issues and troubleshoot problems;
  - f) To aid the Corporation in collecting monies from Users for transactions carried out on the Platforms;
  - g) To keep Users apprised of the Corporation's (or third parties') promotions and offers;
  - h) To customize User experience;
  - i) To detect and protect the Corporation from error, fraud and other criminal activities;
  - j) To enforce the Terms of Use; and
  - k) Other reasons which, prior to being put into effect, shall be communicated to the Users through an update carried out to this Privacy Policy.
- 10) The Financial Information collected from the Users is transacted through secure digital platforms of approved payment gateways which are under encryption, thereby complying with reasonably expected technology standards. While the Corporation shall make reasonable endeavors to ensure that the User's personal information and the Financial Information is duly protected by undertaking security measures prescribed under applicable laws, the User is strongly advised to exercise discretion while providing personal information or Financial Information while using the Services given that the Internet is susceptible to security breaches.
- 11) Due to the communications standards on the Internet, when a User visits the Platforms, the Corporation automatically receives the uniform resource locator of the site from which such User visits the Platforms, details of the website such User is visiting on leaving the Platforms, the internet protocol ("IP") address of each User's computer operating system, type of web browser the User is using, email patterns, and the name of the User's internet service provider. This information is used solely to analyze overall User trends and to help the Corporation in improving its Services. Please note that the link between the User's IP address and the User's personally identifiable information is not shared with third parties without such User's permission or except when required by law or to provide or facilitate the User with the Services. Notwithstanding the

above, the User acknowledges the Corporation's right to share some of the aggregate findings, including the personal information provided by the Users in an unidentifiable form, and not the specific data with advertisers, sponsors, investors, strategic partners, and others in order to help grow the business. The amount of information sent to the Corporation depends on the settings of the web browser used by the User to access the Platforms. The User may refer to the browser used, if the User wishes to learn what information is provided to the Corporation.

- 12) The Platforms use temporary cookies to store certain data. The Corporation does not store personally identifiable information in the cookies. Information collected by the Corporation, by any means whatsoever, that does not personally identify the User as an individual (such as patterns of utilization described above) is exclusively owned by the Corporation and may be used by the Corporation and third party service providers for technical administration of the Platforms, user administration, research, development, and other purposes. Additionally, the Corporation may sell or otherwise transfer such research, statistical or intelligence data in an aggregated or non-personally identifiable form to its parent Corporation, group companies, subsidiaries, associates, affiliates, suppliers, vendors, sister concerns, service providers and service partners and other third parties (collectively referred to as "**Other Parties**").
- 13) A User may set or amend his/her/its web browsers to delete or disable cookies. If a User chooses to disable cookies on his/her/its computer or mobile telecommunication device, it may impair, degrade or restrict access to certain areas of the Platforms. Merely closing the web browser should ordinarily clear all temporary cookies installed by the Corporation. However, Users are encouraged to use the "clear cookies" functionality of their browsers to ensure deletion, as the Corporation cannot guarantee, predict or provide for the behavior of the equipment of all the Users of the Platforms.
- 14) The Corporation may allow other companies or entities to serve advertisements to Users. These companies or entities include third party advertisement servers, advertisement agencies, advertisement technology vendors and research firms. The Corporation may target some advertisements to Users that fit a certain general profile. The Corporation does not use personally identifiable information to target advertisements to specific Users. In the course of serving advertisements or optimizing the Services to its Users, the Corporation may allow authorised third parties to place or recognize a unique cookie on the User's browser.
- 15) The Corporation does not exercise control over the websites displayed as search results or links from within the Services. These other sites may place their own cookies or other files on the Users' computer, collect data or solicit personal information or Financial Information from the Users, for which the Corporation shall not be held responsible or liable. The Corporation does not make any representations concerning the privacy practices or policies of such third parties or terms of use of such websites,

nor does the Corporation guarantee the accuracy, integrity, or quality of the information, data, text, software, sound, photographs, graphics, videos, messages or other materials available on such websites. The inclusion or exclusion does not imply any endorsement by the Corporation of such websites, the websites' provider, or the information on the website.

- 16) When a User visits or uses the Platforms, the Corporation may access, collect, monitor and/or remotely store data in relation to the User's location, which may also include global positioning system coordinates or similar information regarding the location of the device using which the User has visited or used the Platforms. The location data does not collect or share any personally identifiable information about the User.
- 17) The Corporation may keep records of telephone calls received from and made to Users for the purpose of administration of Services, research and development, training, business intelligence, business development, or for User administration. The Corporation may share the telephone records with third parties when required by law or when required to provide or facilitate the User with the Services.
- 18) The Corporation does not knowingly collect personal data from children (only persons above the aged of 18 shall be permitted to use the Services as provided in the Terms of Use). In an event, where in contravention of the Terms of Use, a person below the age of 18 uses the Services, the Corporation shall not be held liable or responsible for any damage or injury suffered by such person in logging into the Platforms and making use of the Services.
- 19) The Corporation has implemented security policies, rules and technical measures, as required under applicable law including firewalls, transport layer security and other physical and electronic security measures to protect the Financial Information and personal information that it has under its control from unauthorized access, improper use or disclosure, unauthorized modification and unlawful destruction or accidental loss. It is expressly stated that the Corporation shall not be responsible for any breach of security or for any action of any third parties that receive Users' personal data or events that are beyond the reasonable control of the Corporation including, acts of government, computer hacking, unauthorized access to computer data and storage device, computer crashes, breach of security and encryption, etc.
- 20) The Corporation may be required to disclose personal information or Financial Information to governmental institutions or authorities when such disclosure is requisitioned under any law or judicial decree or when the Corporation, in its sole discretion, deems it necessary in order to protect its rights or the rights of others, to prevent harm to persons or property, to fight fraud and credit risk, or to enforce or apply the Terms of Use.
- 21) The User's visit to and/or use of the Platforms and any dispute over privacy is subject to this Privacy Policy and the Terms of Use. The

Corporation may update this Privacy Policy at any time, with or without advance notice. The Corporation shall not be required to notify the Users of any changes made to this Privacy Policy. It is your responsibility, in such cases, to review the terms of this Privacy Policy from time to time.

- 22) All information collected from the Users by the Corporation is maintained in electronic form on servers and/or cloud systems and shall be accessible by certain employees of the Corporation. The User information may also be converted to physical form from time to time. Regardless of the manner of storage, the Corporation shall make commercially reasonable endeavors to ensure that the User information is rendered confidential, and will disclose User information only in accordance with the terms of this Privacy Policy.
- 23) The User consents to the Corporation reproducing/publishing all testimonials and reviews given by the User (whether on the Website, social media platforms, or in any other manner whatsoever) in relation to the Corporation or any of the Products, together with the User's name and location, on the Website, on such page and in such position as the Corporation may determine in its sole discretion. The User agrees that the Corporation may edit the testimonials and reviews provided by the User and reproduce/publish such edited or paraphrased versions of the testimonials and reviews on the Website. If the User has any concerns with the reproduction/publication of any testimonial or review provided by the User on the Website, the User may contact the Corporation at **Gujarat Women Economic Development Corporation Ltd., Block-8, floor-9, Udhog bhavan, Gandhinagar, (gwedcgnr@gmail.com)**
- 24) No personal information or Financial Information is automatically collected from any visitors of the Platforms who are merely perusing or browsing the Platforms ("Visitor"). Nevertheless, the provisions of this Privacy Policy are applicable to Visitors, and Visitors are required to read, understand and accept the privacy statements set out herein, failing which they are required to leave the Platforms immediately.
- 25) A User will not merely be a Visitor if the User has willingly submitted any personal information or Financial Information (including phone numbers, email addresses, responses to surveys, etc.) to the Corporation through any means, including email, telephone calls, telephonic messaging or while availing or signing-up for the Services. All such Visitors will be deemed to be, and will be treated as, Users for the purposes of this Privacy Policy, and in which case, all the statements in this Privacy Policy shall apply to the User.
- 26) If you, as a Visitor, have inadvertently browsed any other pages of the Platforms prior to reading the privacy statements set out herein, and you do not agree with the manner in which such information is obtained, stored or used, merely quitting the Platforms should ordinarily clear all temporary cookies installed by the Corporation. All Visitors, however, are encouraged to use the "clear cookies" functionality on their browsers to ensure such clearing or deletion, as the Corporation cannot guarantee,

predict or provide for the behavior of the equipment of all the Visitors of the Platforms.

- 27) If you are accessing the Platforms from outside India, it is solely your responsibility to ensure that your access does not breach or violate any local or national law applicable in the place from where you are making the access, for the time being in force.
- 28) The third party service providers with whom the Corporation may share personal information or Financial Information provided by Users are not permitted to market their own services or send promotional e-mails or engage in promotional communication with the Users. The Corporation provides all Users with the opportunity to opt-out of receiving non-essential, promotional, or marketing-related communication from itself or its partners. These settings can be found on the Platforms.
- 29) If a User wishes to remove his/her/its contact information from all the Corporation's lists and newsletters, the User can click on the "unsubscribe" link or follow the instructions in each e-mail message. Alternatively, the User can contact the Corporation at **Gujarat Women Economic Development Corporation Ltd., Block-8, floor-9, Udhog bhavan, Gandhinagar, (gwedcgnr@gmail.com)**
- 30) The Corporation reserves the right to limit membership based on availability of contact information. All Users will be notified by email prior to any actions taken.
- 31) For feedback or concern, if any, kindly contact Grievance Officer at: **Gujarat Women Economic Development Corporation Ltd., Block-8, floor-9, Udhog bhavan, Gandhinagar, (gwedcgnr@gmail.com)**