

Privacy Policy

Introduction

LoanTap Financial Technologies Pvt. Ltd. is committed to protecting the privacy and security of our customers' personal information. This Privacy Policy outlines the types of information we collect, how we use it, and the steps we take to protect it, particularly concerning the retrieval and use of credit information from Credit Information Companies (CICs).

1. Information We Collect

- **Personal & Business Information:** We may collect personal information such as your name, address, date of birth, PAN (Permanent Account Number), Asset Ownership details, Stock Purchases details and contact details when you apply for our services.
- **Credit Information:** With your consent, we may access your credit information from CICs to assess your creditworthiness and provide you with relevant financial products or services.

2. How We Use Your Information

- **Service Provision:** We use your personal and credit information to offer our products or services, including evaluating your creditworthiness and providing tailored financial solutions.
- **Compliance:** We may use your information to comply with legal obligations, including but not limited to the Prevention of Money Laundering Act (PMLA) and other regulatory requirements.
- **Communication:** We may use your contact information to communicate with you about your account, transactions, and any updates to our services.

3. Information Sharing

- **With Third Parties:** We do not share your personal or credit information with third parties except as necessary to provide our services, comply with legal obligations, or with your explicit consent.
- **With CICs:** We share your personal information with CICs to obtain your credit report as per the authorization you provide.

4. Security of Your Information

We take the security of your personal and credit information seriously and implement industry-standard measures to protect it. These measures include encryption, access controls, and regular security audits.

5. Your Rights

- **Access:** You have the right to access the personal and credit information we hold about you.
- **Correction:** You can request the correction of any inaccurate information.
- **Withdrawal of Consent:** You can withdraw your consent for us to access your credit information at any time.

However, this may affect our ability to provide you with certain services.

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6. Retention of Information

We retain your personal and credit information for as long as necessary to fulfill the purposes outlined in this Privacy Policy or as required by law.

7. Changes to This Policy

We may update this Privacy Policy from time to time. Any changes will be communicated to you through our website or other appropriate means.

8. Contact Us

If you have any questions or concerns about this Privacy Policy or our handling of your personal information, please contact us at:

Company Address - Hermes Waves, Office, 103, Central Ave, Kalyani Nagar, Pune, Maharashtra 411006

- Call - +91-7888040000
- Email Address - cs.fintech@loantap.in

Consent

1. I hereby confirm my consent and authorize LoanTap Financial Technologies Pvt. Ltd. and its affiliates to contact me through SMS / Call / WhatsApp on the mobile number provided, and to use or share this number for verification purposes for processing of my Business Assessment and / or for credit facility offers through its group entities and its affiliates.
2. I authorize and give my consent to LoanTap Financial Technologies Pvt. Ltd. and / or its group entities and its affiliates to use and / or share all information and details as uploaded by me for getting my Business Assessment request processed.
3. I authorize the checking with Credit Information Companies (CICs) or authorized agency / credit bureau for due diligence and credit rating to process my Business Assessment application.
4. I give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry. I understand that my KYC Record includes personal information such as my name, address, date of birth, PAN number, etc.
5. By providing the information for the BICRI score, I acknowledge that the score is based solely on the details I provide. I understand that I am responsible for the accuracy of the information given.