Privacy Policy

IIFL Samasta Finance Limited

Confidentiality Level: ***Public***

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1.0	11-10-2025	The Privacy Policy has been updated to streamline the policy structure and ensure consistency with the organization's internal processes

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1. Introduction

IIFL Samasta Finance Limited (Herewith referred to as 'IIFL Samasta,' or 'we' or 'us' or 'our' as the context may so require) gathers and processes Personally Identifiable Information (Herewith referred to as PII) in accordance with the privacy notice and in compliance with the relevant data protection regulation and laws. This notice provides the necessary information regarding your rights and our obligations, and explains how, why, and when we process PII.

IIFL Samasta Finance Limited registered office is situated at 110/3, Lalbagh Main Road, Krishnappa Layout, Bengaluru 560027, Karnataka, India. We function as the PII Controller when processing your data and we enter into Data Processor Agreements with PII Processor's to ensure your data is safe and dealt only in accordance with the purpose of collection.

2. Definitions

For the purposes of this policy:

a) Personally Identifiable Information (Herewith referred to as PII) means any information that can identify an individual. This can include but is not limited to any financial information such as Credit history, Bank records, employment records etc. and your Name, Address, Email, Phone number, Age, Gender, Marital status, Race, Nationality, Religious beliefs.

b) Sensitive Personal Data of a person, means Personal Data which consists of information relating to:

   i. Password.
   ii. Financial Information such as bank account or credit card or debit card or any other payment instrument details.
   iii. Physical, physiological and mental health condition.
   iv. Sexual Orientation.
   v. Medical records.
   vi. Biometric Information.

   Any Information received pursuant to the above mentioned, by IIFL Samasta Financial Service for processing or storing such Information under a lawful contract or otherwise. Provided 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 will not be Sensitive Personal Data.

c) Employees are identifiable natural persons, who are employed by IIFL Samasta Finance Limited.

d) Customers are identified or identifiable natural persons, who show IIFL Samasta Finance Limited that they have an obvious interest in concluding a contract for the purpose of acquiring a product or a service or that they are the recipient of a product or service provided by IIFL Samasta Finance Limited.

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e) Provider/s are customers / employees or individuals who provide their personal and sensitive information to IIFL Samasta Finance Limited.

f) Processing is any operation or set of connected operations performed using PII Data /Sensitive PII, whether with or without the help of automatic means. This includes collecting, recording, organizing, storing, adapting or altering, retrieving, consulting, using, disclosing by transmission, disseminating or otherwise making available, aligning or combining, blocking, erasing or destructing.

3. Purpose & Usage

a) Provider's PII / Sensitive Personal Data is collected and used /processed for lawful, legitimate, contractual, and administrative purposes of IIFL Samasta Finance Limited.

b) Generally the PII / Sensitive Personal Data collected pertains to the provider that may be used for the purposes such as administration and facilitation of relationship with customers, employees, suppliers etc. for internal operational processes, for marketing surveys and customer research and feedback, warranty services, to update about information pertaining to IIFL Samasta Finance Limited and its products and services, to provide information about special offers, from time to time and to satisfy the legal and regulatory obligations.

c) The PII / Sensitive Personal Data collected pertaining to the staff / employee may be used for human resource management, technology support / updates, management planning, administration and management of the internal processes, services and operations to enable it to perform IIFL Samasta Finance Limited's proper functions and to satisfy the legal and regulatory obligations.

d) The PII / Sensitive Personal Data can be collected /or retained either directly by IIFL Samasta Finance Limited or through an affiliate or a contracted third party.

4. How We Collect Information

IIFL Samasta Finance Limited receives the following information from the provider:

a) Information that is directly provided to IIFL Samasta Finance Limited., such as PII data provided when the provider visits IIFL Samasta Finance Limited. Systems or Application, and other basic information regarding individuals like his name, address, gender, birth date, marital status etc.

b) Information that is passively or automatically collected from the provider, such as information collected from the browser or device the provider used to access IIFL Samasta Finance Limited Website or Services.

c) Information Provided to IIFL Samasta Finance Limited:
There are portions where IIFL Samasta Finance Limited systems may need to collect PII from the Provider for a specific purpose. For e.g., Customer can register, apply for services and products during these various offerings, we often seek to collect from Provider various forms of information, such as name, address, e-mail address,

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telephone number, fax number and business details. At some instances, customer may also be able to submit Information about their business plan.

d) Information that is automatically Collected:
In general, customer can visit IIFL Samasta Finance Limited websites without telling IIFL Samasta Finance Limited who they are or revealing any information about themselves. IIFL Samasta Finance Limited and Our third-party service providers or other partners (collectively 'Partners') may use automated means to collect various types of Information about customer and their computer or other device used to access our systems.

A representative, non-exhaustive list of the types of automatically collected information may include: network or Internet protocol address and type of browser the providers are using (e.g., Chrome, Safari, Firefox, Internet Explorer), the type of operating system the providers are using, (e.g., Microsoft Windows or Mac OS), mobile network, device identifiers, device settings, browser settings, the web pages of the TFSIN Website the provider may have visited, the type of handheld or mobile device used to view the Website (e.g., iOS, Android), location information, and the content and products the provider may have accessed, seen, forwarded and/or clicked on. Please see IIFL Samasta Finance Limited Section titled Cookies, for more information about how the foregoing Information may be collected and used.

5. How IIFL Samasta Finance Limited may use the Providers Information

By using IIFL Samasta Finance Limited Systems/Applications, the Providers accept that IIFL Samasta Finance Limited may retain their Information and that it may be held by IIFL Samasta Finance Limited or any of its partners that processes. IIFL Samasta Finance Limited, along with its Partners, shall be entitled to use the Providers Information for the following purposes:

a) Provide and communicate with provider about feedback, follow up on products provider may have applied for or queries submitted to the team
b) Fulfil provider requests regarding the services, including without limitation respond to provider inquiries, communicate with provider about IIFL Samasta Finance Limited products or services that IIFL Samasta Finance Limited believe may be of interest to the provider
c) Enforce the legal terms (including without limitation IIFL Samasta Finance Limited policies and terms of service) that govern the providers' use of our Services, and/or for the purposes for which the provider has provided the Information.
d) Provide technical support for the Website or in connection with IIFL Samasta Finance Limited services and Offerings.
e) Prevent fraud or potentially illegal activities (including, without limitation, copyright infringement) on or through IIFL Samasta Finance Limited Website or Services.

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f) Perform analysis regarding how the Provider uses the services or any part thereof such market research, including statistical analysis of User behaviour which IIFL Samasta Finance Limited may disclose to third parties in depersonalized, aggregated form.

g) To enable IIFL Samasta Finance Limited to comply with any requirements imposed on IIFL Samasta Finance Limited by law or regulation.

h) To send Provider/Customer periodic communications (this may include e-mail), about features, products and services, events and special offers. Such communications from IIFL Samasta Finance Limited may include promotion of programs being organized by third parties on our website.

6. Security and Storage

a) Information and Personal Data Security is very important to IIFL Samasta Finance Limited.

b) IIFL Samasta Finance Limited undertakes several security measures to maintain the safety of the Provider's PII, which includes:

i. The use of physically secure data centres and premises;
ii. Internal security policies and procedures;
iii. Defined internal segregation of duties; and
iv. Electronic access controls such as passwords and encryption technology.

c) IIFL Samasta Finance Limited follows industry acceptable standards to collect, store and protect personal data, including the use of encryption. We retain personal data for as long as it is needed to provide the services the provider may have requested, and thereafter for legal and service purposes as mandated by the regulators. These may include retention periods mandated by legal, contractual, or similar obligations; for resolving, preserving, enforcing or defending our legal and contractual rights; needed to maintain adequate and accurate business and financial records or how you access, update, or delete providers' data etc.

7. Information Sharing and Disclosure

a) The PII/Sensitive Personal Data collected would only be used, processed and/or shared within the affiliates and/or group companies, authorized by IIFL Samasta Finance Limited.

b) IIFL Samasta Finance Limited would not disclose any PII/Sensitive Personal Data to any external organization unless it has the consent of the provider or is required by law or have previously informed the Provider.

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8. Obligation

a) The Provider is under no obligation to provide any PII requested by IIFL Samasta Finance Limited and a Provider can withhold any PII as he/she may choose, but in such a case IIFL Samasta Finance Limited may not be able to provide all products and services as this will depend on the kind of information withheld.

b) The Provider may review the PII/Sensitive Personal Data provided to IIFL Samasta Finance Limited for the purpose of ensuring that the said information is accurate. IIFL Samasta Finance Limited shall not be responsible for the authenticity of the information supplied To IIFL Samasta Finance Limited or to any person acting on behalf of IIFL Samasta Finance Limited

9. Grievance Mechanism

Grievances related to the processing or use of information may be raised with the Grievance Officer appointed by IIFL. For additional information, please refer to the IIFL CGRM Policy.

For any queries, you may contact us at **customer.care@iiflsamasta.com**. We will make every commercially reasonable effort to address your concerns promptly.

10. Contact Us

IIFL Samasta Finance Limited strives to maintain the Provider's PII on the records as accurately and updated as reasonably as possible. If the PII that IIFL Samasta Finance Limited hold about the Provider is incorrect or changed, then the Provider can notify IIFL Samasta Finance Limited of such changes through *customer.care@iiflsamasta.com* or directly to the Data Privacy Officer at *dpo@iiflsamasta.com*.

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