



## Privacy Policy

Nexdha AI Fintech Private Limited (hereinafter referred as "Company") is concerned about the privacy of its users (herein referred to as "You", "Yourself" or "Users") accessing its website and/or mobile applications and/or availing the "STUDENT PAY" app being provided by Nexdha AI Fintech Private Limited and/or availing any other service being provided by Nexdha AI Fintech Private Limited.

Nexdha AI Fintech Private Limited has thereby provided this privacy policy to familiarize you with the manner Nexdha AI Fintech Private Limited handles and deals with your information.

The Policy is subject to change at any time without notice. By visiting this website and every time you choose the "Buy Now Pay Later" Option on this website or on any of our Merchant Partner's website, you agree to be bound by the terms and conditions of this Policy.

To make sure you are aware of any changes, please review this Policy periodically.

### Information Collected

When you use any of the services provided by the company on this website, or on any portal provided by the company or on the website of any of the company's Merchant Partners, the company may seek and collect certain personal information. Accordingly, whenever you use this website, avail any of the services of NFPL directly or with partnership with a Merchant Partner of NFPL, You consent to the collection, use and disclosure of the Information in accordance with the terms and conditions of this Policy.

Personal information refers to any information that relates to a natural person, which is capable of identifying such a person. Nexdha AI Fintech Private Limited may collect Information such as your name, address, mobile number, date of birth, gender, qualifications, proof of identity, proof of address, bank account details, transaction history on its Merchant Partner's websites, data available on mobile phone and other electronic devices, etc.

The Information may be collected from you when you use the website [www.nexdha.com](http://www.nexdha.com), or when you use the mobile phone applications of STUDENT PAY, or when you fill in the information in any online application form provided by STUDENT PAY or when you make a transaction with any of the Merchant Partners of STUDENT PAY. The Information being collected may be categorized into mandatory and voluntary. In the event you do not provide the mandatory information, The Company may not be able to provide you with its services.

The Company only collects Information, which is relevant with the services being provided by STUDENT PAY. The Information is collected to analyse your transaction patterns and to conduct creditworthiness checks.

We use data collection devices such as "cookies" on certain pages of our website and in our mobile applications to help analyse our web page flow, measure promotional effectiveness, and promote trust and safety. "Cookies" are small files placed on your hard drive that assist us in providing our



services. We offer certain features that are only available through the use of a "cookie". Cookies can also help us provide information that is targeted to your interests. Most cookies are "session cookies," meaning that they are automatically deleted from your hard drive at the end of a session. You are always free to decline our cookies if your browser permits.

If you transact with us, we collect some additional information, such as a billing address, a credit/debit card number and credit/debit card expiration date and/ or other payment instrument details and tracking information from cheques or money orders.

## Utilisation of the Information

The Information collected will be used for the following purposes:

- To verify your identity on STUDENT PAY's platform or the platform of any of its MerchantPartners
- To create the best, personalised experience for you
- For internal data analysis and marketing operations
- To reach out to potential customers and offer them the best customised services through the platform
- Ensure adherence to legal and regulatory requirements for prevention and detection of frauds and crimes amongst others

The Company will keep your Information confidential to the maximum extent possible. The Company may have partnership and/or collaboration arrangement with various financial institutions ("FI Partners") and merchants ("Merchant Partners"), and may share Your Information with them if required. The Information thus shared with the FI Partners and the Merchant Partners shall be processed and dealt by them in accordance with individual privacy policies. You hereby consent to your Information being shared by The Company with its FI Partners and/or Merchant Partners. The Company does not make any representation about the privacy policies of any third parties.

In the event The Company receives any document on behalf of the FI Partner or the Merchant Partner, The Company shall collect and retain such documents as an agent for the FI Partner and the Merchant Partner as the case may be.

The Company does not sell or rent your Information. The Information is only used by The Company to provide its services to its customers.

## Disclosure of Information

**Internal Use:** The Company and its employees may utilise the Information for the purposes as set out in the 'Utilisation of the Information' section.

**Government agencies:** The Company may share any and all parts of the Information with Government agencies, administrative bodies, authorised law enforcement agencies, court, regulatory/governmental authority or any other organisation, individual or entity for the following reasons:

- Verification of identity
- Prevention, detection, investigation including but not limited to cyber incidents, prosecution and punishment of offences
- To comply with applicable law, order, regulation, or government request
- To enforce applicable terms of service, including investigation of potential violation.
- To detect, prevent, or otherwise address fraud, security or technical issues
- For any other purpose as required by law, judicial or administrative order or regulation.
- Security Practices and Procedures

Internal access to the Information is on a need-only basis. Further, employees and personnel of The Company are bound by confidentiality policies, which obligate them to protect the confidentiality of the Information.

Best efforts will be taken to ensure that the third parties to whom the Information is shared to enable The Company to provide its services are also bound by confidentiality policy similar to the policy that The Company abides by.

The Information shall be retained for as long as is required to provide the services to you, or as may be required for internal operations or as may be required by law. Wherever Your Information may be held within The Company, the company intends to take reasonable steps to protect it from unauthorized access or disclosure. The Company is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use, or disclosure.

Notwithstanding anything mentioned herein in this Policy or elsewhere, The Company shall not be held responsible for any loss, damage or misuse of Your Information, if such loss, damage or misuse is due to a Force Majeure Event.

A "Force Majeure Event" shall refer to any event that is beyond The Company reasonable control and shall include, without limitation, flood, explosion, acts of God, sabotage, fire civil commotion, strikes or industrial action of any kind, war, acts of government, riots, insurrection, computer hacking, un-authorised access to computer data and storage device, computer crashes, breach of security and encryption, etc.

Any dispute you may have in relation to the collection and use of Your Information shall be subject to this Policy and laws of India.



In accordance with Information Technology Act 2000 and rules made there under, the contact details of the Grievance Officer are provided below:

Grievance Officer

Nexdha AI Fintech Pvt Ltd

Phone: + 91 8667451930

Email: [support@nexdha.com](mailto:support@nexdha.com)