

Privacy Policy

This Privacy Policy ("Privacy Policy") is adopted by APAC Housing Finance Private Limited ("APAC", "us", "we", or "our") and is applicable to any person / entity / organisation that uses and/or shares any information on/through our website i.e. homeloan.apacfin.com and the associated mobile application (hereinafter referred to as the "Service"). This Privacy Policy should be read in line with and in addition to APAC's "Terms and Conditions" which govern your use of the Services. Further, Our Service may contain links to other websites, web-pages and services that are not operated by us and are not controlled by, or affiliated to, or associated with APAC Housing Finance Private Limited). It is clarified that this Privacy Policy will not apply to any private communication or personally identifiable information which you may share on such other sites.

BY USING THE SERVICES OR BY OTHERWISE GIVING US YOUR INFORMATION, YOU WILL BE DEEMED TO HAVE READ, UNDERSTOOD AND AGREED TO THE PRACTICES AND POLICIES OUTLINED IN THIS PRIVACY POLICY AND AGREE TO BE BOUND BY THE PRIVACY POLICY. YOU HEREBY CONSENT TO OUR COLLECTION, USE AND SHARING, DISCLOSURE OF YOUR INFORMATION AS DESCRIBED IN THIS PRIVACY POLICY. WE RESERVE THE RIGHT TO CHANGE, MODIFY, ADD OR DELETE PORTIONS OF THE TERMS OF THIS PRIVACY POLICY, AT OUR SOLE DISCRETION, AT ANY TIME. IF YOU DO NOT AGREE WITH THIS PRIVACY POLICY AT ANY TIME, DO NOT USE ANY OF THE SERVICES OR GIVE US ANY OF YOUR INFORMATION. IF YOU USE THE SERVICES ON BEHALF OF SOMEONE ELSE OR AN ENTITY, YOU REPRESENT THAT YOU ARE AUTHORISED BY SUCH INDIVIDUAL OR ENTITY TO (I) ACCEPT THIS PRIVACY POLICY ON SUCH INDIVIDUAL'S OR ENTITY'S BEHALF, AND (II) CONSENT ON BEHALF OF SUCH INDIVIDUAL OR ENTITY TO OUR COLLECTION, USE AND DISCLOSURE OF SUCH INDIVIDUAL'S OR ENTITY'S INFORMATION AS DESCRIBED IN THIS PRIVACY POLICY.

We use your data to provide and improve the Service. This page informs you of our policies regarding the collection, use, storage, processing, disclosure and transfer of personal data when you use our Service and the choices you have associated with that data.

Information Collection and Use

We collect several different types of information for various purposes to provide and improve our Service to you.

Types of Data Collected

Personal Data

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). Personally identifiable information may include, but is not limited to:

- Cookies and Usage Data
- Transaction Information
- Location Information
- Device Information
- Usage Information
- Communication Information

Location Information

We collect information about the location of your device, through our applications.

Transaction Information

We read SMS logs and other digital content to collect information about payment transactions, the names of the transacting parties, a description of the transactions and the payment or transfer amounts, billing and shipping information, and the devices and payment methods used to complete the transactions.

Device Information

We collect specific information about your device when you access our Services, including your storage, hardware model, operating system and version, unique device identifier, list of installed apps, Wi-Fi information, user profile information, mobile network information, and information about the device's interaction with our services.

Usage Information

We collect information about how you use our Services, including your access time and Internet Protocol address

Communication Information

We access your Contacts lists and call logs for application reference purposes

Usage Data

We may also collect information that your browser sends whenever you visit our Service or when you access the Service by or through a mobile device ("Usage Data").

This Usage Data may include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access the Service with a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

Tracking & Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyse our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use:

- **Session Cookies.**

We use Session Cookies to operate our Service.

- **Preference Cookies.**

We use Preference Cookies to remember your preferences and various settings.

- **Security Cookies.**

We use Security Cookies for security purposes.

Use of Data

We use the collected data for various purposes:

- To provide customer care and support
- To provide analysis or valuable information so that we can improve the Service
- To monitor the usage of the Service
- To detect, prevent and address technical issues
- To develop credit risk models
- To perform risk assessment
- To detect and prevent fraud
- To develop and test new products and features
- To verify information that you have provided
- To conduct statistical and market analysis
- To satisfy any other legitimate business purposes, including handling any complaints and retaining information as necessary to meet our obligations under applicable laws and regulations
- To get in touch with you when necessary and contact you by email, SMS, letter, telephone or in any other way about our products and services
- To find adequate references for your loan application
- To carry out, monitor and analyse our business, carry out market research, business, and statistical analysis
- To maintain records under applicable law or a may apply to pursuant to agreements executed by our clients and partners

Transfer of Data

Your information, including Personal Data, may be transferred to, and/or maintained on computers located inside of our state, province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.

Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

Disclosure of Data

Legal Requirements

We may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of APAC Housing Finance Private Limited
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

Security of Data

The security of your data is important to us. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security. We do not sell, trade, or otherwise transfer to outside parties, your private communications and personally identifiable information.

Service Providers

We may employ third party companies and individuals to facilitate our Service ("Service Providers"), to provide the Service on our behalf, to perform Service-related services or to assist us in analysing how our Service is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Links to Other Sites

Our Service may contain links to other sites that are not operated by us and are not controlled by, or affiliated to, or associated with APAC Housing Finance Private Limited. If you click on a third-party link, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We are not responsible for any form of transmission, whatsoever, received by you from any linked sites. Accordingly, we do not make any representations concerning the privacy practices or policies of such third parties or terms of use of such websites, nor do we control or guarantee the accuracy, integrity, or quality of the information, data, text, software, music, sound, photographs, graphics, videos, messages or other materials available on such websites. The inclusion or exclusion does not imply any endorsement by us of such website, the website's provider, or the information on the website. The information provided by you to such third-party websites shall be governed in accordance with the privacy policies of such websites and it is recommended that You review the privacy policy on any such websites prior to using such websites.

These third-party websites and advertisers may use technology to send the advertisements that appear on the Website directly to your browser. In such cases, the third-party websites or advertisers

automatically receive Your IP address. They may also use cookies, JavaScript, web beacons and other technologies to measure the effectiveness of their advertisements and to personalize advertising content. We do not have access to or control over cookies or other features that such third-party websites and advertisers may use, and the information practices of these third-party websites and advertisers are not covered by this Privacy Policy. Please contact them directly for more information about their privacy practices.

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Contact Us:

If you have any questions about this Privacy Policy, please contact us on: contact.apachf@apacfin.com