

Privacy Commitment

At JF Services we are strongly committed to protect the personal and financial information that you submit to us and would endeavor to protect it from unauthorized use.

Collection of Information

In the course of using this website or availing the products and services via the online application forms and questionnaires, JF Services and its Affiliates/ Subsidiaries may become privy to the personal information of its customers, including information that is of a confidential & sensitive nature.

JF Services is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the world wide web and it shall not be held liable for disclosure of the confidential information when in accordance with this Privacy Commitment or in terms of the agreements, if any, with the Customers. In addition, like most Sites, we use small bits of data called “cookies” stored on user’s computers to stimulate a continuous connection. “Cookies” let us store information about your preferences and passwords and allow you to move to different pages of our secure Site without having to re-enter your password information. Any information collected is stored in secure databases protected via a variety of access controls and is treated as confidential information by us.

Therefore, you should be careful with usage of the username and password by maintaining confidentiality and ensure that you do not knowingly or accidentally share, provide and facilitate unauthorized use of it.

‘JF Services Personal Loan’ app may collect information with your consent from your mobile device like device location, device information (including storage, model, installed apps, Wi-Fi, mobile network) transnational and promotional SMS, communication information including contacts to provide customized offerings.

Use and disclosure of Personal & Financial Information

We will protect your personal information against unauthorized use, dissemination or publication in the same manner in which we would protect our confidential information of like nature. However under certain conditions we may share this information. We may use the personal information to improve our services to you and to keep you updated about our new products or other information that may be of interest to you. We may share information in the course of normal business operations, such as providing services you have subscribed for, and any activity related to these services such as collection of fee. It may become necessary for JF Services to disclose your personal information to its agents and contractors in the course of normal business operations for the above referred purpose. However these parties would be required to use the information obtained from JF Services for such purposes exclusively. JF Services will endeavour to take all reasonable steps to ensure that the confidentiality of your information is maintained by imposing strict confidentiality standards on all the third parties to whom it discloses such information. We may be required to disclose your personal and financial information to the statutory authorities in connection with any legal process that may be initiated by such authorities in accordance with applicable laws. We may occasionally invite selected third parties to participate in offers we feel would be attractive to customers of JF Services. JF Services may also share your information to provide you with superior services and a range of offers. We may use this information to advise you of products, services and other marketing materials, which we think, may be of interest to you. We may also invite visitors to this site to participate in market research and surveys and other similar activities. If one desires JF Services to limit such sharing whereby one would not like to be informed of offers available one may contact us at Kyc.customerhelp@jfservices.in Otherwise, JF Services will use the customer information to

improve the visitor experience on the site and make subsequent offers to the visitor on products which may be of interest to him / her. The Customer authorizes JF Services to exchange, share, part with all information related to the details and transaction history of the Customers to its Affiliates / Subsidiaries / banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold JF Services liable for use or disclosure of this information.

Exclusions from Privacy Policy

Other websites that you may access via website may have different privacy policies and access to such web sites will not be subject to this privacy policy. We recommend that you read the privacy statement of each such website to find out how they protect your personal information.

Amendments

Due to changes in legislation or enhancements to functionality and content on the website, we may make changes to privacy policy (without being obliged to do so) and would reflect those changes in this privacy policy statement. Hence you are requested to go through the privacy policy statement on a regular basis.

Non Binding

Please note that this privacy policy does not create any contractual or other legal rights in or on behalf of any party, nor is it intended to do so

Prohibited Actions

While using this Site, you agree not to, by any means (including hacking, cracking or defacing any portion of the Site) indulge in illegal or unauthorized activities including the following:

- Restrict or inhibit any authorized user from using this Site
- Use the Site for unlawful purposes
- Harvest or collect information about Site users without their express consent
- "Frame" or "mirror" any part of the Site without our prior authorization
- Engage in spamming or flooding
- Transmit any software or other materials that contain any virus, time bomb, or other harmful or disruptive component
- Remove any copyright, trademark or other proprietary rights notices contained in the Site
- Use any device, application or process to retrieve, index, "data mine" or in any way reproduce or circumvent the navigational structure or presentation of the Site
- Permit or help anyone without access to the Site to use the Site through your username and password or otherwise

This policy is applicable to JF Services and its subsidiary companies.

In case you feel that your privacy have been compromised, you can contact our Chief Ethics Counselor, Mrs Anandi Mewawala on kyc.customerhelp@jfservices.in

At JF Services, We only do what's right for you and will at all time strive to ensure your privacy