

## Privacy Policy

This Privacy Policy governs the manner in which Dhanhind Utility Pvt Limited (the "Company" or "We") collects, gains access to, uses, maintains and discloses information including personal information of the users (each, a "User") of various services ("Services") provided by the Company, either through website of the Company or through mobile applications .Please note that the scope of this Policy is limited to the aforesaid information collected or received by the Company through your use of the Services. By using the Service, you are expressing your agreement to this Policy and the processing of your information, including your personal information, in the manner provided in this Policy. If you do not agree to these terms, please do not use the Service it is not for you and do not provide the permissions when specifically asked by the Company.  
What we collect and why ?

We may collect and/or gain access to and/or record certain information including personal information from or of User in a variety of ways, including, but not limited to, when User access and uses the Services and in connection with other activities, services, features or resources we make available on the Services. These information may relate to and include but not limited to your name, email address, address, phone number, your unique device ID , hardware type, the version of your operating system ("OS"), your device name, your email address (if you have connected to Facebook or Google+), and your location (based on your Internet Protocol ("IP") address), applications installed by User through our mobile application, applications uninstalled by User, all other applications installed by User on his/her device, foreground running apps/process (RUN event; We update server about the app downloaded/installed by our mobile application), read SMS, network information, User behaviour analysis, demographic information (such as preferences and interests etc), Credit/Debit Card information of User for Internet banking (We do not store credit/debit card information on our servers) [hereinafter referred to as "Personal Information"]. User can always refuse to supply Personal Information, however, it may prevent them engaging in certain Services related activities.

What we do with the Personal Information we gather?

- We may use your Personal Information to: Administer the Services.
- Personalize the Services for User.
- End to User direct links to the Services.
- Process transactions.
- Process installation.
- Send User our newsletter if they want.
- Develop, deliver, and improve user friendly our products, services, content, and advertising.
- Send important notices, such as changes or improvements to our Policy.
- Auditing, data analysis, and research to improve the Services.
- Troubleshooting and helping us to understand usage trends.
- Send alerts to User.
- Marketing and promotion of the Services.

Collection and use of non-personal information

We may collect non-personal information about User whenever they use and interact with the Services. Non-personal information may include the browser name, the type of computer and technical information about means used by the User to connect to our Services, such as the information about the operating system and the internet service providers utilized and other similar information. This information is aggregated and used to help us provide more useful information to the User and to understand which part of the Services, its products and services are of most interest.

If we do combine non-personal information with Personal Information, the combined information will be treated as Personal Information for as long as it remains combined.

#### Sharing of information with Authorities

We may share Personal Information as well as non-personal information of the User with the courts, police authorities or any other government/regulatory/statutory authority after receiving proper request from them, in case these are required by them in relation to any proceedings pending before them.

#### Security

We are committed to ensure that User's Personal Information is secure. We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of the User Personal Information, username, password, transaction information and data stored in our Services.

The User is responsible and liable for the Personal Information submitted. For example, if the User lists his/her name and email address in a blog/forum posting, that information is public. Users are requested to take care when using these features.

#### How we use cookies?

A cookie is a small file which asks permission to be placed on the User's desktop/laptop/mobile device's memory drive. Once the User agrees, the file is added and the cookie helps analyse web traffic. Cookies allow Services to respond to the User as an individual. The Services can tailor its operations to the User's needs, likes and dislikes by gathering and remembering information about the User's preferences.

Cookies help us better understand User's behaviour, and tell us which parts of the Services Users have visited and facilitates and measure the effectiveness of products and services offered by us. We treat information collected by cookies and other technologies as non-personal information. However, to the extent that internet protocol (IP) addresses or similar identifiers are considered Personal Information by local law, we also treat these identifiers as Personal Information. We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our Services in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then automatically the data is removed from the system.

Overall, cookies help us provide User with a better experience of the Services, by enabling us to monitor which pages Users find useful and which the Users do not. A

cookie in no way gives us access to the User's desktop/laptop/mobile device or any information about the User, other than the data a User chooses to share with us. A User can choose to accept or decline cookies. Most web browsers automatically accept cookies, but a User can usually has to modify its browser setting to decline cookies if the User prefer. This may prevent the User from taking full advantage of the Services.

#### Retention of Personal Information

We will retain User's Personal Information for the period necessary to fulfill the purposes outlined in this Policy unless a longer retention period is required or permitted by local law.

#### Sharing Personal Information

We may use third party service providers to help us operate our business and Services or administer activities on our behalf, such as sending out newsletters or surveys. We may share the User's Personal Information with these third parties for those limited purposes. We do not sell or rent your personal information to anyone. Third party websites

Users may find advertising or other content on the Services that link to the sites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these sites and services and are not responsible for the practices employed by those websites and services linked to or from our Services. In addition, these sites and services, including their content and links, may be constantly changing. These sites and services may should have their own privacy policies and customer service policies. Browsing and interaction on any other website, including websites and services which have a link to the Services, is subject to that websites and services' own terms and policies only.

#### Advertising

Advertisement appearing on the Services may be delivered to the User by advertising partners, who may set cookies. These cookies allow the ad server to recognize the User computer each time they send the User an online advertisement to compile non-personal information about the User or others who use the User computer. This information allows advertisement networks to, among other things, deliver targeted advertisements that they believe will be of most interest to the User. This Policy does not cover the use of cookies by any advertisers.

#### Changes to this privacy policy

The Company has the discretion to update this Policy at any time. We encourage User to frequently check this page for any changes to stay informed about how we are helping to protect the Personal Information we collect. User acknowledges and agrees that it is his/her responsibility to review this Policy periodically and become aware of modifications.

#### User acceptance of these terms

By using the Services, User signifies his/her acceptance of this Policy. If the User does not agree to this Policy, please do not use the Services. User continued use of the Services following the posting of changes to this Policy will be deemed

User acceptance of those changes.  
Changes to this Privacy Policy

We may update this Privacy Policy in the future. We will notify you about material changes to this Privacy Policy by sending a notice to the e-mail address you provided to us or by placing a prominent notice on our Web site.

How you can contact us

If you have questions about either Privacy Policy (or your travel planning or purchases), please e-mail us using our support and feedback form. In addition, you may directly contact the travel supplier at the phone number or address provided on your travel itinerary. This Privacy Policy is effective as of