

PRIVACY POLICY

Garage Preneurs Internet Private Limited has created a web portal, an Android app and, an iOS app ("**SlicePay**," "**we**," "**us**," "**our**") aimed at providing credit facility for students in order to enable them to buy products online and services from designated online and offline merchants (this hereinafter referred to as "**Services**" and more clearly and elaborately defined in Terms of Service). This privacy policy ("**Policy**") discloses the practices and policies adopted by SlicePay for collecting, storing, retrieving or using personal information it may receive from its users ("**you**", "**your**") who access the Portal (defined below) to receive the Services. The information received from you will be in relation to accessing the Services through website / URL of www.slicepay.in ("**Website**"), android app, iOS App and other facilities including the SlicePay call-center facility ("**IVR**") (together referred to as the "**Portal(s)**"). All terms and conditions regarding usage of the Portal are incorporated in this Policy by reference. The Policy seeks to comply with the provisions of the Information Technology Act, 2000 ("**Act**") and the Information Technology (Reasonable security practices, procedures and sensitive personal data or information) Rules, 2011 ("**Rules**") that require publishing of the Policy for collection, use, storage and transfer of sensitive personal data or information.

Please read this Policy carefully to make sure you understand how any personal information you provide to us will be handled. If you use any of our services, you will be regarded as having read and accepted this Policy. By mere use of this Website, you expressly consent to our use and disclosure of your personal information in accordance with this Policy.

SlicePay is committed to ensuring that your privacy is protected. This Policy is provided to explain our policies and practices regarding the collection, use, and disclosure of information about you. That's why we insist upon the highest standards for secure transactions and user information privacy. Please read the following statement to learn about our information gathering and dissemination practices.

In the course of using this Website or availing the services offered on the Website vide the online application forms, communication services etc., the SlicePay and its affiliates may become privy to the personal information of the users, including information that is of a confidential nature.

We know that you care how information about you is used and shared, and we appreciate your trust that we will do so carefully and sensibly. We are strongly committed to protecting your privacy and have taken all necessary and reasonable measures to protect the confidentiality of your information and its transmission through the world wide web and the SlicePay shall not be held liable for disclosure of the confidential information when in accordance with this Policy. This Policy describes how we handle your personal information for our services on this Website.

INFORMATION WE COLLECT

SlicePay uses the information collected from you or about you for providing Service to you. When, you set up your account with SlicePay, as part of the lending and repayment process, we collect personal information you give such as first and last name; home address, billing address, or other physical address; email addresses; telephone numbers; identity information like PAN number, Aadhar Id, date of birth, gender, SMSs, call logs, applications installed, GPS location, 3 months' bank statement or rental agreement etc. In addition, we also collect and store certain information including your usernames, passwords, and other security-related information that you use for our Website/Apps in relation to our

Services. ("**Personal Information**"). In general, SlicePay will use the information collected from you for the purposes for which you provided such information.

WHAT DO WE DO WITH YOUR INFORMATION?

Personal Information provided by you will be used by SlicePay only for the purposes of providing the Services and maintaining a confidential database. In addition to registration, Personal Information may be asked for reporting a problem/complaint with SlicePay. With your permission, we may send you emails about our Portal, new products, payment reminders and other updates. We may use the phone number provided and verified by you to reach out to you via call and sms. SlicePay will ensure that the Personal Information provided by you is treated securely, in accordance with the provisions of this Policy and the Rules. You are advised to refrain from posting personal information anywhere on the Website, other than those specifically required by SlicePay. The account information and profile are password protected. SlicePay will never ask for your password through unsolicited phone calls, emails. However, if any person, claiming to be an authorized representative of SlicePay, contacts you, we request you not to provide any information to such person and instead immediately contact SlicePay as per the contact details provided in this Policy. SlicePay shall not be liable for any loss of Personal Information provided to such persons.

SlicePay may also be required to share the Personal Information with its third party contractors who provide SlicePay with back end data operation services. In such cases, SlicePay ensures that all Personal Information recipients comply with confidentiality, fidelity and secrecy obligations and sign covenants in this regard. SlicePay may make information available to third parties that are financial and non-financial companies not related by common ownership or control, such as service providers, government agencies, courts, legal investigators, and other non-affiliated third parties as requested by you or your authorized representative, or otherwise when required or permitted by law.

When you browse our Website or apps we also automatically receive your computer's internet protocol (IP) address in order to provide us with information that helps us learn about your browser and operating system, the date and time of visiting the Portals, the type of device being used, the browser being used etc ("**General Information**"). SlicePay reserves the right to use General Information collected by it for any purpose whatsoever including statistical analysis, marketing and promotional purposes. Consequently, SlicePay may share such General Information or any analysis with any person, at its sole discretion. If you choose to provide us with Personal Information, you consent to the transfer and storage of that information on our servers, third party database and use of your Personal Information as mentioned in the Policy.

REPRESENTATION AND WARRANTIES

You hereby represent to the SlicePay that:

- i. the information you provide to the SlicePay from time to time is and shall be authentic, correct, current and updated and you have all the rights, permissions and consents as may be required to provide such information to the SlicePay.
- ii. your providing the information to SlicePay's consequent storage, collection, usage, transfer, access or processing of the same shall not be in violation of any third party agreement, laws, charter documents, judgments, orders and decrees.

Your information will primarily be stored in electronic form however certain data can also be stored in physical form. We may enter into agreements with third parties to store or process your information or data. These third parties may have their own security standards to safeguard your information or data and we will on commercial reasonable basis require from such third parties to adopt reasonable security standards to safeguard your information / data.

HOW DO I WITHDRAW MY CONSENT?

If you change your mind after opting-in, you may withdraw your consent to contact you, for the continued collection, use or disclosure of your information, at any time, by mailing us at care@slicePAY.in or contacting us at: SlicePay 3rd Floor, Leela Landmark, 1st Main Rd, Ashwini Layout, Near Sony World Junction, Ejipura, Koramangala, Bengaluru, Karnataka 560047 Phone: 080 3951 1673

DISCLOSURE

We may disclose your Personal Information to third parties such as partner non-banking financial companies, payment gateways, authorized service providers, payment transaction processors, and law enforcement agencies, if we are required by law to do or if it is to help investigate, prevent or take action regarding unlawful and illegal activities; suspected fraud, potential threat to the safety or security of any person, violations of SlicePay's Terms & Conditions, or as defense against legal claims.

POLICY REGARDING CHILDREN

We define children as individuals under the age of 18. This website is not intended for the use of children and SlicePay does not knowingly solicit or collect information from children.

THIRD-PARTY SERVICES?

Only the persons authorized by SlicePay will have access to Personal Information. By accepting the terms and conditions you grant complete and unconditional consent to SlicePay for using such information and sharing the information with persons or entities associated with SlicePay or with a third party, provided the third party has undertaken to ensure the same level of data protection.

In general, the third-party providers used by us will only collect, use and disclose your information to the extent necessary to allow them to perform the services they provide us. However, certain third-party service providers, such as payment gateways and other payment transaction processors, have their own privacy policies in respect to the information we are required to provide to them for your purchase-related transactions. For these providers, we recommend that you read their privacy policies so you can understand the manner in which your personal information will be handled by these providers. In particular, remember that certain providers may be located in or have facilities that are located in a different jurisdiction than either you or us. So if you elect to proceed with a transaction that involves the services of a third-party service provider, then your information may become subject to the laws of the jurisdiction(s) in which that service provider is or its facilities are located. Once you leave our Website or are redirected to a third-party website or application, you are no longer governed by this Privacy Policy or our Website's Terms of Service and in such circumstances the privacy policy of such other website will apply.

CHANGES TO THIS PRIVACY POLICY

We reserve the right to modify this Policy at any time, so please review it frequently. Changes and clarifications will take effect immediately upon their posting on the Website. If we make material changes to this Policy, we will notify you that it has been updated. Any continued use of the Services shall signify your acceptance of such new or updated policy, as the case may be. If we are acquired by or merged with another company, your information may be transferred to the new owners so that we may continue to provide services to you.

SECURITY

Your personal data are treated strictly confidential. To protect your personal information, we take reasonable precautions and follow industry's best practices to make sure it is not inappropriately lost, misused, accessed, disclosed, altered or destroyed. We have in place appropriate safeguards and security measures to protect the personal data you provide on this Website against accidental or any other unlawful forms of processing. If we collect payment card details electronically, we use encryption coding. If you provide us with your credit card/ debit card information, the information is encrypted using secure socket layer technology (SSL) and stored with a AES-256 encryption. Although no method of transmission over the Internet or electronic storage is 100% secure, we follow all PCI-DSS requirements and implement additional generally accepted industry standards.

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

The Grievance Officer:

Name: Divyanshu Saxena

Email: divyanshus@slicePAY.in

Name of the Company: Garage Preneurs Internet Private Limited

Address: 3rd Floor, Leela Landmark, 1st Main Rd, Ashwini Layout, Near Sony World Junction, Ejipura, Koramangala, Bengaluru, Karnataka 560047 Phone: 080 3951 1673.

COOKIES

When you visit the Website, one or more cookies will be sent to the computer/smartphone or other devices being used by you. The cookies are either used to improve the quality of the Portals or for storing your preferences as a user, improving search results and tracking user trends. You have the option of disabling cookies via your browser preferences. However, if you disable cookies on your browser, some parts of the Portals may not function effectively.

YOUR RESPONSIBILITY FOR THE INFORMATION YOU PROVIDE

You may complete a sign up process as part of your use of this Website which may include the creation of a username, password and/or other identification information. Any username, password and/or other identification information must be kept confidential by you and must not be disclosed to, or shared with, anyone.

COPYRIGHT, TRADEMARK, AND OTHER INTELLECTUAL PROPERTY PROTECTION

SlicePay is a registered trademark of Garage Preneurs Internet Private Limited, all materials on this Website are protected by copyright, trademark, and other intellectual property rights. Any unauthorized use of any such information or materials may violate copyright laws, trademarks laws, intellectual property laws, and other laws and regulations.

TERMINATION

You or we may suspend or terminate your account or your use of this Website at any time, for any reason or for no reason. You are personally liable for any charges incurred through your account prior to termination. We reserve the right to change, suspend, or discontinue all or any aspects of this Website at any time without notice.

INDEMNIFICATION

You agree to defend, indemnify and hold SlicePay harmless, on demand, from and against any and all claims, damages, costs, and expenses, including attorneys' fees, arising from or related to your use of the Website.

DISPUTE RESOLUTION

In the event of any dispute, difference or claim arising out of this Policy the same shall be settled in accordance with the Laws of India through regular judicial process and the courts of Bangalore, India shall have exclusive jurisdiction.

CONSENT TO THIS POLICY

By accessing our Website, you agree to this Policy. This document supersedes any prior communication on this topic and reflects the entire and exclusive Policy for this Site.

SLICEPAY'S DISCLAIMERS AND LIABILITIES

The disclaimers and liabilities of SlicePay ("SlicePay Disclaimers"), as provided in [https://slicePay.in/disclaimer \(/disclaimer\)](https://slicePay.in/disclaimer (/disclaimer)) shall be treated as part of this Policy. You undertake to carefully read through the SlicePay Disclaimers and strictly comply with the terms of the same.