

Merlin Enclaves Private Limited

Privacy policy

This Privacy Policy outlines Merlin Enclaves Private Limited's (henceforth referred to as the "Company") approach to processing of Data.

This policy is applicable to all the existing customers, prospect customers and persons ("User") who visit the office/branch and/or any 'Digital Property' belonging to the Company/Associates/Subsidiaries. Digital property includes Mobile Application (App) /Web Application and any other electronic application used by the User for availing various products/services from the Company.

By using our website/application/any other electronic application and by availing various products/services the User consents/allows the Company to collect/store the information/data provided to the Company. Retention of Information will be as per applicable law/regulatory requirements in India.

This policy is applicable to all forms of "information" that the company gathers from the User.

The sources from which the Company collects the information includes:

- from the User, during the product application journey, either online or offline.
- from User's browser, mobile application, or mobile device, including cookies etc.
- from its Service providers, dealers, agents/agencies, including the server from the User's browser, mobile app, or mobile device.
- consent of User by reading the SMS and email information with the consent of User as part of rendering Financial Services.

The Company believes in maintaining transparency with their customers when it comes to data governance policies. As per Company's data privacy policy, data governance is one of prime focus areas that help to deliver quality services to their customers. The Company follows stringent guidelines on data governance, which include factors such as data quality, data minimization, data accuracy, and data accessibility.

The Company ensure that they use the data provided only for specific purposes, adhering to the customer's consent given. The Company also ensure that though cookies have unique identification nos., personal information (name, a/c no, contact nos. etc.) SHALL NOT be stored on the cookies.

The employees of the Company handle customer data ethically and securely. The employees follow various parameters like data classification, ethical handling of customer data, minimizing data exposure to third parties, and maintaining the confidentiality and privacy of data, among others.

Securing User's Information is of paramount importance to the Company. To protect privacy of the User's Information the Company, based on the requirement, will set up IT infrastructure, security tools, update the system to the latest version, monitor network across the servers and conduct periodic internal and external audits (if so necessary) of systems.

User is hereby informed that the third-party service provider/agent/agencies will have access to user Information on a need-to-know basis to assist the Company in rendering service and are restricted from using the same for any other reason rather than specified during data collection. The third-party service provider is obligated not to disclose or use the Information for any other purposes.

The Company may amend/update the Privacy Policy from time to time as required under law. Thus, User is advised to review this page periodically for any changes, since any such changes will be effective immediately after they are updated/posted on this page.