



# PRIVACY POLICY

## **NJT FINANCE PRIVATE LIMITED**

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## OBJECTIVE

This Privacy Policy outlines the principles and practices NJT Finance (“Company”) follows to protect your Personal Information, including Sensitive Personal Data, that is collected, processed, and stored in any form.

NJT Finance is committed to safeguarding the privacy of all visitors to its website ([www.njtfinance.com](http://www.njtfinance.com)). The Company takes the protection of your personal data seriously and ensures that any information collected is kept secure and handled with the utmost care.

This policy is designed to provide transparency and clarity regarding how NJT Finance collects, uses, manages, and protects your information. It also reinforces the Company’s accountability in upholding the highest standards of data privacy and security.

## PERSONAL INFORMATION

Personal Information refers to any data that relates to an identifiable natural person. This includes information that, whether on its own or when combined with other data available or likely to be available to a corporate entity, can directly or indirectly identify an individual.

## SENSITIVE PERSONAL DATA

Sensitive Personal data refers to the information of a person that is more sensitive in nature including but not limited to:

1. Passwords
2. Financial information such as bank account, credit card, debit card or other payment details.
3. Physical, physiological, and mental health condition.
4. Sexual orientation
5. Medical records and history
6. Biometric information
7. Any detail relating to the above clauses as provided to body corporate for providing service.
8. Any of the information received under above clauses by body corporate for processing, stored or processed under lawful contract or otherwise.

Provided that, any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information.

## **NON-PERSONALLY IDENTIFIABLE INFORMATION**

Non-Personally Identifiable information is that information which by itself, cannot be tracked to a specific individual. Non-Personal information includes but not limited to your IP address, cookies and third party's cookies.

## **COLLECTING PERSONAL INFORMATION**

The Company may collect, store, and use the following kinds of personal information:

1. Information about your computer and about your visits to and use of this website (including your IP address, geographical location, browser type and version, operating system, referral source, length of visit, page views and website navigation paths).
2. Information that you provide to us when using the services on [www.njtfinance.com](http://www.njtfinance.com) or that is generated in the course of the use of Company's services.
3. Information contained in or relating to any communications that you send to Company or send through [www.njtfinance.com](http://www.njtfinance.com)
4. Any other personal information that you choose to send to us.

## **CONSENT**

Before you disclose to us the personal information of another person, you must obtain that person's consent to both the disclosure and the processing of that personal information in accordance with this policy.

## **USAGE OF YOUR PERSONAL INFORMATION**

Any of the information we collect from you may be used in one of the following ways:

1. To personalize your experience in a better way.
2. To verify your identity as per applicable laws.
3. To improve customer service.

4. To process your transactions easily.
5. To send periodic emails, SMSs, WhatsApp messages.
6. To keep you informed about our new products or services unless you unsubscribe to our emails.
7. To carry out research and analysis to study customer use and experience on an anonymous or personalized basis.
8. To deal with enquiries and complaints made by or about you relating to the Company.

## **DISCLOSING INFORMATION**

The information may be shared with our employees and other trusted third-party service providers who assist us in operating our website, conducting our business, or servicing you and shall have access to your information on need-to-know basis and are restricted from using the same for any other reason. The third-party service provider is obligated not to disclose or use the information for any other purpose. We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. We shall disclose the information provided by you to the CICs, CKYC portal, FIU and such other regulatory, statutory bodies as may be required as per the provisions of various applicable statutes.

## **RETENTION OF PERSONAL INFORMATION**

The Company will retain your Personal information for as long as necessary to provide you the services, or for complying with our statutory/regulatory obligations, resolving disputes, defending the claims, and enforcing our policies. All the data or information we collect you is stored in servers located in India.

## **WITHDRAWAL OF CONSENT AND RECTIFICATION**

You can access and review the Information shared by you, after fulfilling the pending contractual obligations, by getting in touch with us. You can also withdraw, or revoke consent given to us to process any Information given by you to us, by writing to us at [info@njtfinance.com](mailto:info@njtfinance.com)

You shall have the right to deny consent for use of specific data on the Portal.

In the event any Information provided by you is inaccurate, incomplete or outdated then you should provide us with the accurate, complete and up to date Information and have us rectify such Information at our end immediately. We urge you to ensure that you always provide us with accurate and correct Information to ensure your use of our services is uninterrupted.

## **CHANGES TO THE PRIVACY POLICY**

This Privacy Policy shall be amended from time to time to comply with our business requirements and applicable laws.

## **CONTACT US**

In case if you want to share your concern, you may write us at [info@njtfinance.com](mailto:info@njtfinance.com)

## **REVIEW OF POLICY**

The Privacy Policy shall be reviewed by the Board on annual basis.

