

## **PRIVACY POLICY**

This privacy policy sets out how FundsIndiaAdvisor and Wealth India Financial Services Pvt. Ltd. (WIFS) uses and protects any information that you share when you use this application.

WIFS is committed to ensuring that your privacy is protected at all times. Should we ask you to provide certain information by which you can be identified when using this application, you can be assured that it will only be used in accordance with this privacy statement.

WIFS may change this policy from time to time by updating this page. This policy is effective from January 1, 2014.

## **WHAT WE COLLECT**

We may collect the following information:

1. Name and contact details
2. Personal information, including date of birth, Aadhaar Number, and Permanent Account Number (PAN)
3. Demographic information such as gender and income
4. Other information that can help us improve our services

## **WHAT WE DO WITH THE INFORMATION WE GATHER**

We require this information for the following reasons:

1. To conduct Know-Your-Customer registration as required by SEBI and/or other regulatory bodies
2. To perform compliance checks and keep/ maintain internal records
3. To use the information to improve our products and services
4. To periodically send emails to your registered email address about your investments, or other information which we think you may find interesting

You will be free to unsubscribe from our mailing list at any time if you do not wish to receive such emails from us. From time-to-time, we may also use your information to contact you via phone or email for market research purposes.

We will not sell, distribute or lease your personal information to third parties unless we are required to share such information under the terms and conditions of the products and services you avail, or we are required to do so by law.

## **SECURITY**

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online. [More](#)

## **HOW WE USE COOKIES**

A cookie is a small file which asks permission to be placed on your device's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic, or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our application in order to tailor it to our customers' needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better application by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your device or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers/ applications automatically accept cookies, but you can usually modify your browser's settings to decline cookies. This may prevent you from taking full advantage of the websites/applications.

## **LINKS TO OTHER WEBSITES**

Our application may contain links to other applications/ websites of interest. However, once you have used these links to leave our application, you should note that we do not have any control over such third-party applications/websites. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting them. You should exercise caution and look at the privacy statement applicable to the application/ website in question.

## **CONTROLLING YOUR PERSONAL INFORMATION**

If you believe that any of your information with us is incorrect or incomplete, please email us as soon as possible at [contact@fundsindiaadvisor.com](mailto:contact@fundsindiaadvisor.com). We will promptly correct any information found to be incorrect.

## Information when one clicks “More”

### SECURITY CERTIFICATES

FundsIndia is an online financial services company. We fully recognise and understand the security implications of being a service provider with whom people trust their money. There are many safeguards we adopt in this regard – some of these are technical, and some are structural.

#### WHEN IT COMES TO DATA SECURITY, OUR GOAL IS TO ENSURE THAT:

1. Your data is stored safely and securely – passwords are one-way encrypted before being stored in the database for high security.
2. All communication with you, or with mutual fund companies and other service providers – are encrypted using the highest standards.
3. Your data is not shared with anyone, unless you have explicitly requested us to do so to fulfil a transaction request.

To ensure that we achieve these goals, we have a variety of certifications/ trust verifications in place for our firm, both from technical and legal/ operational perspectives. All our communications are encrypted by 256-bit encryption, and our data is hosted with top-tier hosting service providers. Also, our data is continuously backed up to ensure continuity of operations.

Here are some of our security certifications. These certifications are continuously updated by regularly auditing our technical infrastructure for full security compliance.

#### EACH OF THE SEALS BELOW ARE VERIFIED DAILY, AND THEY HOLD A SPECIFIC MEANING:



#### SECURITY-VERIFIED

Implies that our site is using the highest grade of security when it comes to communications



#### BUSINESS-VERIFIED

Implies that we have cleared a business verification test to certify that we are a legitimate service provider



### **PRIVACY-VERIFIED**

Implies that our privacy policy has been reviewed and found compliant with international standards of privacy



### **VERIFICATION-CERTIFIED**

Implies that we have cleared all our verification processes, and the location and authenticity of our business have been verified as well



### **THAWTE CERTIFICATE**

Provides third-party confirmation of the authenticity and validity of our Security Certificate that is used to secure communication between our servers and our customers' browsers