

360 ONE PRIME LTD.

PRIVACY POLICY

Privacy Policy

(“Company,” “we,” “our,” or “us”) is committed to protecting the privacy and security of its customers’ (“you” or “your”) personal Data. This Privacy Policy explains how we collect, use, disclose, and safeguard your Data when you use our digital lending platform, mobile application or website (collectively, the “Platform”). By accessing or using the Platform, you agree to this Privacy Policy

Personal Data Consent

Your consent is sought by way of this Privacy Policy in order for us to share the Personal Data as provided under applicable regulation (i.e. currently DPDP Act 2023) as amended from time to time. By using the Platform, You provide Your consent to the terms of this Privacy Policy.

Kindly acknowledge that the Platform has duly collected the Data with Your consent, and You have the option to not provide such information or deny consent for use of specific information or revoke the consent already given. However, Your consent cannot be withdrawn if any Service availed by You are active. Where consent has been withdrawn the Platform does not guarantee or be liable for providing such service.

1. Information We Collect

For the purpose of providing our digital lending services, Personal Data we collect for purposes of this Policy, includes Data that identifies You, included but not limited to:

a. Personal Data:

- Full name;
- Date of birth;
- Gender;
- Contact details (email, phone number);
- Address (residential and permanent);
- PAN, Aadhaar (with explicit consent);
- KYC documents (as per RBI norms);
- Demographic data, such as gender, nationality, age, etc.;

b. Financial Information:

- Bank account details;
- Income and employment details;

- Credit score and credit report (from credit bureaus)
- Transaction data.

c. Device and Technical Information:

- IP address
- Device identifiers (IMEI, MAC address)
- Operating system and browser type
- Location data (with consent).

d. Usage Information:

- Interaction with our app and website
- Feedback, queries, and communication history.

All Personal Data so provided will be on an 'as is' basis and Company shall not be responsible for the accuracy of the Personal Data provided by You. Personal Data which is provided or collected from You are solely for the purposes connected with the specific Terms of Use which has been agreed by You to avail various products or services or facilities by the Company or its Facility Provider or Third Party Service Entity.

2. How We Use Your Information

We use your data for the following lawful and legitimate purposes:

- To verify your identity and conduct KYC
- To assess your loan eligibility and process applications
- To perform credit scoring and risk assessment
- To disburse loans and collect repayments
- To comply with legal and regulatory obligations
- To improve and personalize your user experience
- To detect and prevent fraud
- To contact you for service and promotional purposes (with your consent)
- To enforce Terms of Use

3. Legal Basis for Processing

We process your personal Data based on:

- Your consent
- Legal obligations under RBI and other regulatory guidelines
- Performance of a contract (loan agreement)
- Legitimate interests (such as fraud prevention and risk management)

4. Disclosure of Your Information

We may share Your data with:

- RBI-regulated entities (banks, NBFCs, credit bureaus)
- KYC and credit verification agencies
- Payment service providers
- Technology and cloud service providers
- Legal, accounting, and compliance partners
- Government authorities when required by law

We ensure that all third parties maintain confidentiality and data protection standards. We reserves the right to communicate Your Personal Data to any third party for compliance with a court order, judgment or statutory mandate or statutory investigation or makes a legally compliant request for disclosure.

In the event we buy or acquire other businesses from third parties, or sell our business to a third party, or otherwise take actions for our business, the Personal Data collected by us may be shared with third parties and / or statutory authorities in such instances.

5. Data Retention

We retain Your personal data for as long as required:

- To provide our services
- For legal and regulatory compliance (as per RBI and IT Act)
- For resolving disputes and enforcing agreements

Data not required is securely deleted or anonymized.

All such Personal Data collected shall be retained by us so long as You are having account with the Company and remain active to avail various services or as may be required under the law or as per

applicable policy. The Personal Data so collected shall be used only for the Purpose for which it is collected and, in the manner, agreed by You. Personal Data however may remain on the servers unless otherwise deleted or purged permanently.

6. Your Rights

You have the following rights:

- Access and review your personal data
- Correct inaccuracies in your data
- Subject to terms of services availed, You may withdraw consent and request data portability (if technically feasible).

7. Data Security

We implement appropriate security practices, including:

- Encryption of data in transit and at rest
- Secure servers and firewalls
- Multi-factor authentication
- Regular audits and vulnerability testing

However, no digital system is entirely secure. We are not responsible for unauthorized access due to circumstances beyond our control.

8. Cookies and Tracking Technologies

Our platform may use cookies, beacons, and similar technologies to:

- Maintain your session
- Analyze usage patterns
- Improve services.

9. Minor's Privacy

This website is not intended for use by children and minors as defined under the law. Our services are not intended for individuals under the age of 18. We do not knowingly collect data from minors without requisite consent as prescribed by law .

10. Changes to This Policy

We may update this policy from time to time. The latest version will be posted on our Platform with the “Last Updated” date. Material changes will be notified via email or app notification.

11. Contact Us

If You have questions or concerns about this Privacy Policy or our data practices, contact us at:

Grievance Officer: Mr. Satya Bangera

Address: 360 ONE Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai - 400013

Number-022 4341 1891

Email: primequerydesk@360.one