



Privacy Policy

Document Number: TC-IS-POL-PP

Version : 1.5





TC-IS-POL-PP-v1.5
Privacy Policy
True Credits Private Limited

Document Details

Particulars	Details
Title	Privacy Policy
Version	1.5
Classification	Public
Release Date	19 June 2020
Description	Privacy Policy of True Credits Pvt Ltd
Update Date	5 Sept 2025
Approved By	Board
Owner	Information Security Department



Table of Contents

<u>Introduction</u>	4
A. <u>Definitions</u>	5
B. <u>Type of Personal Information collected and Purpose and Use of collection</u>	5
C. <u>Term of retaining and use of personal information</u>	7
D. <u>Storage and Transfer of your personal data</u>	9
E. <u>Security of Personal Data</u>	11
F. <u>Monitoring</u>	12
G. <u>Children's Privacy</u>	12
H. <u>Method of Disposal of Personal Information</u>	12
I. <u>Administrators in Charge of Management of Personal Information</u>	13
J. <u>Cookies</u>	13
K. <u>Your Consent</u>	14
L. <u>Third Party Sites</u>	14
M. <u>Governing Law or Dispute Resolution</u>	14
N. <u>Right of Users</u>	15
O. <u>Amendments to the Privacy Policy</u>	15
P. <u>Grievance Redressal</u>	17
Q. <u>Effective Date</u>	17



Introduction

This Privacy Policy of True Credits Private Limited (a company incorporated under the Companies Act, 2013 having its registered office at Huda City Centre Metro Station, 5th floor, sector – 29, Gurgaon, Haryana 122001, India and is the owner of the website <https://www.truecredits.in/> (in any case, hereinafter referred to as “TC”, “True Credits” “we”, “our” or “us”), is an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000 and the rules made thereunder and the amended provisions pertaining to electronic documents / records in various statutes as amended by the Information Technology Act, 2000. The term “you”, “customer”, “user”, “borrower” denotes the person avails the services of True Credits by using the mobile application or through any other mode. This privacy policy does not require any physical, electronic, or digital signature.

This Privacy Policy is a legally binding document between you and True Credits. The terms of this Privacy Policy will be effective upon your acceptance of the same by availing its services. This Privacy Policy specifies the terms related to the management and handling of personal information of users (hereinafter referred to as “the Users”) using the services of True Credits platform accessible through Mobile/Smartphone application (hereinafter “True Balance Application”). We understand that you entrust us with certain Information to help us provide various Services. In exchange for your trust, you expect and deserve our commitment to treat your Information confidential with respect and in accordance with the terms of this Privacy Policy (“Privacy Policy”).

The Privacy Policy describes the policies and procedures followed by True Credits with respect to collection, use, share, disclosure and deletion of your Information and other data that we gather when you register for using True Balance Application and Services by creating a user account (“Account”), interact with other Users and third-party websites and services. This document is published and shall be construed in accordance with the provisions of the Information Technology (reasonable security practices and procedures and sensitive personal data of information) Rules, 2011 under Information Technology Act, 2000 and other applicable regulations that require publishing of the Privacy Policy for the specific purposes like collection, use, storage, disclosure, transfer and other uses of sensitive personal data or information.

Please read this Privacy Policy carefully. By using the website/mobile application, you indicate that you understand, agree and consent to this Privacy Policy. If you do not agree with the terms of this Privacy Policy, do not use our application or website for carrying out any transaction. By consenting to this policy, you are hereby providing your unconditional consent or agreements to as provided under section 43A and section 72A of Information Technology Act, 2000.

When you use, download and access the True Credits platform by using True Balance Application, you are consenting to the collection, transfer, storage, disclosure and other uses of your Information as described in this Privacy Policy.



The Company shall comply with all regulations on the protection of Personal Information specified in laws and regulations applicable to the Company.

A. Definitions

For the purpose of this Privacy Policy

- **Account** means a unique account or identifier created for you to access our Service or parts of our Service.
- **Application** means the software program provided by the Company downloaded by you on any electronic device, named True balance.
- **Company** (referred to as either "the Company", "We", "Us" or "Our" in this Agreement) refers to True Credits Private Limited, Gurgaon.
- **Country** refers to: India.
- **State** refers to: Haryana, India.
- **Device** means any device that can access the Service such as a computer, a mobile phone or a digital tablet etc.
- **Personal Data** is any information that relates to an identified or identifiable individual.
- **Service** refers to the loan product and/or other services provided on the Application.
- **Service Provider** means any natural or legal person who processes the data on behalf of the Company. It refers to third-party companies or individuals employed by the Company to facilitate the Service or to provide the Service on behalf of the Company, to perform services related to the Service or to assist the Company in analyzing how the Service is used.
- **State** refers to: Haryana, India.
- **Usage Data** refers to data collected automatically, either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).
- **You** means the individual accessing or using the Service, or the company, or other legal entity on behalf of which such individual is accessing or using the Service, as applicable.

B. Type of Personal Information collected and Purpose and Use of collection

Types of Data Collected

Personal Data

While using Our Service, We may ask You to provide Us with certain personally identifiable information that can be used to contact or identify You. The Personal Information will not be used for purposes other than providing services. Prior consent of the users would be required, in case of change in the purposes. Personally Identifiable Information for the purposes of this Privacy Policy may include, but is not limited to:

**True Credits Private Limited**

Name, Phone number, Email address, Geo-tagging, IP address, Device ID, Country of origin, Gender, Date of Birth, Financial information (such as Income, Income sources, bank account details etc.) One of Officially Valid Documents specified in RBI-KYC directions (Driving License, Voter's ID, NREGA Job Card, Passport, PAN, Aadhaar Card etc.), Deposit, charge and transaction information, and any other information and documents that you provide us to verify your identity or in terms of KYC (Know Your Customer) (such as copy of Aadhar card, PAN card, and/or Bank statement).

We do not collect or retain biometric data except where expressly permitted under applicable statutory provisions/law. However, facial data is captured and stored exclusively for the purpose of Video KYC, in accordance with and to the extent required by the KYC Master Directions given by Reserve Bank of India (RBI) or any other applicable law.

Also, once any loan has been granted to you, True credits may from time to time undertake your credit evaluation including accessing your bureau score, statement of accounts etc.

We may also collect information including but not limited to:

- Information about you when you register or when you use our Website and Application
- Credit related information that is collected from other sources like credit bureaus.
- Transaction history and details.
- Information that you provide when you write directly to us (including by e-mail) or connect with us over telephone.
- Aggregate information and electronic data - like the pages viewed, how you navigate through the website and interact with webpages, etc.

You explicitly consent that one-time access can be taken by us of your camera, approximate location or any other facility necessary for the purpose of on-boarding/ KYC requirements only

True Credits website mobile app, written form, fax, telephone, e-mail, electronic board, promotional offer participation, customer support. Voluntary provision from the Users through service availing.

We may receive Personal information about you from third parties, such as social media services, commercially available sources and business partners. If you access Website through a social media service or connect a service on Website to a social media service, the information we collect may include your user name associated with that social media service, any information or content the social media service has the right to share with us, , and any information you have made public in connection with that social media service. When you access the Website through social media services or when you connect any Website to social media services, you are authorizing True Credits to collect, store, and use and retain such information and content in accordance with this Privacy Policy.

Usage Data

Usage Data is collected automatically when using the Service.



TC-IS-POL-PP-v1.5
Privacy Policy
True Credits Private Limited

Usage Data may include information such as Your Device's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that You visit, the time and date of Your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When You access the Service by or through a mobile device, We may collect certain information automatically, including, but not limited to, the type of mobile device You use, Your mobile device unique ID, the IP address of Your mobile device, Your mobile operating system, the type of mobile Internet browser You use, unique device identifiers, Name and Version of system and application software; Other information collected at the time of installation: Installed applications on User's device and other diagnostic data.

We may also collect information that Your browser sends whenever You visit our Service or when You access the Service by or through a mobile device.

Information Collected while Using the Application

While using the Application, in order to provide the uninterrupted lending services from the Application, the Company may collect, with your prior permission, information regarding, approximate location, device information, SMS, camera, WiFi connection information.

We use this information to provide features of Our Service, to improve and customize Our Service. The information may be uploaded to the Company's servers and/or a Service Provider's server, or it may be simply stored on Your device.

You can disable access for these permissions in your device settings at any time, or revoke/withdraw access rights from the application, however, we recommend that you keep these permissions enabled so that We can provide you uninterrupted service.

C. Term of retaining and use of personal information

Retention of your personal data

The Company will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use Your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

The Company will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer time periods.



We shall preserve the records pertaining to the identification of the borrowers and their addresses obtained while opening the account and during the course of business relationship, for at least five years after the business relationship is ended.

You may write to us in case you want us to remove your data from our records. We will ensure to fulfill your request subject to any requirement of retaining information as per applicable law.

Use of your personal data

The Company may use Personal Data for the following purposes:

- **To provide and maintain our Service**, grant of credit facilities and to ensure due repayment of the same, including to monitor the usage of our Service.
- **To manage your Account:** to manage Your registration as a user of the Service. The Personal Data You provide can give You access to different functionalities of the Service that are available to You as a registered user.
- **For the performance of a contract:** the development, compliance and undertaking of the purchase contract for the products, items or services You have purchased or of any other contract with Us through the Service.
- **To contact You:** To contact You by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.
- **To provide You with news**, special offers and general information about other, services and events which we offer that are similar to those that you have already purchased or enquired about.
- **To manage your requests:** To attend and manage your requests to Us.
- **For business transfers:** We may use Your information to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by Us about our Service users is among the assets transferred.
- **To Improve our site** (we continually strive to improve our site offerings based on the information and feedback we receive from you).
- **To send periodic e-mails.**
- **For advertising**, such as providing customized and personalized advertisements, sponsored content and sending you promotional or marketing communications.
- **The e-mail address**, contact details provided by you including the contact details linked to your KYCs may be used to send you information, respond to inquiries and to address other requests or questions and to intimate you the due date of payments or breach of any contract entered by you for grant of any service by True Credits.



- **For other purposes:** We may use Your information for other purposes, such as data analysis, underwriting, identifying usage trends, fraud detection and prevention, prevention from money laundering, terrorism and other crimes, determining the effectiveness of our promotional campaigns and to evaluate and improve our Service, products, services, marketing and your experience.
- **Otherwise with your consent.**

D. Storage and Transfer of your personal data

Your information, including Personal Data, is processed at the Company's operating offices and in any other places where the parties involved in the processing are located in accordance with applicable laws. The Company ensures that your information, including Personal data, is processed and stored at servers located in India, in accordance with applicable laws.

The Company shall share the data with third parties in the manner as specially provided in this privacy policy.

Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to the said transfer. However, the Company ensures that the third parties with whom your data is shared are compliant with the technology standards/ requirements on cybersecurity stipulated by RBI and other agencies, or as may be specified from time to time

Further, the Company ensures that data is shared with third parties only after receiving your explicit consent. Also, the applications gives the option to the customers to restrict sharing of the data with the Company and its partners.

The Company will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Policy and no transfer of Your Personal Data will take place unless there are adequate controls in place including the security of Your data and other personal information.

You further agree that such disclosure, sharing and transfer of Your Personal Information shall not cause any wrongful loss to You or to any third party, or any wrongful gain to us or to any third party.

You hereby unconditionally agree and permit that except as otherwise provided under this Privacy Policy, True Credits will disclose your Personal Information to third parties only in the following limited circumstances:

1. **With Service Providers:** We may share Your personal information with Service Providers to monitor and analyze the use of our Service, to contact You. We may store, share, disclose or part with all or any of your Information to various third party service providers / partners / banks and financial institutions for one or more of the purposes or as may be required by applicable law. In such a case we will contractually oblige the receiving parties of the Information to ensure the same level of data protection that is adhered to by True Credits under applicable law.

**True Credits Private Limited**

If you use the Service of third parties through the True Credits website, True Credits may disclose your Personal Information to the associated third-party service providers to facilitate/enhance/complete the Services offered. It is suggested that you go through their privacy policy before providing them with any information. True Credits shall not be responsible for use and disclosure of Information by third parties/service providers. By using the site and our services you authorize us to exchange, share, part with all information related to your details and transaction history to such service providers/credit bureaus/agencies and/or for participation in any telecommunication or electronic clearing network as may be required by applicable law, customary practices, credit reporting, statistical analysis and credit scoring, verification or risk management and you shall not hold us liable for use or disclosure of this information.

2. **With business partners:** We may share Your information with trusted partners who work on behalf of or with us under confidentiality/non-disclosure agreements. These entities may use your Personal Information for performing marketing services, delivering goods, administering promotions, analyzing data and usage of the Service through the True Balance Application, processing credit/debit card payments, operating the Service or providing support and maintenance services for the same, or providing customer service. Further, by consenting to this privacy policy you agree to the said sharing of data, and you shall not hold us liable for use or disclosure of this information.
3. **For payment processing:** You agree that We use other third parties such as a credit/debit card processing company, payment gateway, pre-paid cards etc. to enable You to make payments for availing Services on Application. When You sign up for these Services, you may have the ability to save Your card details for future reference and faster future payments. In such case, we may share Your relevant Personal Information as necessary for the third parties to provide such services, including your name, residence address and email address as available in our records. The processing of payments or authorization is solely in accordance with these third parties' policies, terms and conditions and we are not in any manner responsible or liable to You or any third party for any delay or failure at their end in processing the payments.
4. **With Government and Law Enforcement Agencies:** We may also share the information with the government authorities or courts, pursuant to applicable laws and directives, for any investigation for offences in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of various terms and conditions or our policies.
5. **For business transfers:** We may share or transfer Your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of Our business to another company.
6. **With Affiliates:** We may share Your information with Our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include Our parent company and any other subsidiaries, joint venture partners or other companies that We control or that are under common control with Us.



7. **With other users:** when You share personal information or otherwise interact in the public areas with other users, such information may be viewed by all users and may be publicly distributed outside.
8. **With your consent:** We may disclose Your personal information for any other purpose with Your consent.

By using our services, you agree and consent to our collection, storage, processing and sharing of information (including sensitive personal data or information) about you or your use of services with third parties or service providers identified above. The list of DLA, Lending service providers and other service providers can be accessed from the link below:

<https://www.truecredits.in/lsp-dla>

When we share or process your information (including sensitive personal data or information) about you or your use of services, we ensure that it is shared or processed in compliance with applicable laws.

It is clarified 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 for the purposes of this Privacy Policy.

If you do not agree to each and all of these terms and conditions, please do not use the Site or avail Services from True Credits. You may at any time while availing the Services withdraw your consent by contacting us as described in the “Contact Us” section. However, in the event of withdrawal of consent hereunder in case of loan/credit facilities, we may be forced to recall your loan/credit facilities or not grant you loan facility/provide Services as access to such personal information is the basis for grant and continuation of such loan/credit facility.

E. Security of Personal Data

The security of your Personal Information is very crucial to us. It is our endeavor to protect your Personal Information against any type of unauthorized usage. To do this, True Credits has adopted measures like internal reviews of the data collection, storage and processing practices and security measures, including appropriate encryption and physical security measures to guard against unauthorized system access where your personal information is stored. True Credits has taken measures applicable under law to protect your information.

Our Information Security Management System (ISMS) is certified to the ISO 27001 standard, ensuring that personal information is protected through a robust framework of policies, processes, and controls aligned with internationally recognized best practices.

We have implemented technical controls like firewall, encryption, password, WAF, SOC, Anti-virus etc. and management controls like access management, log review, NDA etc. for better safety of the information given by you.



True Credits does not store the card details (Card Number, CVV, Validity etc.) in its servers.

True Credits may share information with other third parties under strict confidentiality clauses or non-disclosure agreement but won't be liable for the security breach of the third party. True Credits cannot also be held responsible for the loss or damage to you, as a result of you providing the information to third parties.

True Credits has designed and implemented Incident Management policy which shall be followed in case of any security incident..

F. Monitoring

All transactions of suspicious nature and/ or any other type of transaction notified under The Prevention of Money-Laundering Act, 2002, shall be reported to the appropriate law enforcement authority, as the same reaches our knowledge.

G. Children's Privacy

Our Service does not address anyone under the age of 18. We do not knowingly collect personally identifiable information from anyone under the age of 18. If You are a parent or guardian and You are aware that Your child has provided Us with Personal Data, please contact Us. If We become aware that We have collected Personal Data from anyone under the age of 18 without verification of parental consent, We take steps to remove that information from Our servers.

If We need to rely on consent as a legal basis for processing Your information and Your country requires consent from a parent, We may require Your parent's consent before We collect and use that information.

H. Method of Disposal of Personal Information

Your personal data is collected and used strictly for the purposes defined in this policy and in accordance with applicable laws. Once the original purpose of collection has been fulfilled, your personal data is securely disposed of, unless retention is required for legal, regulatory, fraud prevention, or contractual purposes. The key principles followed are:

- Right to Deletion: You have the right to request deletion of your personal data, or request our assistance in deleting such data, through the Mobile App or by contacting our Customer Support team.
- Immediate Disposal:
 - Personal data in digital format is deleted using secure methods that prevent recovery of deleted records.
 - Personal data in physical format is shredded or incinerated to ensure safe disposal.



- **Data Correction & Updates:** You may review and request correction or amendment of any inaccurate or deficient personal information. However, information verified through government authorities during KYC cannot be edited directly; in such cases, a re-KYC process must be initiated.
- **Restrictions on Deletion/Editing:**
 - You may only edit or delete information that does not impact the services provided to you.
 - Data that we are legally or regulatorily required to retain (including KYC records) cannot be deleted.
- **Backup Data:** Data stored in backup files, not used for operational purposes, will be deleted when the backup copy is purged as per retention cycles or as per applicable regulatory requirements. If backup data is restored for disaster recovery, personal data of customers who requested deletion will not be reinstated except for information required to be stored as per regulatory requirements.
- **Third-Party Permissions:** The application provides options to revoke previously granted permissions or discontinue sharing of information with third parties, in compliance with applicable laws.
- **Retention Obligations:** Certain information may be retained where we have a legal obligation or lawful basis to do so. Such data is stored securely with restricted access and is permanently deleted once the retention period lapses.

I. Administrators in Charge of Management of Personal Information

True Credits has designated an administrator in charge of the management of the personal information of Users and strive to protect the personal information. He/she may be accessed as below:

Address: Huda City Centre Metro Station, 5th floor, sector – 29, Gurgaon, Haryana 122001, India

E-mail: cs@truecredits.in

Phone No: 0120-4001028

J. Cookies

A “cookie” is a small piece of information stored by a web server on a web browser, so it can be later read back from that browser. The APP may use cookies and tracking technology depending on the features offered.



No personal information/data/details will be collected via cookies and other tracking technology; however, if you previously provided personally identifiable information, cookies may be tied to such information. Aggregate cookie and tracking information may be shared with third parties.

K. Your Consent

By submitting your personal information, you consent to the use of that information by us as detailed in this policy. You hereby expressly and irrevocably authorize True Credits / its partners / affiliates to collect, store, share, obtain and authenticate any aspect of your personal information / KYC either directly or through any of the authorized agencies and disclose such information to our agents /contractors / service providers and to also use such information in the manner that may be required by True Balance/ its partners / affiliates including for the purposes of grant of credit facility and for purposes of its business and for such time period as we may deem fit. In this regard, you expressly and irrevocably authorize True Balance/ its partners / affiliates to collect, use, verify and authenticate your personal identity information / KYC in any manner without any notice to you.

L. Third Party Sites

In relation to the payment gateways used by you to do payments to different sites or for the services, these gateways are managed by the third parties and hence are controlled by the same. At some point some of the information is saved in these third party sites. True Credits is not responsible for any type of loss or damage to you, with regard to the information held by these third party sites. However, these payment gateways are digitally encrypted, thereby providing the highest possible degree of privacy, security and care.

True Credits is not in any way responsible for the third party sites and the privacy policy doesn't cover them. For the same you will have to read the specific privacy policy of the third party sites.

We are not in a position to control or guarantee the accuracy, integrity, or quality of the information, data, text, software, music, sound, photographs, graphics, videos, messages or other relevant materials available on the Linked Sites. To clarify, please be aware that the information you provide on the Linked Sites shall be governed by policies of the Linked Sites which you view..

M. Governing Law or Dispute Resolution

This Policy shall be governed by and construed in accordance with the Indian laws The courts at Gurgaon (HR) shall have exclusive jurisdiction in relation to any disputes arising out of or in connection with this Policy.

If any dispute arises between True Credits and the User in connection with or arising out of the validity, interpretation, implementation or alleged breach of any provision of the Policy, such dispute shall be



referred to and finally resolved by arbitration in accordance with the Indian Arbitration and Conciliation Act, 1996 for the time being in force, which rules are deemed to be incorporated by reference in this clause. There shall be one (1) arbitrator and the seat of the arbitration shall be Gurgaon, India..

N. Right of Users

Users have the right, at any time, to know whether their personal information has been stored and can consult True Credits to learn about their contents and origin, to verify their accuracy or to ask for them to be supplemented, canceled, updated or corrected, or for transformation into anonymous format or to block any data requests should be sent to the administrator in charge of the management of the personal information of Users at the contact information set out above

This Application does not support “Do Not Track” requests. To determine whether any of the third-party services uses honor the “Do Not Track” requests, please read their privacy policies.

O. Amendments to the Privacy Policy

We may amend, alter, modify or update the Privacy Policy from time to time and same would be conveyed to you by posting it as a notice on the website and Application, along with the link to the updated policy, so that you may be aware of the information we collect and how we use it at all times. Use of information we collect now is subject to the Privacy Policy in effect at the time such information is used. Users are bound by any changes to the Privacy Policy when they continue to use the Website(s) and/or Application(s) after such changes have been first posted.

DISCLAIMER, FORCE MAJURE AND INDEMNITY

WITHOUT LIMITING THE FOREGOING, EVERYTHING ON THIS SITE, THE CONTENT, SERVICES AND MATERIALS IN THE SITE ARE PROVIDED "AS IS" AND ON AN "AS AVAILABLE" BASIS WITHOUT REPRESENTATIONS OR WARRANTIES OF ANY KIND EITHER EXPRESS, IMPLIED OR STATUTORY. WE DO NOT MAKE ANY REPRESENTATIONS, WARRANTIES OR ENDORSEMENTS REGARDING THE ACCURACY, RELIABILITY, USEFULNESS OR COMPLETENESS OF THE SERVICES, CONTENT OR MATERIALS IN THE SITE OR ANY SITE LINKED TO IT. TO THE MAXIMUM EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, DESIGN, ACCURACY, CAPABILITY, SUFFICIENCY, SUITABILITY, CAPACITY, COMPLETENESS, AVAILABILITY, COMPATIBILITY OR ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE. WE DO NOT WARRANT THAT THE SITE OR THE SERVICES, CONTENT, MATERIALS OR FUNCTIONS CONTAINED IN THE SITE WILL BE CONTINUOUSLY AVAILABLE, UNINTERRUPTED OR ERROR-FREE, THAT DEFECTS WILL BE CORRECTED, OR

**True Credits Private Limited**

THAT THE SITE, SERVICES, CONTENT, MATERIALS OR THE SERVERS THAT MAKE THE SITE OR SUCH SERVICES, CONTENT AND MATERIALS AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS OR ARE ACCURATE OR COMPLETE. WE DO NOT WARRANT OR MAKE ANY REPRESENTATIONS REGARDING THE USE OR THE RESULTS OF THE USE OF THE SERVICES, CONTENT, MATERIALS, FUNCTIONS OR PRODUCTS AVAILABLE THROUGH THE SITE IN TERMS OF THEIR CORRECTNESS, ACCURACY, RELIABILITY, OR OTHERWISE. YOU ASSUME THE ENTIRE COST OF ALL NECESSARY SERVICING, REPAIR, OR CORRECTION. APPLICABLE LAW MAY NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU.

Neither True Credits and its affiliates, nor their or their affiliates' officers, employees or agents shall be liable to you or anyone else for any loss, damage or expense arising out of any access to or use of this Site / Services or any site linked to it, including, without limitation, any loss of revenues or profits, loss of business or loss of data, indirect, incidental or consequential loss.

You agree to indemnify, save, and hold True Credits, its affiliates, contractors, employees, officers, directors, agents, third party associates, licensors, and partners harmless from any and all claims, demands, losses, damages, and liabilities, costs and expenses, including without limitation legal fees and expenses, arising out of or related to your use or misuse of the services or of the Site, any violation by you of the Terms of this Privacy Policy, or any breach of the representations, warranties, and covenants made by you herein or your infringement of any intellectual property or other right of any person or entity, or as a result of any material posted/ transmitted by you on the Site including ones that are threatening, libelous, obscene, harassing or offensive.

True Credits reserves the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify True Credits, including rights to settle, and you agree to cooperate with True Credits's defense and settlement of these claims. True Credits will use reasonable efforts to notify you of any claim, action, or proceeding brought by a third party that is subject to the foregoing indemnification upon becoming aware of it.

Notwithstanding anything contained in the policy, True Credits won't be responsible for any loss or damage to you in case of any Force Majeure Event, which is unforeseeable or not within the control of True Credits. A Force Majeure Event shall mean any event that is beyond the reasonable control of True Credits and shall include, without limitation, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorized access to computer, computer system or computer network, computer crashes, breach of security and encryption (provided beyond reasonable control of True Credits), power or electricity failure or unavailability of adequate power or electricity.

You agree that no transmission on the internet can be said to be fully secured, hence, True Credits cannot ensure the security of all the information provided by you and you do it on your own accord. True Credits may entrust a third person with the management affairs of personal information for



successful service operation and contract performance to following entities, and entities and will manage the trustee to protect Personal Information from theft, leak, loss, falsification, harm in accordance with applicable laws and regulations.

P. Grievance Redressal

In accordance with Information Technology Act, 2000 and rules made there under or in the event you wish to make a complaint regarding any violation of the provisions of the Privacy Policy, or in case of any complaint related to any other matter which concerns you; you can contact the grievance redressal officer as detailed out in our Customer Grievance Redressal Policy placed on our website.

Your complaint shall be addressed as per the Grievance redressal mechanism of the Company.

Q. Effective Date

This privacy policy takes effect from June 19, 2020. (Last amended 5 Sept 2025)