Privacy Policy

THIS WEBSITE www.sunitafinance.com AND OTHER RELATED INTERNET BASED APPLICATIONS (COLLECTIVELY REFERRED TO AS “WEBSITE” or “SERVICES") OWNED AND OPERATED BY Sunita Finlease Limited, A COMPANY INCORPORATED UNDER THE LAWS OF REPUBLIC OF INDIA HAVING ITS REGISTERED OFFICE OFFICE UNIT NO. Great Eastern Rd, Opposite Rajkumar College, Choubey Colony, Raipur - 492010 Chhattisgarh (HEREINAFTER REFERRED TO AS “WE”, or “US” or OUR or “Sunita Finlease”).

THIS PRIVACY POLICY GIVES YOU DETAILS ABOUT OUR DATA COLLECTION METHODS AND USAGE. YOU ARE ADVISED TO READ THIS PRIVACY POLICY ALONG WITH THE TERMS OF USE AND OTHER INFORMATION IN THE WEBSITE/APPLICATIONS.

USERS PLEASE TAKE NOTE THAT ANY STATEMENTS MADE ON Sunita Finlease WEBSITE/APPLICATIONS SHALL NOT BE CONSTRUED AS AN OFFER OR PROMISES FOR GRANT OF ANY FINANCIAL SERVICES.

1. Use of Our Website or Services: You will be able to use Our Website or Services as per Term of Use.

2. Information collected by Sunita Finlease:

(a) Information provided by users through our Website or Services and at the time of registration, use the facilities and services available, information automatically received and collected will include details required for availing respective Services.

(b) Information from credit bureaus and customer service providers to help Sunita Finlease with customer verification and diligence required for Sunita Finlease and partners.

(c) Log information: Domain server through which the User accesses the App Search queries, IP address, crashes, date and time.

(d) Device information: With your permission, we may collect and monitor Type of device (including storage, hardware model, operating system and version, installed apps, WiFi, mobile network) used by the User, personal information stored by third parties like social networking sites, information pertaining to your device and your usage thereof, including, inter alia, the names of the other applications on your mobile device and how you use them, list of accounts for credit profile enrichment.

(e) SMS: With your permission, we may collect and monitor only financial transactional/promotional messages for description of the transactions and the corresponding amounts for credit risk assessment (Other SMS data is not accessed)

(f) Contacts: With your permission, we may collect contact information to automatically detect references information for your customized credit scoring.

(g) Location: With your permission, we may receive, collect and analyse your location information which may be accessed through a variety of methods including, inter alia, GPS, IP address, and cell tower location and, your precise location based on GPS data. In the event of IP detection failure, we will collect the last cached location as your current location. We may collect location information for validating your address and to increase the chances of your loan approval, even when the application is closed or not in use.

(h) Local storage: Browser web storage, application data caches.

(i) Cookies and similar technologies.

(j) Details required for administration or services and product improvement.

(k) Record and/or monitor calls if Sunita Finlease feel necessary for quality checks and staff training. Such recordings may also be used to help Sunita Finlease combat fraud.

(l) Feedback given by you.

(m) Third-party advertisements: Sunita Finlease may use third-party advertising companies to serve ads when you visit OUR Website/Application. These companies may use information about your usage preferences (but not your name, address, email address, or telephone number) about your visits to this and other websites in order to provide advertisements about goods and services of interest to you. Sunita Finlease is not responsible for product and services of such websites and is also not responsible for their privacy practices, which Sunita Finlease does not own, manage or control.

(n) Termination of account: While you can terminate your account as per terms of use, your information may remain stored in archive on our servers even after the deletion or the termination of your account.

(o) Retention of information collected: The information collected from you will be retained during the (i) validity of your Account and for the purpose of submission of such information, (ii) As consented by you while creating your User Account (iii) As required by any regulatory norms including but not limited to the norms prescribed under Prevention of Money Laundering Act, 2002

(p) We ask visitors to our site to use their social media logins (Facebook, Twitter, GMail) to provide customer reviews and feedback on our site.

3. Use of information collected by Sunita Finlease: The information will be used by Sunita Finlease for the following:

(a) To provide products or services you have requested.

(b) To provide information to our partners to assist in making credit decisions about you.

(c) To help investigate violations of our terms of use or to defend against legal claims.

(d) To disclose the information under special circumstances such as compliance with the applicable local law, court summons, court orders, requests/order from legal authorities or law enforcement agencies requiring such disclosure.

(e) Search credit bureaus, generate credit reports and fraud prevention agencies.

(f) To get in touch with you when necessary and contact you by email, SMS, letter, telephone or in any other way about our products and services.

(g) To identify, prevent, detect or tackle fraud, money laundering, terrorism and other crimes.

(h) To form a view of you as an individual and to identify, develop or improve products, that may be of interest to you.

(i) Provide information to independent external bodies such as governmental departments and agencies, universities and similar to carry out research.

(j) Perform other administrative and operational purposes including the testing of systems.

(k) Trace your whereabouts.

(l) Recover any payments you owe to Sunita Finlease or partners.

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(n) To show you advertisements.

(0) Contact you as a survey respondent.

(p) To maintain records under applicable law or a may apply to pursuant to agreements executed by Sunita Finlease.

(q) Carry out, monitor and analyse our business, Carry out market research, business, and statistical analysis and also direct our efforts for product improvement.

(r) Carry out audits.

(s) Location information – for validating your address and to increase the chances of your loan approval.

(t) Contacts information - to automatically detect references information for your customized credit scoring

(u) Information about Apps and Accounts – for credit profile enrichment.

(v) to avail identity verification services

(w) To generate and maintain User profiles, to provide personalized features, to facilitate collection activities, to maintain regular communications with the User

(x) To use/modify/display, distribute and create new material from the information you provide

4. Specific consent

(a) You consent and grant us authority to share your information with third parties to

(i) provide the product or service you have requested;

(ii) To enable them to contact you or to certain service partners in order to respond to your queries / comments or to resolve service issues and to serve you better and

(iii) to collect information about you as mentioned in section 2 of this Privacy Policy and use the same for those purpose mentioned in section 3 of this Privacy Policy.

(b) By using the Website/Services you authorize us, our affiliates & our associate partners to contact you via email or phone call or sms and offer you their services/ product, imparting product knowledge, offer promotional offers running on their websites & offers offered by the associated third parties. Irrespective of the fact if also you have registered yourself under DND or DNC or NCPR service, you still authorize to give you a call from Sunita Finlease & its associates/partners for the above-mentioned purposes.

(c) By providing information, you automatically agree, or promise that the owner of such information has expressly agreed to allow or license, as the case may be, us to use the information in the manner set out in this Privacy Policy, without the payment of any fees, to the extent permitted by law, also use, license, reproduce, distribute disclose, and aggregate, non-personally identifiable information that is derived through your use of the App and you hereby provide consent for the same.

5. Sharing Of Information Sunita Finlease shall not will not rent, sell or share User information and will not disclose any of the User’s personally identifiable information to third parties, except the disclosure is

(a) pursuant to obtaining the User’s permission

(b) in connection with disclosure to financial institutions and banks

(c) in connection with the services being rendered through the App

(d) help investigate, prevent or take action regarding unlawful and illegal activities

(e) special circumstances such as compliance with court orders.

6. Security: Your account information is stored in an access controlled facility and is password-protected for your privacy and security. We do not warrant that such User information may not be misused in the event our safeguards and protocols are breached by a malicious third-party. Your use of the App is at your sole risk and discretion. You shall be the custodian of your password and comply with the applicable terms mentioned in the Website/Application in this regard., We are not liable to actions of other users with whom you may choose to share your information. The collection, usage, and sharing of User information are in compliance with the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and other applicable laws.

7. Procedure for removing username from the recordUser desirous of having his/her name and other details removed from the records of Sunita Finlease, on receiving the User’s written request to that effect Sunita Finlease shall, subject to the terms hereof, remove and/delete all such information, as for as possible. User wishes no longer to receive notifications, may send request to Nbfc@sunitaonline.com. Sunita Finlease reserves the right to close the User account if the User opts out of receiving certain crucial notices that are required to perform the services through its App. Users may not opt-out of receiving notifications about due or past due amounts that the User owes to Sunita Finlease.

8. Procedure For Correcting InaccuraciesUsers may correct any mistakes, errors in information online.

9. Changes in Privacy Policy: Our Privacy Policy might change from time to time, and Sunita Finlease will provide notice of it on your email address linked to your Account or can be seen by you in our Website.

10. Incorporation of Privacy Policy to the Terms of use: This Privacy Policy is incorporated to the Terms of use (Terms) and other specific terms of this Website/Services/Account.

11. Contact:For any information regarding the Privacy Policy, please contact Nbfc@sunitaonline.com.