

Privacy Policy

Policy updated and effective date: 05.12.2019

Dear Customer,

Purpose and Scope of the Privacy Policy

Protecting your privacy and treating the personal information of all users of our website in accordance with the law is very important to us. We understand that by using our website you may be entrusting us with personal information and assure you that we take our duty to protect and safeguard this information very seriously.

We are strongly committed to protect the privacy of our customers and have taken all necessary and adequate measures to protect the confidentiality, integrity of the customer's information and its transmission.

VWFPL is committed to protection of information, including personal information and sensitive personal data of every individual ("Protected Information") received by it on the Website www.vwfs.co.in

VWFPL does not tolerate any act which may constitute a breach or failure to ensure protection of protected Information under the Act/Rules and any incident of breach of this policy shall be viewed as a misconduct under every policy/rule/regulation applicable, whether as a company policy or by operation/implication of any contract or statute.

This Privacy Policy which is framed in accordance with the requirements of the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal data or information) Rules, 2011 ("Information Security Rules 2011") includes information about;

1. What personal information we collect
2. Purpose for which we use personal information
3. Sharing of Personal Information

1. What personal information we collect

We collect, use and process various types of personal information about customer accounts to the extent appropriate for your relationship with us. The personal information that we collect about you may include but is not limited to name, sensitive personal data or information as defined in the Information Security Rules, 2011 and Know Your Customer (KYC) Direction, 2016 as amended from time to time, address, email address, telephone and mobile number, date of birth, personal identifiers such as passport number, permanent account number, driving license, occupation, assets and income, account balances, payment history, account activity, credit worthiness, company name and other personally identifiable information.

The collection of personal information about you is from a variety of sources, including through:

Sometimes, online surveys are conducted to understand the profile and need of the clients. Online and electronic interactions / surveys including via website of our company / group companies, mobile applications, text messaging programs or applications on third party social networks, transaction with affiliate or non-affiliate third parties, credit bureaus, employers etc.

Offline interactions, including via direct marketing campaigns, hard copy registration / application forms, competition entries / contests and contacts through Company's call center and interaction with online targeted content (such as advertisements) or service providers on our behalf, provide to you via third party websites or applications.

Clients cannot claim that any information posted by them on this website is confidential or proprietary. Any personal information provided by you is with your full consent and your own volition. We are under no obligation to verify the source from where the information was provided to us as they were provided by you.

2. Purpose for which we use personal information

We use and process customer's personal information for a range of purposes, which may include but is not limited to:

- To provide with products and services;
- To fulfil requests;
- To deliver administrative notices or alert relevant to use of service;
- To facilitate transactions;
- To check the identity and suitability of clients for certain products and services;
- To ensure the security and operation of our Information Technology environment;
- To use it for marketing and advertising measures (e.g. newsletters via e-mail, online advertising);
- To detect, prevent and investigate fraud;
- To comply with the legal process to respond to requests from public, regulatory or government authorities;
- To perform internal business processes such as data analysis, audits, developing and improving new products and services;
- To third party services entity that provide services to the Company and are bound by these same privacy restrictions;

We process all your personal information in accordance with the applicable laws on data protection and for as long as required.

3. Disclosure of Personal Information

Personal information may be shared for any of the purposes described in the document.

We may share personal information with our parent company, subsidiaries, affiliates and related group companies, based on our instructions and in compliance with our Privacy Policy and any other appropriate confidentiality and security measures. Our parent company, subsidiaries, affiliates and related group companies are committed to protecting personal information and to use it only for legitimate business purposes.

We may also share personal information with government agencies mandated under the law to obtain personal information including sensitive personal data or information for the purposes of verification of identity or for prevention, detection, investigation including cyber incidents, prosecution and punishment of offences.

We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that customer information. Employees who violate our Privacy Policy will be subject to our disciplinary process.

Whenever we hire other organizations to provide support services, we require them to confirm to our Privacy Policy and to allow us to audit them for compliance.

Consent

We shall obtain your explicit/express consent in writing (and includes electronic consent) before collecting personal information for providing Services. Personal information for purposes of this Policy includes information that identifies you, such as your name, phone number, email address etc., and include gender, marital status, city of residence. All Personal information so provided will be on an 'as on' basis and Company shall not be responsible for the authenticity of the personal information supplied by you.

Services shall include all provisions of services and facilities and connected activities which are provided in connection with offering of products and services as a customer of the Company.

Review of Information / Account deactivation / Removal of Information

If at any time a user wishes to review the Information provided to us at the time of registering with us or at any time thereafter, you may do so by signing into your account and amending the same. You may also send us an email at nodalofficer@vwfs.com We provide all users with the opportunity to opt-out of receiving promotional and marketing-related communications from us, after setting up an account. All users are also given the option of cancelling their user accounts and bringing to our attention their desire to discontinue the use of our services. If you have any other query or require information of clarification from this Site, please send us an email at nodalofficer@vwfs.com

Use of Cookies

We use data collection devices such as "Cookies" on certain pages of the Site to help analyze our web page flow, measure promotional effectiveness, and promote trust and safety. "Cookies" are small files placed on your hard drive that assist us in providing our services. We offer certain features that are only available through the use of a "Cookie". Cookies themselves do not personally identify you, but they do identify your computer, computer resources and devices connected with computer resources and include Mobile phones. Generally, cookies work by assigning a unique number to the computer that has no meaning outside the assigning site. You are also being made aware that Company cannot control the use of cookies or the resulting information by advertisers or third parties hosting data on respective Company website. If you do not want information collected through the use of cookies, you may change the settings in the browsers that allows to deny or accept the cookie feature as per your discretion and in the manner agreed by you.

Use of Mobile Applications (APP) for accessing website

In case of use of facilities/products/services through any APP additional terms and conditions governing the manner of usage of APP including collection and disclosure of personal information shall be applicable and to be read along this Privacy Policy.

Retention of Personal Information

The Company or any Third Party Service Entity shall not retain personal information longer than the purpose for which it is sought is served or is otherwise required under any other law for the time being in force or in accordance to the data retention policy, Personal information however may remain on the servers unless otherwise deleted or purged permanently.

Domain Information

We VWFPL collect domain information of its any visitor that visits our site, as it helps us to analyze which and how often the clients visit our site. This information is automatically collected once you visit our site and by this, you grant us your consent to collect your domain names.

Links to Other Sites

Our website(s) has links to other website(s) in the World Wide Web. It may contain certain links to other Applications/websites which may be owned or operated by third parties, including some third party service providers affiliated with VWFPL. The privacy policies of these website(s) is not under our control. Once you leave our servers, use of any information you provide is governed by the privacy policy of the operator of the site you are visiting. It is advisable to read their privacy policies for further information as no responsibility is taken by us for privacy practices or any content of other Applications/websites. The Privacy Policy VWFPL may change

the provisions anytime and if there are any substantial changes you will be notified by a notification on our website.

How we protect data of customer:

Reasonable Security Practices

We will make every effort to take appropriate technical and organizational security measures to ensure that your personal information processed within the IT environment controlled is protected against unauthorized access, misuse, loss and/or destruction, taking account of the applicable legal and regulatory requirements.

We take both physical and electronic process-specific security measures, including firewalls, personal passwords, and encryption and authentication technologies. Our employees and the service providers commissioned by us are bound by professional secrecy and must comply with all data protection provisions.

Blocking IP Addresses

The Company uses the help of Internet Protocol ("IP") addresses to diagnose any problems with its server and to administer its web site including by blocking certain addresses that it feels are inappropriately using its website. IP addresses are used to gather broad demographics information, such as browser types, visitor's country, visiting frequency, operating systems, etc.

Notice of Change

Please note that we may amend this Privacy Policy from time to time. The applicable version is always the current one, as referenced above (Policy updated and effective date).

Questions / Contact

If you have questions about the processing of your personal information, please feel free to contact us by using the following link <https://www.vwfs.co.in/contact-us.html>