

PRIVACY POLICY

A. OBJECTIVE:

Fusion Micro Finance Limited (hereinafter referred to as “**Fusion**”/ “**We**”/ “**Us**”) may collect and store information about you when you visit our site, use our services, or view our online advertisements. The information which Fusion collects and stores during normal use of the site is used to monitor the use of the site and to help further the development of our products and services. We use this information to improve our Web-based offerings.

B. SCOPE

This policy applies to information collected by Fusion through its websites.

1. Collected Information:

- a. Fusion may collect personal information that you submit to us through the Services.
- b. Fusion also may collect some information automatically, which includes:
 - IP address
 - Information about your web browser software and version.
 - The general geographic location, as indicated by your IP address.
 - The website that referred you to us, and similar information.
- c. We also may collect information about your activity on our websites, which might include:
 - frequency of visits to our website;
 - The average length of visits;
 - Pages viewed during a visit.
- d. We may use various technologies to collect information about your activities on our websites, including:
 - Cookies (If not selected may affect certain or all functionalities);
 - Web Beacons / Web bugs (Measures user experience on our website).
- e. We may combine your information, automatically gathered information and the information we collect through cookies/web beacons/web bugs, including information that we have collected about you, or information that we have obtained from other sources. We may aggregate any statistics or data that are collected, but we are under no obligation to do so.

2. Use of collected Personal Information

- a. Fusion may use the personal information that is collected from you to provide requested products and services and for our internal business purposes, including, but not limited to:
 - Responding to your requests for our unique products and services;
 - To process your transactions and to provide you with the transaction and post-transaction-related services, providing, improving, and marketing our products and services, including site content and performance;
 - Evaluating your use of the services;
 - Providing advertising for products and services that might interest you;
 - Responding to your requests for information;
 - Communicating with you by e-mail, postal mail or courier, and/or telephone about products or services that may be of interest to you;

- Maintaining and managing your account with us;
 - Keeping you updated on the issues that are relevant to your business relationship with us;
 - Monitoring your compliance with any terms and conditions associated with our products and services, including confirming your identity;
 - Performing other functions as described to you at the time of collection or pursuant to your consent.
- b. In addition, certain information we collect, such as the IP address of any computer or other device that you use to access our website and any other domains that may be operated by Fusion, will be used to monitor, and investigate possible violations of and enforce any terms and conditions associated with our products and services or other applicable agreements between you and Fusion. Our use and sharing of your personal information in the manner described in this Privacy Policy may involve the transfer of your personal information to Fusion or third parties, as described in this Privacy Policy, that is in countries outside your country of residence, which may not have the same privacy legislation as your country of residence.

3. How We Share Personal Information

a. Service Providers

We may share personal information with organizations or individuals that perform functions on our behalf. For example, service providers may process payments for our products and services or may store and process data on our behalf. These service providers are granted access to personal information to perform their functions for Fusion.

b. Marketing

Fusion may share collected personal information with group companies whose products and services we believe you may find of interest. If you would prefer that we not share your personal information with any third parties for the third parties' marketing purposes, you can notify us of your preference by contacting us as described in the "Contact Us" section.

c. Legal Matters

Fusion may share personal information in response to a court order, a request for cooperation from law enforcement or other government agency, or as otherwise required by law; to persons acting in a representative capacity on your behalf; to defend against legal claims; to investigate, prevent, or take other action regarding illegal activity, suspected fraud, suspected violations of terms and conditions associated with any of our products or services, or other wrongdoing; or to protect and defend the rights, property or safety of our company, our users, our employees, or others.

d. Transactions

Fusion may share personal information in connection with a substantial corporate transaction, such as mergers, acquisitions, the sale of our business, a divestiture, consolidation, or asset sale, or in the unlikely event of bankruptcy.

e. Other Purposes

Fusion may share personal information as otherwise described to you at the point of collection or pursuant to your consent.

4. Personal Information Protection

- a. Fusion uses commercially reasonable security measures (including physical, electronic and procedural measures) to help safeguard personal information against loss, misuse, damage or modification and

unauthorized access or disclosure. However, no system for transmitting or storing information electronically can be completely secure. Therefore, we cannot guarantee that personal information or other communications will always remain secure.

5. Privacy Policy Changes

- a. This policy provides a general statement of how Fusion aims to protect your information. We may also occasionally update this privacy policy to reflect changes in our practices concerning the collection and use of your information. As a result, we encourage you to review the privacy policy before accessing the websites or otherwise furnishing data to Fusion.

6. Policy Review

- a. We reserve the right to change or update this policy at any time by placing a prominent notice on our site. Such changes shall be effective immediately upon posting to this site.

TERMS AND CONDITIONS

A. LEGAL NOTICE

THIS WEBSITE IS PROVIDED TO YOU ON AN "AS-IS" AND "WHERE-IS" BASIS, WITHOUT ANY WARRANTY. FUSION, FOR ITSELF AND ANY THIRD PARTY PROVIDING MATERIALS, SERVICES, OR CONTENT TO THIS WEBSITE, MAKES NO REPRESENTATIONS OR WARRANTIES, EITHER EXPRESSED, IMPLIED, STATUTORY OR OTHERWISE OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD PARTY RIGHTS, WITH RESPECT TO THE WEBSITE, THE INFORMATION OR ANY PRODUCTS OR SERVICES TO WHICH THE INFORMATION REFERS. FUSION WILL NOT BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DAMAGES OF ANY KIND, INCLUDING BUT NOT LIMITED TO, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, ARISING FROM OR CONNECTED WITH THE SITE, INCLUDING BUT NOT LIMITED TO, YOUR USE OF THIS SITE OR YOUR INABILITY TO USE THE SITE, EVEN IF FUSION HAS PREVIOUSLY BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

VISITORS TO THIS WEBSITE ARE BOUND BY THE FOLLOWING TERMS AND CONDITIONS. ('TERMS') PLEASE READ THIS DOCUMENT CAREFULLY BEFORE CONTINUING TO USE THIS SITE. IF YOU DO NOT AGREE WITH ANY OF THESE TERMS, PLEASE DO NOT USE THIS SITE. IF YOU HAVE ANY QUERIES ABOUT THESE TERMS, PLEASE CONTACT legal@fusionmicrofinance.in

1. Although Fusion tries to ensure that all information and recommendations, whether in relation to the products, services, offerings or otherwise (hereinafter 'Information') provided as part of this website is correct at the time of its inclusion on the website, Fusion does not guarantee the accuracy of the Information. Fusion makes no representations or warranties as to the completeness or accuracy of the Information.
2. Fusion does not commit to updating or correcting any Information that appears on the Internet or this website.
3. Information is supplied upon the condition that the persons receiving the same will make their determination as to its suitability for their purposes before use or in connection with the making of any decision. Neither Fusion and Fusion affiliates, nor their officers, employees or agents shall be liable for any loss, damage or expense arising out of any access to, use of, or Fusion upon, this website or the Information, or any website linked to this website.
4. Nothing contained herein is to be construed as a recommendation to use any product, process, equipment, or formulation, in conflict with any patent, or otherwise and Fusion makes no representation or warranty, express or implied that the use thereof will not infringe any patent, or otherwise.

B. FUSION DISCLAIMER

Fusion has its own separate identity but, on this website, we may sometimes use 'Fusion Group Company', 'we' or 'us' when we refer to Fusion company in general or where no useful purpose is served by identifying any particular Fusion Company

C. AVAILABILITY

1. Fusion controls and operates this website from India and makes no representation that the materials are appropriate or will be available for use in other locations. If you use this website from outside India, you are entirely responsible for compliance with all applicable local laws.

2. In case Fusion has or develops more than one website offering products, services, content, and various other functionalities (collectively the 'Services') to specific regions worldwide. The Services offered in one region may differ from those in other regions due to availability, local or regional laws, shipment, and other considerations. Fusion does not make any warranty or representation that a user in one region may obtain the Services from the Fusion site in another region and Fusion may cancel a user's order or redirect a user to the site for that user's region if a user attempts to order Services offered on a site in another region.
3. Information that Fusion publishes on the World Wide Web may contain references or cross references to Fusion products, programs and services that are not announced or available in your country. Such references do not imply that Fusion intends to announce such products, programs, or services in your country. Consult your local Fusion business contact for information regarding the products, programs and services that may be available to you.
4. Nothing contained herein is to be construed as a recommendation to use any product, process, equipment, or formulation, in conflict with any patent, or otherwise and Fusion makes no representation or warranty, express or implied that the use thereof will not infringe any patent, or otherwise.

D. COPYRIGHTS

1. This website contains material, including text, graphics, and sound, which is protected by copyright and/or other intellectual property rights. All copyright and other intellectual property rights in this material are either owned by Fusion or have been licensed to Fusion by the owner(s) of those rights so that it can use this material as part of this website. Fusion retains copyright on all Information, including text, graphics and sound and all trademarks displayed on this website are owned by Fusion and used under license by Fusion affiliates.

C. YOU MAY

1. use and display the materials only on your personal computer only for personal use. Fusion grants you a limited, personal, non-exclusive, and non-transferable license only for such use.
2. print copies of the information on this site for your personal use and store the files on your computer for personal use.

D. YOU MAY NOT

1. copy (whether by printing onto paper, storing on disk, downloading or in any other way), distribute (including distributing copies), download, display, perform, reproduce, distribute, modify, edit, alter, enhance, broadcast or tamper within any way or otherwise use any material contained in the web site except as set out under "You may". These restrictions apply in relation to all or part of the material on the website.
2. copy and distribute this information on any other server or modify or re-use text or graphics on this system or another system. No reproduction of any part of the website may be sold or distributed for commercial gain nor shall it be modified or incorporated in any other work, publication, or website, whether in hard copy or electronic format, including postings to any other website.
3. remove any copyright, trademark or other intellectual property notices contained in the original material from any material copied or printed off from the website; or link to this website; without our express written consent.

E. TRADEMARKS

Fusion and all products and logos ()denoted with 'TM' are trademarks or registered

trademarks of Fusion. Fusion trademarks may not be used in connection with any product or service that is not a Fusion product or service.

F. GENERAL TERMS AND CONDITIONS

1. Fusion does not routinely monitor your postings to the website but reserves the right to do so. However, in our efforts to promote good citizenship within the Internet community, if Fusion becomes aware of inappropriate use of the website or any of its Services, Fusion will respond in any way that, in its sole discretion, Fusion deems appropriate. You acknowledge that Fusion will have the right to report to law enforcement authorities any actions that may be considered illegal, as well as any information it receives of such illegal conduct. When requested, Fusion will cooperate fully with law enforcement agencies in any investigation of alleged illegal activity on the Internet.
2. Submissions and unauthorised use of any materials contained on this website may violate copyright laws, trademark laws, the laws of privacy and publicity, certain communications statutes and regulations and other applicable laws and regulations. You alone are responsible for your actions or the actions of any person using your username and/or password. As such, you shall indemnify and hold Fusion and its officers, directors, employees, affiliates, agents, licensors, and business partners harmless from and against all loss, costs, damages, liabilities, and expenses (including attorneys' fees) incurred in relation to, arising from, or to avoid, any claim or demand from a third party that your use of the web site or the use of the web site by any person using your user name and/or password (including without limitation your participation in the posting areas or your Submissions) violates any applicable law or regulation, or the rights of any third party.
3. Fusion reserves the right to terminate access to this website at any time and without notice. Further, this limited license terminates automatically, without notice to you, if you breach any of these Terms. Upon termination, you must immediately destroy any downloaded and printed materials.
4. Fusion may change the terms and conditions and disclaimer set out above from time to time. By browsing this website, you are accepting that you are bound by the current terms and conditions and disclaimer and so you should check these each time you revisit the website.
5. Fusion may change the format and content of this website at any time.
6. Fusion may suspend the operation of this website for support or maintenance work, to update the content or for any other reason.
7. Personal details provided to Fusion through this website will only be used in accordance with our privacy policy. Please read this carefully before going on. By providing your personal details to us you are consenting to its use in accordance with our privacy policy.
8. If you have a question or the complaint, please contact us at – legal@fusionmicrofinance.in
9. Fusion reserves all other rights.

G. APPLICABLE LAW AND JURISDICTION

These terms and conditions are governed by and to be interpreted in accordance with the laws of India, without regard to the choice or conflicts of law provisions of any jurisdiction. You agree, in the event of any dispute arising in relation to these terms and conditions or any dispute arising in relation to the website whether in contract or tort or otherwise, to submit to the jurisdiction of the courts located in Delhi, India for the resolution of all such disputes.

H. DISCLAIMER

We at Fusion respect the privacy of everyone who visits this website and is committed to maintaining the

privacy and security of the personal information of all our visitors. Our policy on the collection and use of personal and other information is outlined below.

I. PERSONAL INFORMATION

1. We do not require personal information for you to obtain access to most of our websites.
2. We collect personal information from our visitors on a voluntary basis. Personal information may include name, title, company, address, phone number, email address, and other relevant data. Questions or comments submitted by visitors may also include personal information.
3. We collect and use personal information for business purposes in order:
 - that you may download product information, order products, and take advantage of certain other features on our website.
 - to provide information or interactive services through this website to your e-mail address or, when you wish it to be sent by post, to your name and postal address.
 - to seek your feedback or to contact you in relation to the services offered on our website.
 - to process orders or applications submitted by you.
 - to process and respond to requests, improve our operations, and communicate with visitors about our products, services, and businesses.
4. We will not use or share with a third party, any information collected on this page for direct marketing purposes. Because of the nature of the Internet, we may transmit the information to another country, but among Fusion and its affiliates, for purposes other than direct marketing, such as for storage, or for carrying out the processing detailed above, or because of where our servers are located, but we do not provide or use personal information to unrelated businesses for direct marketing purposes.
5. To the extent required or permitted by law, we may also collect, use and disclose personal information in connection with security-related or law enforcement investigations or in the course of cooperating with authorities or complying with legal requirements.
6. We may also remove all personally identifiable information and use the rest for historical, statistical, or scientific purposes.
7. If you e-mail us, you are voluntarily releasing information to us. Your e-mail address will be used by Fusion to respond to you. We will not use the information that can identify you, such as your e-mail address, for direct marketing purposes.
8. In addition, we may have collected similar information from you in the past. By entering this website, you are consenting to the terms of our information privacy policy and to our continued use of previously collected information. By submitting your personal information to us, you will be treated as having given your permission for the processing of your personal data as set out in this policy.

J. NON-PERSONAL INFORMATION

1. On this website, information sent by your web browser may be automatically collected. This information typically includes your domain name (the site after the @ sign in your e-mail address). It may also contain your username (the name before the @ sign in your e-mail address). Other examples of information collected by our server include the Internet protocol (IP) address used to connect the visitor's computer to the Internet, operating system and platform, the average time spent on our website, pages viewed, information searched for, access times, websites visited before a visitor visits our website and other relevant statistics. The amount of information sent depends on the settings you have on your web browser; please refer to your browser if you want to learn what information it sends.
2. All such information will be used only to assist us in providing an effective service on this website. We may from time to time supply the owners or operators of third-party websites from which it is possible

to link to our website with information relating to the number of users linking to our website from such third-party websites. You cannot be identified from this information.

3. We use the information we automatically receive from your web browser to see which pages you visit within our website, which website you visited before coming to our website, and where you go after you leave. We, at Fusion, can then develop statistics that are helpful to understand how our visitors use this website. We use this information in the aggregate to measure the use of our website and to administer and improve our website. This statistical data is interpreted by Fusion in its continuing effort to present the website content that visitors are seeking in a format they find most helpful.

K. INFORMATION PLACED ON YOUR COMPUTER

We may store some information such as cookies on your computer when you look at our website. Cookies are pieces of information that a website transfers to the hard drive of a visitor's computer to keep records. This information facilitates your use of our website and ensures that you do not need to re-enter your details every time you visit it. You can erase or choose to block this information from your computer if you want to; please refer to your browser settings to do so. Erasing or blocking such information may limit the range of features available to the visitor on our website. We also use such information to provide visitors with a personalised experience on our website. We may use such information to allow visitors to use the website without logging on their return to the website, to auto-populate email forms, to make improvements and to better tailor our website to our visitors' needs. We also use this information to verify that visitors meet the criteria required to process their requests.

L. SECURITY

We have implemented technology and policies, with the objective to protect your privacy from unauthorised access and improper use, and periodically review the same.

M. THIRD PARTIES

For your convenience, this page may contain certain hyperlinks to other Fusion pages as well as to websites outside Fusion. In addition, you may have linked to our website from another website. We cannot be responsible for the privacy policies and practices of other websites, even if you access them using links from our website. We can make no promises or guarantees regarding data collection on the hyperlinked pages and on websites that are not owned by Fusion. We recommend that you check the policy of each website you visit, or link from, and contact the owners or operators of such websites if you have any concerns or questions.

N. CONTACTING US

We aim to keep our information about you as accurate as possible. If you would like to review or change the details you have supplied us with, please contact us, as set out below. If you wish to change or delete any of the personal information you have entered whilst visiting our website or if you have any questions about our privacy statement, or if you are concerned about our use of your personal information, please contact us with the subject line, "privacy."

If at any time you would like to contact us, you can do so by emailing us at legal@fusionmicrofinance.in
