

[Finaleap Privacy Policy](#)

- Finaleap (hereinafter referred to as "Finaleap Financial/we/our") acknowledges the expectations of its customers (hereinafter referred to as "customer/you/your") regarding privacy, confidentiality, and security of their Personal Information that resides with Finaleap. Finaleap places a high premium on safeguarding customers' personal information and preventing its misuse
- Finaleap is committed to protecting the privacy of its customers and has put in place all necessary and reasonable precautions in accordance with industry best practices to protect customer information and its transfer via the Website ("Website") or Mobile Application.
- Please see the sections below for further information on the types of information we may collect from you, how we use it in connection with the services we offer on our website and Website, and how we share it with our business partners. Finaleap shall not be held liable for the sharing of confidential information when it is done in compliance with its privacy pledge, the 'Terms of Use' of the Website, Mobile Application, or any agreement with customers. You agree to our Privacy Policy by browsing and/or using our website.
- By using the www.finaleap.com and/or registering yourself at www.finaleap.com and any other domain/applications owned by the Company, you authorize Finaleap including its representatives, affiliates, and its business partners to contact you by email, phone call, or SMS to offer you our services for the product you selected, imparting product knowledge, and provide promotional offers on the Website as well as offers from its business partners and associated third parties, for which reasons your information may be collected in the manner described in this Policy.
- This Privacy and Security Policy (hereafter referred to as "Policy") outlines how we protect Personal Information given on our Website and Mobile Application, as well as how we utilize it in conjunction with the services we provide through the Website and Mobile Application (hereinafter called as "Services").

• **Personal Information:**

Personal Information of any customer, which may be a piece of sensitive information (hereinafter or hereinbefore referred to as "Personal Information") means any information/documents/details that relate to a natural person, which when combined with other information accessible or anticipated to be available with Finaleap, can directly or indirectly identify such individual. The following reasons are why your information is being collected:

Finaleap collects your information when you register for an account, when you use its products or services, visit its Website's pages or Website, or when an employer organization shares its employee information.

When you register with Finaleap, you are asked to submit certain information which may be personal to you such as first name, last name, state and city of residence, email address, mobile number, date of birth, etc. Once you register at the Website and/or Website and sign in you are not anonymous to us. You may also be sent SMSs and notifications about our services to your wireless device if you provide your phone number upon registration. Hence, by registering you authorize Finaleap to send texts and email alerts to you with your login details and any other service requirements, including promotional emails and SMSs. This Policy also applies to all current and previous users of the Website and our Mobile Application.

It is strongly advised that you revisit this page periodically to review the most recent version of this Policy. Finaleap reserves the right at any time, at its sole discretion, to change or otherwise modify this Policy without prior notice, and your continuing use of the Website and/or Mobile Application indicates that you agree to the revised or modified Policy. However, if we make any significant changes to this Policy, we will alert you through email (sent to the e-mail address indicated in your account) or a notice on the Website or Mobile Application before the changes take effect.

• **We use the information you provide to:**

- Respond to any inquiries or requests you've raised.
- Process any orders or applications that you may have submitted.
- Administer or otherwise carry out our obligations under any business partnership agreement
- Anticipate and fix any issues that arise with the services that are provided to you.
- To notify you about special promotions or offers. We may also inform you of new services or features. These could include offers or products from our business partners (for example, insurance firms) or third parties (for example, marketing partners and other service providers) with whom the Company has a partnership.
- To improve the quality of our website as well as the services we offer. We may combine information we receive from you with information we get from our business partners or other third parties.
- To send you notices, communications, and offer alerts regarding your usage of the Website's Services.
- Where we must adhere to legal responsibility in accordance with the applicable legal and regulatory framework.

• **Express Consent:**

You, while providing access/details/documents over the Website and/or Mobile Application, including but not limited to the Personal Information as mentioned hereinabove, expressly consent to Finaleap (its affiliates, business, and nonbusiness partners) to contact you, to make follow up calls concerning the Services provided through the Website and/or Mobile Application, for imparting product knowledge, offering promotional offers running on the Website and/or Mobile Application and other offers as offered by its partners on the Website and/or Mobile Application.

You may be required to provide consent for keying in/uploading your Personal Information in order for the Website/Mobile Application to process your application for the financial products you have chosen/availed in a hassle-free, speedier, and paperless (to the extent possible) manner.

While using the Website and/or Mobile Application, you hereby authorize and expressly consent to us sharing your Personal Information, including but not limited to demographic information, with third parties such as credit information companies to conduct an aggregate check of your credit profile and for Finaleap to send you targeted communications and offers. You hereby also consent to Finaleap to procure credit information and indicative scores from the credit information companies on your behalf.

You expressly waive the Do Not Call (DNC)/Do Not Disturb (DND) registrations on your phone/mobile numbers for contacting you by Installing the Mobile Application and/or using the Mobile Application. As a result, the phone numbers you leave on the Mobile Application or the Website will not be subject to a DNC/DND check.

Sending SMSs, email notifications, and/or phone calls are some of the ways we contact you.

Finaleap maintains the right (and you expressly permit Finaleap) to share or disclose your Personal Information if it determines, in its sole discretion, that such disclosure is necessary or appropriate under existing law.

• **Information Sharing and Disclosure:**

In the following restricted circumstances, we may share your Information submitted on the Website with any third party/service provider/business partner without getting your prior consent:

- When it is requested or compelled to be disclosed by law or by any court, governmental agency, or authority, to verify identity, prevent, detecting, investigating, including cyber occurrences, or prosecuting and punishing offenders. These disclosures are made in the good faith belief that they are essential for implementing these Terms and Conditions, as well as compliance with applicable laws and regulations.
- For the aim of processing personal information on its behalf, Finaleap intends to communicate information across its group companies, officers, and employees. We also make certain that anyone who receives such information agrees to process it according to our instructions and in accordance with this Privacy Policy and any other applicable confidentiality and security measures.
- When a user accesses the Website, Finaleap may employ third-party advertising companies to show adverts. These firms may use personal information about a user's visits to the Website and other websites to serve ads for goods and services that the user might be interested in.
- In the event that Finaleap is bought by or merged with another company, information about you will be transferred.
- Where we must adhere to legal responsibility in accordance with the applicable legal and regulatory framework.

• **We Collect Cookies**

A cookie is a little piece of data that is saved on a user's computer and is linked to personal information. Persistent cookies, as well as session ID cookies, can be used. The cookie for session ID cookies expires and is destroyed when you close your browser or log out. A persistent cookie is a small text file that is stored for a prolonged period on your computer's hard drive. PRP may utilize session ID cookies to track a user's preferences while the user is on the page. They also help to reduce server processing times and load times. PRP may use persistent cookies to record information such as whether you want your password to be remembered and other preferences. The PRP website does not contain cookies that hold personally identifying information.

• **Purpose and Usage:**

If you access the Services by clicking on a hyperlink or by visiting a co-branded URL that takes you to the Website and/or Mobile Application; your name, e-mail address, mobile number, date of birth, employment type, residency status, income details/proofs, PAN, details of the loan, and loan, credit card and mutual fund status or any other financial product status, we may provide that information to that partner when your application is submitted and whenever the status of your application is updated. If you applied directly through the Website and/or Mobile Application upon clicking the hyperlink or via a co-branded URL, as the case may be, you will not be able to opt-out of sharing your information with these partners.

We require you to provide/upload on the Website/Mobile Application, Name, marital status, email address, nationality, location, mobile number, PAN, employment and income details/proofs, Form 26AS, photograph, signature, and other Know Your Customers documents such as address and identity proof, in order to use services such as applying for a loan, credit card, mutual fund, or any other financial product.

• **OPT - OUT :**

If you Uninstall the Mobile application, you will automatically opt-out of receiving any telephonic calls from Finaleap or its affiliates, business, and/or nonbusiness partners, assuming you have not submitted any applications that are pending or in process prior to or at the time of uninstallation.

• **Communications from us and our partners via email and SMS:**

Periodic emailers and email/SMS notifications are sent to our customers. Customers can also sign up for email newsletters, and we may send out emails promoting Finaleap or third-party products from time to time. Subscribers may opt-out of receiving our promotional e-mails and cancel their newsletter subscriptions by following the instructions in the e-mails, subject to the opt-out provision in this Policy. This method of opting out will not stop service-related e-mails/SMS from being sent, such as e-mail/SMS alerts. Our partners may also supply the services listed above.

• **Log Files:**

Like most standard websites, we use log files. This information could include IP addresses, browser kinds, ISPs, referring/exit sites, platform types, date/time stamps, and the number of clicks to evaluate trends, manage the site, track user movement in the aggregate, and collect broad demographic information for aggregate usage. This automatically obtained log information may be combined with other information we have about you. This is done in order to improve the services we provide to you, such as marketing, analytics, and site performance.

• **Security:**

To safeguard the information we acquire from you, we use suitable technical and organizational security measures at all times. To protect against unauthorized or unlawful use or alteration of information, as well as any accidental loss, destruction, or damage to information, we utilize a variety of electronic, procedural, and physical security measures. However, no method of electronic storage or communication via the Internet is completely secure. As a result, we are unable to ensure its complete security. Further, You are also responsible for keeping your login id and password safe and secure, and you may not give these credentials to any third party.

• **Tracking Technologies:**

Cookies or similar technologies are used by Finaleap and its partners to analyse trends, administer the Website/Mobile Application, track customers' movements around the Website/Mobile Application, and gather demographic information about our whole customer base. You can manage cookies in your browser settings, but disabling cookies may limit your ability to utilize some features or functionalities on our Website/Mobile Application or Services.

• **Testimonials, Blogs, and other forums:**

Any information you enter on a blog or other public forum, such as those available on the Website and/or Mobile Application, can be read, collected, and utilized by other customers, and could be used to send you unsolicited messages. Finaleap is not liable for any Personal Information you choose to disclose on such forums.

• **Your data is secure with us:**

We protect Personal Information provided to us by following generally established standards, both during transmission and once we receive it. We cannot guarantee complete security because no form of Internet transmission or electronic storage is completely secure.

To keep your online experience secure and protect Finaleap online accounts and systems from illegal access, we utilize a mix of firewalls, encryption mechanisms, and authentication procedures, among other measures.

For your privacy and protection, Finaleap may ask you for a password when you download the Mobile application and/or register on website. Information such as your Registration Information for the Website and/or Mobile Application, as well as your Account Credentials, is securely transmitted by Finaleap.

Our databases are physically and logically shielded from general employee access. We encrypt your Service password so that no one, including ourselves, can recover it. All backup tapes and drives are encrypted as well.

• **About Apps And Loans Feature Users can get credit report, check credit score.**

Track Outstanding on Your Loans & Cards. Analyze Options to Save Money on Existing Loans & Cards.

Compare and Apply for Most Suitable Loans & Balance Transfer Offers.

• **Use Finaleap Market App to:**

- Credit Report and Score
- Recommendations for improving your score
- Evaluate how to save on your existing loans and cards
- Personalised loan recommendations and offers based on credit score/information provided by the customer
- Check Loan Eligibility for Personal Loan, Home Loan, Loan against Property, Unsecured Business Loan, Gold Loan etc.
- Check Loan EMI

• **FREE Credit Report**

Finaleap is partnering with all bureaus (Equifax, CRIF, TransUnion CIBIL and Experian) to offer its user Credit report and score.

- Checking your credit Score frequently on the Finaleap App won't impact your Credit Score if it is customer consented.
- Monitor your Repayment Status of outstanding loans.
- Information provided by a user must be accurate to access an error-free credit report.

• **Personal Loan Features:**

Interest Rates - From minimum _____% to maximum _____% annual interest rate (APR) (Depends on the lender and financial eligibility of customers/users).

Example of interest calculation (Representative example)

• **Example 1:**

If a loan applicant is borrowing a loan amount of Rs 1 Lakhs with an APR of 11.25 percent and tenure of 4 years, then monthly EMI for the borrower is Rs 2597 and the total amount with interest comes to Rs 1,24,642.

• **Example 2:**

Consider a salaried borrower avails a personal loan of Rs. 1,00,000 with an interest rate of 14 percent per annum with a processing fee of Rs. 2250 for a tenure of 60 months, then the total interest payable will be Rs. 39, 609/- only and EMI will work out to Rs. 2,326 per month.

• **Eligibility :**

- Only Indian residents can apply for a personal loan
- Salaried NRIs with a Guarantor/Co-Applicant residing in India can apply with selective lenders.
- Min Age - for salaried _____years & for self-employed _____years
- Max Age – 60 years
- Min Income - Rs. _____/- Per Month
- Min Working experience – salaried 2 year and self-employed business owner 2 years.
- Steady source of income- Service, Self-Employment, Pension, Other income
- Current obligation and Income put together leave room for servicing applied loan EMI
- Good credit history with no defaults or minimum default

Please note the T&C mentioned above for all services are indicative and subject to change based on lender/s policy, market rates, and or other conditions.

Sanctioning of loan is the sole discretion of Lenders (Banks, NBFCs, and Fintech Lender)

Loan Sanction is subject to applicant/s meeting eligibility criteria; valuation of the property and credit & risk profile of applicant/s. Loan approval is at the sole discretion of lenders.

Finaleap.Com, is a Finance Platform focused on empowering and serving customers to take a well-informed decision while buying a financial product.

• **Requirements to Use Finaleap App :**

- Register by giving the correct mobile number as used
- Provide personal details as per the KYC documents including address, Pan Number etc.
- Provide correct financial information.
- Acceptance for all the T&C of using App.