

PRIVACY POLICY

Muthoottu Mini Financiers Ltd (MMFL) is committed to safeguarding the personal data that we collect and retain about you. This Privacy Notice describes how we collect, use and disclose the information we collect about you when you interact with our website located at <https://www.muthoottumini.com/> (“Site”) or use products, services, desktop, and mobile apps and other tools offered by MMFL (“Services”). “Personal information” can be any information that may be used by itself to uniquely identify, contact, or locate a person, or can be used with information available from other sources to uniquely identify an individual. This Privacy Notice also explains your choices and rights have regarding your personal information.

1. WHAT AND HOW INFORMATION IS COLLECTED?

Information You Provide Directly

The types of personal information we collect directly from you will vary based on how you interact with our Services, which may include:

- When you contact us through our “Contact Us” form on the Site or send us an email, we will collect your full name, email address, phone number, and any other information you voluntarily provide us in the content of your message.
 - When you participate in events conducted by us, including online programs, we will collect your full name, email address, phone number, and any other information you voluntarily provide us.
 - When you request products, services, or information, we will collect your full name, email address, phone number, and any other information you voluntarily provide us. It is your choice whether or not to provide this information to MMFL; however, if you choose not to provide this information, we may not be able to provide you with the Service you are requesting.
- Information About You From Publicly Available Sources

We also collect personal information about you from publicly or generally available sources, such as social media sites, public and online websites, open databases, and data in the public domain. When required by applicable law, we will notify you about these activities.

Payment Information

Some of our Services require payment. You must be 18 or older to authorize a purchase/transaction through our Services. We also collect personal information while you make payments through our sites. Information Automatically Collected Through Your Use of the Site

We may automatically collect non-personally identifiable information about you—such as an IP address, device type, device ID, Internet service provider, general location information, page views, a date/time stamp, browser type, referring/exit URLs, search terms used on our Site, operating system, and similar device and usage information—when you visit our Site. For more information, see the “Cookies and Similar Technologies” section below.

2. COOKIES AND SIMILAR TECHNOLOGIES

Cookies

A cookie is a small piece of data that your internet browser places on your device so that it can be recognized when it returns in the future. We use cookies and similar technologies to secure our Site, remember your preferences, and personalize content for your future visits.

Some of the most common cookies that we use on our Site are cookies set by Google Analytics (`_ga`, `_gat`, `_gid`,). The purposes of these cookies are for analysis and testing. They are used to register a unique ID used to generate statistical data on how you use the Site. The length of time that a cookie remains on your device depends on whether it is a “persistent” or “session” cookie. Session cookies last until you stop browsing, and persistent cookies last until they expire or are deleted. Most of the cookies our Site uses are persistent and will expire between 30 minutes and two years from the date they are downloaded to your device.

Most browsers automatically accept cookies, but you can usually refuse cookies, or selectively accept certain cookies, by adjusting the preferences in your browser. If you turn off or refuse cookies, there may be some features of our Site that will not be available to you, and some portions of the Site may not display properly or be less personalized. In addition, we may use the following tracking technologies:

Do-Not-Track Signals

Your browser may allow you to set a “Do Not Track” preference. We currently do not respond to “Do Not Track” or similar signals.

3. HOW WE USE YOUR INFORMATION

We only use your personal information where applicable law allows us to as described below:

- When we process your information in relation to, or to facilitate the provision of our Services, we do so in order to provide the services you are requesting.
- When we automatically collect information through your use of the Site, including through cookies to help us understand and analyze trends in connection with usage of the Services.
- When we process your information to communicate with you about MMFL and its service offerings (unless you have indicated to us that you do not wish to receive such information), we do so to provide you with information about us and our services that you may be interested in.
- We may also process your information to meet our other compliance and regulatory duties, for example, to retain certain records.

We do not disclose your contact information to third parties for their marketing purposes. Where permitted by applicable law, we may also use anonymous, de-identified, or aggregate information that does not reasonably identify you for any purpose.

4. WHO WE MAY SHARE YOUR INFORMATION WITH

In general, we only share your information as follows:

- **To Our Service Providers:** We may share your information with third parties who provide services to us or to whom we outsource certain services, such as website analytics companies, hosting and cloud computing service providers, and payment processors. Our service providers only access, process, or store your information in the course of performing their duties to us.
- **Business Transactions:** We may share your information in connection with a corporate merger, consolidation, restructuring, sale of certain of our ownership interests, assets, or both, or other corporate change, including without limitation, during any due diligence process.
- **As Required by Law:** We may share your information when we are required to do so by law, such as to comply with a subpoena, bankruptcy proceedings, or similar legal process, or in response to lawful requests by public authorities. If we would like to use your personal information for any purposes other than those described or as otherwise permitted under applicable law, we will obtain your prior consent.

5. HYPERLINKS ON OUR SERVICES

Our Services may contain hyperlinks to websites operated by others whose information practices may be different than ours. You should consult the privacy notices of any other website they are redirected to from our Services as we have no control over information that is submitted to, or collected by, these third parties.

6. KEEPING YOUR INFORMATION SECURE

We use reasonable, standard administrative, technical, and physical safeguards to protect your personal information from loss, misuse, unauthorized access, disclosure, alteration, and destruction of your information. However, no method of internet transmission is completely secure, and we cannot guarantee its absolute security.

7. HOW LONG WE KEEP YOUR PERSONAL INFORMATION

In general, we will only retain your information for the time necessary to realize our legitimate business purposes and to comply with the law. Because these needs can vary for different data types, the context of our interactions with you or your use of products, actual retention periods can vary significantly. Still, in most instances, we do not retain your information for more than seven years from the date our relationship with you ends. We may retain your information to prevent, investigate, or identify possible wrongdoing in connection with our Services or comply with legal obligations. We may also maintain residual copies of your personal information in our backup systems.

8. YOUR CHOICES AND RIGHTS

You have several choices regarding the use and disclosure of your information:

- **Information You Provide.** With respect to the collection of your information, if you do not want your information collected, please do not submit it to us. If you have already submitted information and would like to REVIEW, correct, or REMOVE it from our records, please contact us at info@muthoottumini.com.

- **Marketing Messages.** We may send you marketing communications about our services that may interest you. You can opt-out of our marketing communications at any time by selecting the “unsubscribe” link in the email or contacting us at info@muthoottumini.com. Please note that some non-marketing communications are not subject to general opt-outs, such as communications

relating to services we provide you, payment transactions, account transactions, and other financial/product-related transaction information.

- **Cookies.** If you wish to disable cookies, you can set your browser not to accept cookies as described in the section entitled “Cookies and Similar Technologies.” In

addition, if we process any of your personal data based on your consent, you have the right to withdraw your consent at any time without penalty.

If you wish to exercise any of these rights or raise a complaint on how we have handled your personal data, please contact us at info@muthoottumini.com. If you are not satisfied with our response or believe we are processing your personal data in violation of the law, you have the right to lodge a complaint with your local data protection authority.

11. CHANGES AND UPDATES

We may update this Privacy Notice from time to time, making such updates available on our Site. Please review our Privacy Notice periodically for changes. If we make material changes, we will endeavor to provide advance notice of such by email or through a notice on our Services.

12. CONTACT US

If you have any questions or comments regarding this Privacy Notice, please contact us at info@muthoottumini.com or by using the contact details below:

Muthoottu Mini Financiers Ltd
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