# **PRIVACY POLICY**

## N Y LEASING PRIVATE LIMITED

3rd Floor, Plot No- 54A, Shiv Park, Old Palam Road, New Delhi, South West Delhi-110078

Tel # 011 - 45710909 Email: info@nyleasing.in Web: www.nyleasing.in

### **Privacy Policy**

#### NY LEASING PRIVATE LIMITED

NY LEASING PRIVATE LIMITED Private Limited (the company) recognizes the expectations of its customers about Privacy confidentiality and security of their personal information that resides with the Company. It is the policy of the Company to keep the personal information of customers secure and use the same solely for the activities related to the Company. The Company has adopted the privacy policy aimed at protecting the personal information provided by / disclosed by the customers (the Policy). This Policy governs the way in which the Company collects, uses, discloses, stores, secures, and disposes of personal information and sensitive personal data or information.

While using the Website or while availing the products and services vide the online application forms and questionnaires, N Y Leasing Private Limited may become privy to the personal information of its customers, including information that is of a confidential nature.

N Y Leasing Private Limited is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customers information and its transmission through the World Wide Web. N Y Leasing Private Limited shall not be held liable for disclosure of the confidential information if such disclosure is in accordance with this Privacy Policy Policy") or in accordance with the terms of any agreements entered into with the customers or required under any Statute or Regulation.

#### **COLLECTION OF INFORMATION**

During the use of the Website, NY Leasing may collect and process such information from the customers, including but not limited to the below mentioned:

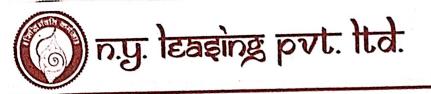
- Information that the Customers provide to N Y Leasing by filling in forms on the Website/in any other mode. This includes contact information such as name, email address, phone number etc.
- Information that the Customers provide when the Customers write directly to N Y Leasing (including by way of e-mail);
- Information that the Customers provide to NY Leasing Private Limited over telephone.
  NY Leasing Private Limited Finance may make and keep a record of the information shared by the Customers with NY Leasing Private Limited Finance. Information that the Customers provide to NY Leasing Private Limited Finance by completing surveys.
- Information such as KYC, Contact Information etc. that the customer provides while availing loans & services from N Y Leasing Pvt. Ltd.

#### **NON-DISCLOSURE**

N Y Leasing pledges that it shall not sell or rent Customers' personal details to anyone. N Y Leasing will protect every bit of the Customers' business or personal information and maintain the confidentiality of the same.

N Y Leasing undertakes to keep all information confidential except in the following cases:

- NY Leasing may disclose Customers' information to governmental and other statutory bodies who have appropriate authorization to access the same for any specific legal purposes.
- N Y Leasing may disclose Customers' information if it is under a duty to do so in order to comply with any legal obligation, or in order to enforce or apply the terms & conditions displayed on the Website/or such other documents/or electronic communication as may be signed/agreed-to by the customer, or to protect the rights, property or safety of N Y Leasing, its customers or others. This includes exchanging information with other companies / agencies that work for fraud prevention and credit reference/information sharing.
- N Y Leasing may disclose Customers' information to such third parties to whom it transfers its rights and duties under the customer agreement entered with the Customers. In such an event, the said third parties' use of the information will be subject to such confidentiality obligations as contained in this Policy.
- N Y Leasing may disclose Customers' information to any member of its related or group companies including its subsidiaries, its ultimate holding company, and its subsidiaries.
- If N Y Leasing sells or buys any business or assets, it may disclose the Customers' information to the prospective seller or buyer of such business or assets. Customers' email and visitor information is generally one of the transferred business assets in these types of transactions. N Y Leasing may also transfer or assign such information during corporate divestitures, mergers, or dissolution.
- N Y Leasing will never sell or rent personal information of its clients to anyone, at any time, for any reason. N Y Leasing Private Limited may use the Customers' personal information in the following ways, viz:
  - Monitor, improve and administer the Website and improve the quality of services.
  - Analyze how the Website is used, diagnose service or technical problems, maintain security. Remember information to help the Customers effectively access the Website.



- Monitor aggregate metrics such as total number of views, visitors, traffic, and demographic patterns.
- ♦ To confirm the Customers' identity to determine its eligibility to use the Website and avail of the services.
- To notify the Customers about changes to the Website.
- ♦ To enable NY Leasing to comply with its legal and regulatory obligations.
- ♦ To help the Customers apply for certain products and services.

For sending administrative notices, service-related alerts, and other similar communication with a view to optimizing the efficiency of the Website.

Doing mark.et research, troubleshooting, protection against error, project planning, fraud, and other criminal activity.

To reinforce any terms or conditions under the documents signed by the customer and N Y Leasing or electronic communications between customer and N Y Leasing or any notices (or other form of written correspondence) between customer and N Y Leasing Private Limited.

#### **SECURITY OF INFORMATION**

N Y Leasing takes the security of its customers' information very seriously. The Company protects the customers' information using 128 bit-encryption and a Secure Sockets Layer (SSL) protocol. This creates an encrypted connection between the customers' browser and N Y Leasing servers. All information always remains encrypted.

By submitting information on the Website/or though other physical or electronic form, the customers agree to this transfer, storing and/ or processing. N Y Leasing will take such steps as it considers reasonably necessary to ensure that the customers' information is treated securely and in accordance with the Policy.

NY Leasing assumes no liability for any disclosure of information due to errors in transmission, unauthorized third-party access or other acts of third parties, or acts or omissions beyond its reasonable control and the customers agrees not to hold NY Leasing responsible for any breach of security unless such breach has been caused as a direct result of gross negligence or willful default by NY Leasing. In the event NY Leasing Private Limited becomes aware of any breach of the security of the Customers' information, it will promptly notify the Customers and take appropriate action to the best of its ability to remedy such a breach.

#### **ELIMINATION**

This Policy does not apply to any information other than information collected by N Y Leasing through the Website including such information collected in accordance with the clause on collection of Information above. This Policy shall not apply to any unsolicited information provided by the Customers through this Website or through any other means. This includes, but is not limited to, information posted to any public areas of the Website. All such unsolicited information shall be deemed to be non-confidential and N Y Leasing Private Limited Finance shall be free to use, disclose such unsolicited information without limitation. Any customer aggrieved with the policy or its implementation or contents relating to information may approach the Grievance Officer for redressal of his grievance.

#### **REFERRALS**

If the Customers wishes to introduce N Y Leasing Website to any other person / entity, the Customers will be asked to provide such person / entity's name and email address. N Y Leasing may send such person / entity an email inviting it or to visit the Website. N Y Leasing may store this information for the purpose of sending this email and keeping a record of the number of persons /entities so referred by the Customers.

#### **SOCIAL MEDIA WIDGETS**

The Website includes Social Media Features, such as the Facebook "Like" button and Widgets, or

interactive mini programs that run on the Website. These features may collect the Customers' IP address, which page the Customers are visiting on the Website, and may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on the Website. The Customers' interactions with these features are governed by the privacy policy of the company providing it.

#### **OPTING OUT OR EDITING CUSTOMER INFORMATION**

To opt out of email correspondence from N Y Leasing or make a change to (or delete) the Customers information stored in N Y Leasing Private Limited records, please contact at <a href="mailto:info@nyleasing.in">info@nyleasing.in</a>

In case of any grievance, Customers may write to Grievance Officer -

Sushant Kumar Bhattacharji, N Y Leasing Private Limited, 3rd Floor, Plot No- 54a, Shiv Park, Old Palam Road, New Delhi, South West Delhi-110078. N Y Leasing will respond to the Customers' request within 30 working days.

#### **DATA RETENTION**

Customer's information will be retained for as long as the Customer's account is active or as needed to provide services to the Customers. If the Customers wishes to cancel its account or requests that N Y Leasing no longer uses its information to provide services, the Customers may contact N Y Leasing at <a href="info@nyleasing.in">info@nyleasing.in</a>. N Y Leasing will retain and use Customer's information as necessary to comply with its legal obligations, resolve disputes, and enforce its agreements or its data/document preservation policy or for other business purposes.

#### **UPDATES**

In the event NY Leasing modifies this Privacy Policy, the same will be updated on the Website. The Customers are encouraged to periodically review this page for the latest information on privacy practices.

#### **SEVERABILITY**

N Y Leasing has made every effort to ensure that this Policy adheres with the applicable laws. The invalidity or unenforceability of any part of this Policy shall not prejudice or affect the validity or enforceability of the remainder of this Policy.

#### **NO WAIVER**

The rights and remedies available under this Policy may be exercised as often as necessary and are cumulative and not exclusive of rights or remedies provided by law. It may be waived only in writing.

Delay in exercising or non-exercise of any such right or remedy does not constitute a waiver of that right or remedy, or any other right or remedy.

#### **GOVERNING LAW**

This Policy shall be governed by and construed in accordance with the laws of the Republic of India and subject to the provisions of arbitration set out herein, the courts at Delhi shall have exclusive jurisdiction in relation to any disputes arising out of or in connection with this Policy. If any dispute arises between N Y Leasing Private Limited and the Customers in connection with or arising out of the validity, interpretation, implementation or alleged breach of any provision of the Policy, such dispute shall be referred to and finally resolved by arbitration in accordance with the Indian Arbitration and Conciliation Act, 1996 for the time being in force, which rules are deemed to be incorporated by reference in this clause.

There shall be one

(1) arbitrator and the seat of the arbitration shall be Delhi, India. The language of the arbitration proceedings and of all written decisions and correspondence relating to the arbitration shall be English.

#### **FOREIGN JURISDICTION**

N Y Leasing makes no representation that the content contained on the Website is appropriate or to be used or accessed outside of the Republic of India. If the Customers use or access the Website from outside the Republic of India, they do so at their own risk and are responsible for compliance with the laws of such jurisdiction.

Write to the Grievance Officer at

Sushant Kumar Bhattacharji, N Y Leasing Private Limited 3rd Floor, Plot No- 54A, Shiv Park, Old Palam Road, New Delhi, South West Delhi-110078.

FOR NY LEASING PRIVATE LIMITED

Directo