
PRIVACY POLICY

1. Introduction and Compliance

Exponent Express Private Limited, a company incorporated under the Companies Act, 2013, having its registered office at Sy. No. 114 and 115, Khata No. 2606 and 2606/115, Kammasandra Village, Attibele Hobli, Aneka Taluk, Electronics City, Bangalore, Bangalore South, Karnataka, India-560100 (hereinafter "**Company**," "**we**," "**us**," or "**our**") owns and operates the website <https://exponent-one.com/> (referred to as the "**Platform**"). This Privacy Policy (*defined hereinafter*) constitutes an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000 and the rules made thereunder, as amended from time to time. The terms "**you**", "**Customer**", "**User**", "**Borrower**" shall collectively refer to any person who avails the Services (*defined hereinafter*) from the Company by using the Platform or access the Platform (hereinafter referred to as "**the Users**"). This Privacy Policy does not require any physical, electronic, or digital signature.

This Privacy Policy is a legally binding document between the User and the Company. The terms of this Privacy Policy will be effective upon your acceptance of the same by using the Platform or availing Services. This Privacy Policy specifies the terms related to the collection, management, storage and handling of personal information of the Users using the Services of the Company through the Platform. We understand that you entrust us with certain information to help us provide various Services to you. In exchange for your trust, you expect and deserve our commitment to treat your information confidential with respect to and in accordance with the terms of this Privacy Policy ("**Privacy Policy**").

This Privacy Policy describes the policies and procedures followed by the Company with respect to the collection, usage, disclosure, storage and deletion of your information and other data that we collect when you register on or use our Platform or avail the Services by creating a user account ("**Account**"), interact with other Users and third party websites and avail the Services. This document is published and shall be construed in accordance with the provisions of the Information Technology (reasonable security practices and procedures and sensitive personal data of information) Rules, 2011 under Information Technology Act, 2000, Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025 ("**DLG Directions**") Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021, Digital Personal Data Protection Act, 2023, and other applicable laws and regulations ("**Applicable Laws**") that require publishing of the Privacy Policy for the specific purposes like collection, use, storage, disclosure, transfer and other uses of sensitive personal data or information.

The Company complies with all regulations on the protection of personal information specified under applicable laws and regulations.

We recognize the importance of "Personal Information" including "Sensitive Personal Information" provided by natural persons, under lawful contract. We intend to take reasonable measures to keep such information confidential and may share such information as may be necessary with our affiliates and third parties in accordance with this Privacy Policy and Applicable Laws.

2. Consent and Agreement

The User hereby agrees, consents and undertakes to provide us with relevant information that may be required in relation to the Services (defined hereinafter) availed by you on the Platform. The User further agrees and acknowledges that the Company is entitled to and has the right to collect, use, store or share the information shared by the User on the Platform to provide the Services, in accordance with this Privacy Policy and applicable laws.

By registering on the Platform, selecting the relevant consent option, clicking "I Agree", or otherwise providing consent through a clear affirmative action, you acknowledge that you have read, understood and agreed to this Privacy Policy.

Where required under applicable law, the Company shall seek your consent for the processing of your personal data for specified purposes. In the event of any material changes to this Privacy Policy that require consent under applicable law, the Company shall seek fresh consent before processing personal data for such revised purposes.

If you do not agree to this Privacy Policy or do not wish to provide the required consent, you should not access or use the Platform or the Services.

Consent Policy Link: <https://exponent-one.com/docs/consent-policy.pdf>

3. Services

We hereby inform you that the following services are being provided on the Platform ("**Services**") for which User's data/ information will be collected:

3.1. Lending Service Providers

We act as a lending service provider on behalf of the regulated entities (as defined under the DLG Directions). We do not approve, sanction, underwrite, or disburse loans directly. We provide facilitation services including customer acquisition and servicing, application processing, KYC assistance, and repayment facilitation to the Regulated Entities as permitted by DLG Directions. All loans are sanctioned and disbursed solely by our lending partners.

3.2. Other Services

We also provide other services such as:

- a. leasing the electric vehicle kits to the Customer for conversion of their existing CNG/LPG vehicle into an electric vehicle by installation of battery related assets provided by the original equipment manufacturer;
- b. providing a resale market for the retrofitted vehicles; and
- c. other ancillary or value-added services that may be introduced by the us on the Platform, from time to time.

4. Types of Personal Information collected and Purpose and Use of collection

This Privacy Policy shall apply only to the information/ data we collect through our Platform, email, text and other electronic communications sent through or in connection therewith and as specifically set out in Paragraph 4.1 (*Types of Data Collected*) below.

Please read this Privacy Policy carefully to understand our policies and practices regarding collection, usage, storage, processing and sharing of your information/ data.

This Privacy Policy should be read together with the Company's consent policy. While this Privacy Policy sets out the overarching principles governing the collection, use, storage, and disclosure of personal data, the specific data or information being collected, the purpose of such collection, and the entities with whom such data may be shared are governed by the consent policy, which will be made available to you at the relevant stages of interaction and at the time such data is collected by the Company.

4.1. Types of Data Collected

a. Personal Data

While using our Service, we may ask you to provide us with your consent to collect, store, process, handle, share and use certain personally identifiable information that can be used to contact or identify you. The personal information will not be used for purposes other than for providing the Services. We hereby clarify that we will obtain fresh consent from the Users in case of change in the said purposes.

Personally identifiable information for the purposes of this Privacy Policy may include, but is not limited to:

- i. **Identity and profile-related data:** This includes your first and last name, your phone number, date of birth, country of origin, username or similar identifiers, password, gender, title, background, feedback, etc.
- ii. **User Correspondence details:** This includes your email addresses, your phone number and residential address.
- iii. **Location data:** This includes information about the approximate/ coarse location of your device for activities such as serviceability, fraud prevention and on-boarding purposes in case you avail or request to avail any lending Services on the Platform;
- iv. **KYC data:** This includes identification documents issued by the government or other authorities which includes one of Officially Valid Documents specified in RBI-KYC directions Driving License, Voter's ID, Passport, Aadhaar card, PAN. The Company may seek one time access to your device's camera and microphone for customer onboarding and to complete the KYC process. The User can control this access through its device settings and shall have the right to provide its consent to access the device's camera to complete the KYC process or deny its consent. However, it is clarified that the Company will not access the data/ information of the

User stored on its device unless the User provides its express consent for accessing such data/ information.

v. **Device and Usage Information**

The Company shall have the right to collect certain information from the [User] when the User accesses the Platform, including device identifiers such as [IMEI, device ID, and hardware specifications; IP address and log data; browser type and version; the pages on the Platform that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data, operating system details, mobile and internet/network information, search queries and navigation history on the Platform, device performance and diagnostic data, crash logs and error reports, and performance analytics and user behaviour patterns.

- vi. **Transaction data:** This includes details of transactions that may occur through the Platform or in connection with the Services. For example, transaction data may include the Services you have requested or availed through the Platform or confirmations of such Services.
- vii. **SMS:** We and our authorized service providers may, subject to your explicit consent and applicable law, access SMS metadata and transactional SMS relevant to financial assessment, including SMS messages from alphabetic or less-than-10-character numeric sender IDs. Such information shall be accessed, collected, processed, and used solely for verifying your financial position, assessing credit risk, preventing fraud, and determining your eligibility for lending-related Services. The Company shall not access or process personal communications unrelated to these purposes.
- viii. **Financial data:** This includes your past credit history, income details, details of loans issued or otherwise applied for through the Platform, payments and repayments thereof, your bank account details, and bank account statements only in case of loan application.
- ix. **Marketing and communications data:** This includes your preferences in receiving marketing messages from us and our third parties and your communication preferences.
- x. **Other Information:** Crash logs, diagnostic and other app performance data, such as- App launch time to improve user experience, etc.
We may also collect information that your browser sends whenever you visit our Platform.
- xi. **Cookies:** We hereby inform you that we use cookies and similar tracking technologies on our Platform, including session cookies to maintain your login status and provide basic functionality, persistent cookies to remember your preferences and enhance user experience, analytics cookies to understand how users interact with the Platform, and marketing cookies to deliver relevant

advertisements. You may control the use of cookies through your browser settings, however, disabling cookies may affect the functionality of certain features on the Platform. It is clarified that no personal information/data/details will be collected *via* cookies and other tracking technology; however, if you have previously provided personally identifiable information, cookies may be tied to such information. Aggregate cookie and tracking information may be shared with third parties.

b. Data from Third Parties

We may receive personal information about you from third parties, subject to you providing your express consent and strictly on a need-to-know basis for the purpose of providing the Services through the Platform.

Such third-party sources may include:

- A. Credit Information Companies (CICs) and credit bureaus: for obtaining credit reports and assessing creditworthiness;
- B. Banks, financial institutions, or account aggregators: for verification of bank account details, income information, or financial statements, where you choose to provide such access;
- C. Government or statutory databases: for identity verification and KYC purposes;
- D. NSDL or GSTN: for verification of documents and repayment status; and
- E. Payment Gateways: for verification of transactions undertaken by the User.

Further, the Company shall have the right to share the relevant data with its third party service providers or lending partners in accordance with this Privacy Policy and privacy policy of such third party or lending partners (if applicable).

We use this information to provide our Service and to improve and customize the features of our Services and Platform.

5. Purpose of Data Collection and Use

The User hereby acknowledges and agrees that the Company may collect, use, store, process, and share the information/ data provided by the User for the following purposes:

- 5.1. **Account Creation and Registration:** To establish your identity, create and maintain your account, determine eligibility and enable you to access the Platform and avail the Services.
- 5.2. **Providing Services:** To facilitate and provide the Services requested by the User. It is hereby informed that we will have the right to share relevant information with our service partners, including lending partners and financial institutions, under appropriate arrangements and in accordance with Applicable Laws, to enable such third parties to provide the relevant Services to the User. The list of such parties can be accessed from the link <https://exponent-one.com/>.
- 5.3. **Customer Support:** To provide customer support, respond to User's inquiries, resolve issues in the User's account, and follow up on the requests raised by the User. The User

hereby provides its express consent to us to contact the User through email, SMS, WhatsApp, or phone calls for these purposes.

- 5.4. **Know Your Customer (KYC) and Underwriting:** To conduct KYC verification, assess your creditworthiness, evaluate User's eligibility for loans, and to determine appropriate loan terms and amounts.
- 5.5. **Fraud Prevention and Security:** To detect suspicious activity, prevent fraudulent transactions, identify potential money laundering, and protect both you and the company from criminal activity. This includes monitoring transaction patterns and device behavior.
- 5.6. **Legal Compliance and Regulatory Obligations:** To comply with applicable laws, respond to legal requests from government agencies, courts, and law enforcement authorities, and maintain records for regulatory purposes.
- 5.7. **Marketing and Communications:** To send promotional materials, product updates, special offers, and marketing communications through email, SMS, WhatsApp, or other channels. You may opt out of receiving promotional communications at any time by following the unsubscribe instructions provided in such messages or by contacting us directly. However, please note that service-related and regulatory communications may continue to be sent, as permitted under Applicable Laws.
- 5.8. **Data Analytics and Service Improvement:** To analyze aggregated and anonymized data to understand user behavior, identify trends, improve the Platform's functionality, enhance user experience, and develop new features and Services. This information is compiled on an aggregated basis and does not identify individual users.
- 5.9. **Loan Collection and Repayment:** In the event the User has availed of lending Services, the information/ data may be used by the lending partner or their authorized collection agents to track disbursement, manage repayment schedules, and collect loan payments in accordance with the loan agreement executed between the lending partner and the User.
- 5.10. **Business Transfer:** To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which the information or data of the User held by us may form part of the assets that may be transferred to another entity.

6. Data Storage and Transfer of your Personal Data and Information

6.1. Server Location

We hereby confirm and assure that all personal information or data of the User, collected by us will be stored on secure servers located within India and in accordance with Applicable Laws. We further confirm that our servers are compliant with all applicable security standards and are protected against unauthorized access.

7. Data Retention and Deletion

- 7.1. It is hereby informed that we shall have the right to retain User's personal information and data that may be shared by the User, for a minimum of 1 (one) year or as long as necessary to provide you with Services, resolve disputes, and enforce our agreements unless the User withdraws its consent for storage of its information/ data other than as required for compliance with Applicable Laws. The User shall have the right to request a copy of its personal information or data stored by us. We hereby undertake to provide such information/ data within 7 (seven) to 15 (fifteen) working days of receiving the request from the User.
- 7.2. We further inform you that the relevant data retention period shall depend on the nature of the information/ data and the Services availed by the User:
- 7.3. The User shall have the right to request for deletion of its personal information at any time by contacting our Grievance Officer at grievance@exponent-one.com and as per our Grievance Redressal Policy which can be accessed from the link [Grievance Redressal Policy](#). However, it is hereby clarified that such deletion request will be processed subject to compliance with the following conditions:
- The User shall not request deletion of information/ data while any Service is being availed by the User on the Platform;
 - The information/ data will be delete within 7 (seven) to 15 (fifteen) working days of receiving a valid deletion request and closure of all active Services being availed by the User;
 - We may retain information/ data that is necessary for compliance with Applicable Laws; and
 - Aggregated and anonymized data that cannot be linked to the User may be retained indefinitely.
- 7.4. The Company will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your personal data will take place to an organization or a country unless there are adequate security controls in place to protect your data and other personal information.
- 7.5. You further agree that such disclosure, sharing and transfer of your personal information shall not cause any wrongful loss to you or to any third party, or any wrongful gain to us or to any third party.

8. Disclosure to Third Party

- 8.1. You hereby unconditionally agree and permit that, except as otherwise provided under this Privacy Policy, the Company shall have the right to disclose your personal information to third parties only in the following limited circumstances:
- with lending partners including banks and non-banking financial companies registered with the Reserve Bank of India in the event the User wishes to avail facilities from such lending partners;

- b. with payment gateway providers and financial institutions for processing and facilitating the payments;
- c. with insurance companies if the User has availed or request for any insurance services provided by us;
- d. with account aggregators for retrieving financial information;
- e. with service providers who assist us in providing services such as customer support, data analytics, technical support or any other similar services;
- f. with government, regulatory authorities, agencies or credit bureaus as may be required by Applicable Law;
- g. with our affiliates and group companies for providing various services to you, that may be offered by such affiliates or group companies; and
- h. in the event you share your personal information or any other information in the public spaces of the Platform such information may be shared with other Users

However, it is hereby clarified that the User's Aadhaar number will not be shared with any third party, except as may be permitted under Applicable Laws.

8.2. Confidentiality Agreements

We hereby confirm and assure you that all third parties with whom we may share User's information will be bound by strict confidentiality and non-disclosure agreements. These agreements shall require such third party's to protect User's information, use it only for the stated purposes, and comply with all Applicable Laws in relation to data protection. It is hereby clarified that the Company cannot also be held liable for any the loss or damage that may be suffered by the User, as a result of the User providing its information to third parties or due to any breach of security by third parties.

8.3. Legal Disclosure

We may disclose User's information/ data, without obtaining any prior consent from the User, in the event such disclosure is mandated or required:

- a. in accordance with any directions/ order/ notices issued by the courts/ tribunals or any other governmental or regulatory authority;
- b. to comply with regulatory obligations and reporting requirements;
- c. to detect, prevent, or address fraud; or
- d. to enforce this Privacy Policy or any other agreement entered into with the User.

9. Data Security Measures

9.1. Security Standards

The security of your personal information is important to us. We endeavor to protect your Personal Information against unauthorized access, use, disclosure, alteration, or destruction by implementing reasonable physical, administrative, and technical safeguards in accordance with Applicable Laws.

These safeguards include, but are not limited to:

- a. Encryption of data during transmission using industry-standard secure communication protocols (such as TLS);
- b. Encryption of data at rest using industry-accepted encryption standards, where applicable;
- c. Secure authentication mechanisms, including OTP-based verification and multi-factor authentication for system access;
- d. Access controls and role-based permissions to restrict access to personal data on a need-to-know basis;
- e. Continuous monitoring, logging, and audit trails for critical system activities;
- f. Network security controls, including firewalls and intrusion detection/prevention mechanisms.

It is clarified that the Company does not collect, store, or processes any information or details related to the User's debit card or credit card.

We further inform you that, in the event the User's identity was verified through Aadhaar authentication, the Company shall store only the Aadhaar reference number, in compliance with the guidelines issued by the Unique Identification Authority of India (UIDAI).

9.2. Data Breach

The Company maintains appropriate technical and organizational safeguards to protect personal data. In the event of a personal data breach, the Company shall take such measures as may be required under applicable law, including but not limited to notifying affected Data Principals and relevant authorities, where required and within the timelines prescribed under applicable law.

10. Your Rights and Privacy Controls

10.1 Right to Consent and Withdraw Consent

The User shall have the right to provide, withhold, or withdraw its consent for the collection, usage, storage, processing or sharing of its information. However:

- a. some information/ data is mandatory to be provided by the User, such as for account creation and the consent for the cannot be withdrawn while the User's account is active; and
- b. withdrawal of consent for certain information may limit or prevent User's access to specific services.

10.2 Right to Access and Rectification

The User shall have the right to request access to, correction, completion, or updating of any personal information that is inaccurate, incomplete, or outdated. In the event the User believes that any information provided by the User is inaccurate, incomplete, or outdated, the User shall submit a request for correction or rectification of such personal information to the

Grievance Officer, as more specifically set out in Paragraph 14.1 (Grievance Officer) below, or to the designated support officer.

It is hereby clarified that the User may not be able to directly modify certain information through the Platform. All correction, completion, updation, or rectification requests shall be processed by the Company subject to verification of the relevant information and in compliance with Applicable Laws.

However, the User shall not be permitted to modify or rectify any information that has been verified through government authorities, statutory databases, or during the KYC process without providing appropriate supporting documentation. Any update to such information may require re-verification or re-initiation of the KYC process, as applicable.

10.3 Right to Deletion

The User's personal data shall be retained only for as long as it is necessary to fulfil the purpose for which it was collected and shall thereafter be disposed of in accordance with this Privacy Policy and Applicable Laws. Unless otherwise required or permitted under Applicable Laws, such personal data shall not be used for any purpose other than the purpose for which it was originally collected, as set out in this Privacy Policy.

The User shall have the right to request deletion of their personal information, subject to the conditions outlined in Paragraph 7.3 (*Data Deletion and Retention*) above. Any such deletion request shall be submitted by the User in writing to the Grievance Officer, as more specifically set out in Paragraph 14.1 (*Grievance Officer*) below. The Company shall process all such deletion requests through its grievance redressal mechanism and escalation framework in accordance with Paragraph 14 (*Contact and Grievance Redressal*). The Company shall designate appropriate internal personnel to review and process such requests in accordance with Applicable Laws and the Company's internal data protection controls. It is hereby clarified that the deletion requests will be processed by the Company only upon closure of all active Services, and all such personal information shall be deleted using industry-standard technologies and processes that prevent the recovery of deleted records.

10.4 Right to Restrict Processing

The User shall have the right to request to restrict or suspend the processing of its information for specific purposes, however, such request may affect its ability to use certain Services.

10.5 Right to Lodge Complaints

In the event the User believes that its privacy rights have been violated, the User shall have the right to lodge a complaint with the relevant data protection authority or regulatory body in India.

10.6 Right to Report Security Incidents

The User shall have the right to report any security breach, unauthorized access, or suspected misuse of your information to our Grievance Officer without delay.

11 Updates and Changes to Policy

11.1 Policy Amendments

We may amend, alter, modify or update the Privacy Policy from time to time and same would be conveyed to you by posting it as a notice on the Platform or through any other channel, along with the link to the updated policy, so that you may be aware of the information we collect and how we use it at all times. Use of information we collect is subject to the Privacy Policy in effect at the time such information is used. Where an amendment does not change the purpose of processing, the categories of personal data collected, the parties with whom it is shared, the retention period, or the manner of exercising your rights, you will be bound by such amendment upon posting, and your continued use of the Platform thereafter will be governed by the Privacy Policy as so amended. Where such material amendments require your consent under applicable law, we shall obtain your express consent prior to processing your personal data in accordance with the amended terms. If you do not accept the amended Privacy Policy within the time period of 14 (fourteen) days, you must discontinue use of the Platform prior to expiration of the notice period. The processing of personal Data shall be governed by the Privacy Policy in effect at the time of such processing.

12 Information not Covered by this Privacy Policy

This Privacy Policy shall extend and apply only to information collected by us through the Platform. It is hereby clarified that this Privacy Policy does not apply to:

- a. information collected by linked websites or third-party platforms;
- b. information collected by our service partners and lending partners (please refer to their respective privacy policies); or
- c. information provided offline.

We shall not be liable for the privacy practices of any third party websites that may be linked on the Platform. We recommend that the User shall review the privacy policies of such third party websites.

13 Liability

- 13.1 Without limiting the foregoing, everything on the Platform, the content, Services and materials on the Platform is provided on "as is" and on an "as available" basis without representations or warranties of any kind either express, implied or statutory. We do not make any representations, warranties or endorsements regarding the accuracy, reliability, usefulness or completeness of the Services, content or materials in the Platform or any site linked to it. To the maximum extent permissible pursuant to applicable law, we disclaim all warranties, express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, title, non-infringement, design, accuracy, capability, sufficiency, suitability, capacity, completeness, availability, compatibility or arising from course of dealing or course of performance. We do not warrant that the Platform or the Services, content, materials or functions contained in the Platform will be continuously available, uninterrupted or error-free, that defects will be corrected, or that the Platform,

Services, content, materials or the servers that make the Platform or such Services, content and materials available are free of viruses or other harmful components or are accurate or complete. We do not warrant or make any representations regarding the use or the results of the use of the Services, content, materials, functions or products available through the Platform in terms of their correctness, accuracy, reliability, or otherwise. You assume the entire cost of all necessary servicing, repair, or correction. Applicable Laws may not allow the exclusion of implied warranties, so to that extent the above exclusion may not apply to you.

- 13.2 Neither the Company nor its affiliates, officers, employees or agents shall be held liable to the User or anyone else for any loss, damage or expense arising out of or in relation to the usage of the Platform or any website that may be linked to it or the Services offered by the Company, including but not limited to any loss of revenues or profits, loss of business or loss of data, indirect, incidental or consequential loss.
- 13.3 The User agrees to indemnify, save, and hold the Company, its affiliates, contractors, employees, officers, directors, agents, third party service providers, licensors, and lending partners harmless from any and all claims, demands, losses, damages, and liabilities, costs and expenses, including without limitation legal fees and expenses, arising out of or related to User's use or misuse of the Services or the Platform or as a result of violation this Privacy Policy, or as a result of any breach of the representations, warranties, and covenants made by the User herein. The Company shall use reasonable efforts to notify the User of any claim, action, or proceeding that may be initiated by a third party against the Company, which is subject to the foregoing indemnification.
- 13.4 The Company shall not be held liable for any loss or damage that may be suffered by the User due to any force majeure event or due to any security breach or loss of information/ data by any third party.
- 13.5 It is hereby clarified that, in no event shall the Company's total liability exceed the amount actually paid by the User to the Company, if any. It is hereby clarified that nothing in this paragraph shall limit the liability of the Company where such limitation is prohibited under Applicable Laws.

14 Contact and Grievance Redressal

14.1 Grievance Officer

For any privacy concerns, complaints, or requests related to your personal information, please contact our Grievance Officer:

Name: Naveen H S

Email: grievance@exponent-one.com

Phone: +91 7899637008

Address: Site No 611/612, 15th Main, 15th Cross Rd, Sector 4, HSR Layout, Bengaluru, Karnataka 560102

14.2 Response Timeline

We will acknowledge receipt of your complaint within 2 (two) working days and provide a resolution within a period of 7 (seven) working days from the date of receipt. However, in the event we require additional information from you, the said timeline may extend by up to 10 (ten) working days.

14.3 Escalation

In the event you are not satisfied with the response provide by us or the relief, you shall have the right to escalate the matter to the Grievance Appellate Officer or the relevant data protection authority in India.

15 Governing Law and Jurisdiction

The Policy shall be governed by and construed in accordance with the laws of India. Any disputes or legal proceedings related to this Privacy Policy shall be subject to the exclusive jurisdiction of the courts in Bangalore, Karnataka, India. The User agrees to submit to the jurisdiction of these courts for resolution of any dispute that may arise out of or in connection with this Privacy Policy.

16 Acknowledgment and Consent

By using the Platform, the User hereby acknowledges that it has read and understood this Privacy Policy and provides its consent to the collection, usage, storage, and sharing of its information/ data as mentioned hereinabove. The User further acknowledges that it has understood the purposes for which its information/ data is or will be collected and the manner in which it is protected and stored.