Privacy Policy

This website https://www.incredassetmanagement.com/alternatives/gift-city/ and other related internet-based applications (collectively referred to as "website" or "services") are owned and operated by InCred Alternative Investments Private Limited, a company incorporated under the laws of Republic of

India having its registered office at Plot No. C, The Capital, Unit No. 1203, 12th floor, B Wing, 70, G Block Rd, Bandra Kurla Complex, Mumbai, Maharashtra 400051 and InCred Alternative Investments Private Limited (IFSC Branch) located in GIFT SEZ, Gift City (Gujarat International Finance Tec-City, Special Economic Zone) Gandhinagar, Gujarat is registered as Fund Management Entity (Non-Retail) (hereinafter referred to as "we", or "us" or our or "InCred ALTS" or “FME”).

This privacy policy gives you details about our data collection methods and usage. You are advised to read this Privacy Policy along with the Terms of Use and other information on the website/applications.

Users, please take note that any statements made on InCred website/applications shall not be construed as an offer or promises for grant of any financial services.

Use of Our Website or Services:

You will be able to use Our Website or Services as per Terms of Use.

Information collected by InCred ALTS:

Information provided by users through our website or Services will include details required for availing respective Services.

Information from credit bureaus and customer service providers to help InCred ALTS customer verification and diligence required for InCred ALTS and partners.

Log information: Search queries, IP address, crashes, date, and time.

Location information: Your actual location.

Local storage: Browser web storage, application data caches.

Cookies and similar technologies.

Details required for administration or services and product improvement.

Record and/or monitor calls if InCred ALTS feels necessary for quality checks and staff training.

Such recordings may also be used to help InCred ALTS combat fraud.

Feedback given by you.

Third-party advertisements: InCred ALTS may use third-party advertising companies to serve ads when you visit OUR Website/Application. These companies may use information about your usage preferences (but not your name, address, email address, or telephone number) about your visits to this and other websites to provide advertisements about goods and services of interest to you. InCred ALTS is not responsible for

product and services of such websites and is also not responsible for their privacy practices, which InCred ALTS does not own, manage, or control.

Termination of account: While you can terminate your account as per Terms of Use, your information may remain stored in archive on our servers even after the deletion or the termination of your account.

Retention of information collected: The information collected from you will be retained during the

validity of your Account and for the purpose of submission of such information.

As consented by you while creating your User Account.

As required by any regulatory norms including but not limited to the norms prescribed under Prevention of Money Laundering Act, 2002.

Use of information collected by InCred ALTS:

The information will be used by InCred ALTS for the following:

To provide products or services you have requested.

To provide information to our partners to assist in making, credit decisions about you.

To help investigate violations of our Terms of Use or to defend against legal claims.

To disclose the information under special circumstances such as compliance with the applicable local law, court summons, court orders, requests/order from legal authorities or law enforcement agencies requiring such disclosure.

Search credit bureaus and fraud prevention agencies.

To get in touch with you when necessary and contact you by email, SMS, letter, telephone or in any other way about our products and services.

To identify, prevent, detect, or tackle fraud, money laundering, terrorism, and other crimes.

To form a view of you as an individual and to identify, develop or improve products, that may be of interest to you.

Provide information to independent external bodies such as governmental departments and agencies, universities and similar, to carry out research.

Perform other administrative and operational purposes including the testing of systems. k. Trace your whereabouts.

Recover any payments you owe to InCred ALTS or partners.

Comply with our regulatory obligations.

To show you advertisements.

Contact you as a survey respondent.

To maintain records under applicable law or a may apply to pursuant to agreements executed by InCred ALTS.

Carry out, monitor, and analyse our business, carry out market research, business, and statistical analysis and direct our efforts for product improvement.

Carry out audits.

Specific consent

You consent and grant us authority to share your information with third parties to o

Provide the product or service you have requested.

o to enable them to contact you or to certain service partners to respond to your queries/comments or to resolve service issues and to serve you better. o To collect information about you as mentioned in section 2 of this Privacy Policy and use the same for that purpose mentioned in section 3 of this Privacy Policy.

By using the Website/Services you authorize us, our affiliates & our associate partners to contact you via email or phone call or SMS and offer you their services/ product, imparting product knowledge, offer promotional offers running on their websites & offers offered by the associated third parties. Irrespective of the fact if also you have registered yourself under DND or DNC or NCPR service, you still authorize to give you a call from InCred ALTS & its associates/partners for the above-mentioned purposes.

Security

Your account information is password-protected for your privacy and security. You shall be the custodian of your password and comply with the applicable terms mentioned on the Website/Application in this regard.

Changes in Privacy Policy

Our Privacy Policy might change from time to time, and InCred ALTS will provide notice of it on your email address linked to your Account or can be seen by you on our website.

Incorporation of Privacy Policy to the Terms of Use

This Privacy Policy is incorporated to the Terms of Use (Terms) and other specific terms of this Website/Services/Account.

Contact

For any information regarding the Privacy Policy, please contact giftcity.compliance@incredalts.com

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