

## **Privacy Policy for IOB UPI Vyapar Service**

### **Introduction**

This Privacy Policy is applicable to all Users of IOB UPI Vyapar Service. Please read this Privacy Policy carefully. By using this service, you represent that you have read and understood the terms and conditions of usage, which includes this Privacy Policy, and You agree to be bound by all its terms.

### **Policy Change**

Our privacy policy is subject to change at any time without prior notice. You are advised to review the policies periodically for any changes.

By using the app and/ or by providing your information, you consent to the collection and use of the information you disclose on the app in accordance with this Privacy Policy, including but not limited to your consent for sharing your information as per this privacy policy.

If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.

By downloading this app, you agree to the terms and conditions of this Privacy Policy given by the application. We will not be able to on board you in case you are not in agreement with the terms and condition. By mere use of IOB UPI Vyapar you expressly consent to our use and disclosure of your personal information in accordance with this Privacy Policy. This Privacy Policy is incorporated into and subject to the Terms of Use.

### **Use and sharing of Information:**

When you use our application, we collect and store your personal information provided by you from time to time. We do so to ensure that you are provided a safe, efficient, smooth and seamless experience. This also allows us to understand your needs and provide for services and features that best suit them. We strive to provide for customizations on our application to ensure that your experience is always safer and easier. This requires collection of personal information to the extent necessary for achieving this purpose and objective.

You may please note that it is mandatory to register yourself in order to use the app. And once you give us your personal information, you are not anonymous to us. We may automatically track certain information about you based upon your behaviour on our app to the extent we deem fit.

We retain this information as necessary to resolve disputes in terms of transactions and otherwise, where needed, provide customer support and troubleshoot problems as permitted by law. We collect personally identifiable information (email address,

name, phone number, account number etc.) from you when you register with us to create your unique identification in terms of a Virtual Payment Address and/or any other unique registration identification that is/shall be made available to our customers.

We use personal information to provide the services you request. We use your personal information to resolve disputes; troubleshoot problems; Send money, collect money; etc. We use the information thus obtained to customize your experience; detect and protect us against error, fraud and other criminal activity; enforce our terms and conditions which are an integral part of the use of this application; and as otherwise described to you at the time of such collection.

We identify and use your IP address to help diagnose problems with our server, and to administer our app. Your IP address is also used to help identify you and to gather broad demographic information.

We may disclose personal information if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal processes. We may disclose personal information to law enforcement offices upon such requests, third party rights owners or others in the good faith belief that such disclosure is reasonably necessary to: enforce our Terms or Privacy Policy; respond to claims that an advertisement, posting or other content violates the rights of a third party; or protect the rights, property or personal safety of our users or the general public.

We will share some or all of your personal information with another business entity should we (or our assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. Should such a transaction occur that other business entity (or the new combined entity) will be required to follow this privacy policy with respect to your personal information.

## **Information Security**

Our app has stringent security measures in place to protect the loss, misuse, and alteration of the information under our control and follows the best practices in the industry in this regard. Whenever you change or access your account information, it is through secure channels. Once your information is in our possession we adhere to strict security guidelines, protecting it against unauthorized access.

By Accepting Privacy policy you are agreeing to provide the below permissions required by the application:

## **APPLICATION PRIVACY POLICY PERMISSIONS REQUIRED AND THEIR PURPOSE**

**INTERNET** – Allows the app to access the internet.

**USE\_BIOMETRIC** – Enables biometric authentication (fingerprint, face, etc.) for application log in.

**WRITE\_EXTERNAL\_STORAGE** – Grants write access to external storage to save the QR code in phone.

**WAKE\_LOCK** – To wake up our application when received notifications.

**RECEIVE\_BOOT\_COMPLETED** – Allows the app to start after the device boots for receiving notification.

**com.google.android.c2dm.intent.RECEIVE** – Required for receiving push notifications via Firebase Cloud Messaging (FCM).

**FOREGROUND\_SERVICE** – Allows the app to run a foreground service for voice notifications.

**POST\_NOTIFICATIONS** – Grants permission to send push notifications (required from Android 13+).