

Privacy policy

PlusWealth

The policy set forth below is provided in English only to avoid any misinterpretations caused by a language translation. If necessary, please seek the proper advice, or please do not use this web site.

PlusWealth operates the web site at www.pluswealth.com ("Site"). We respect the privacy of each user of the Site (referred to as "you" or "a user"), whether its your first time, or if you've visited our Site previously. This Privacy Statement gives you specific information about how we protect your privacy, how we treat information we collect on the Site that identifies an individual user ("Personal Information"), and how we use aggregated information.

BY REGISTERING FOR OR USING THE SITE, YOU SIGNIFY YOUR ACCEPTANCE OF THIS PRIVACY STATEMENT. IF YOU DO NOT AGREE TO THIS PRIVACY STATEMENT, YOU CANNOT USE THE SITE. We reserve the right to modify this Statement at any time by posting a notice on the Site's home page. (If we consider it appropriate, we may also provide additional notice of significant changes.) Your use of the Site after the date of the last modification listed at the beginning of this Privacy Statement indicates to us that you agree to the changes.

Location of servers and transfer of information to India

The Site is hosted by servers in India. If you are located outside of India, your Personal Information will be transferred to India. By submitting your Personal Information, you consent to its transfer to the India and to its storage, processing, and use there in accordance with this Privacy Statement.

Scope of this Privacy Statement

This Privacy Statement applies to your use of this Site only. We do not own, operate or control the web sites of our Franchisees or sales associates. Accordingly, this Statement does not apply to a Franchisee's or sales associate's web site or to a Franchisee's or sales associate's collection, use, storage and disclosure of your Personal Information.

1. Collection and use of your personal information

We collect your Personal Information, and in the case of account opening, background, financial, and demographic information on the Site in order to enhance the services we offer you. Such information may include your name, date of birth, residence and employment addresses, father's and spouses names, bank account details, scans/copies of document proofs such as PAN, passport, Aadhaar etc. We may hold this information indefinitely as required by the law, for the purpose of offering you our services, and for other regulatory and business purposes.

We collect Personal Information from you only when you voluntarily submit for purposes including but not limited to a) sales and account opening queries b) account opening c) partnership / association enquiries, and others.

We may use the information for purposes including, but not limited to a) identity verification and background checking for account opening b) personalising services offered to you c) keeping you updated of our products and services relevant to you d) information pertaining our services you've subscribed to d) for legal and regulatory purposes.

PlusWealth may have the requirement to collect Sensitive Personal Data or Information ("SPDI") OR Personal Information from you while offering their products and services due to the nature of the products and services being offered. SPDI shall have the meaning in accordance with the Information Technology (Reasonable security practices and procedures and sensitive personal data or Information) Rules, 2011 ("Rules").

With regard to security, we respect all information provided to us, and take all reasonable steps towards protection of the same. We have implemented technology and policies, with the objective of protecting your privacy from unauthorized access and improper use, and periodically review the same. We maintain procedural safeguards to protect the confidentiality and security of personally identifiable information transmitted to us. Information related to Aadhaar shall be collected and stored as per the rules set by UIDAI and particularly as per the Circular issued by UIDAI numbering: 11020/205/2017, dated July 25, 2017. Aadhaar details are also a requirement for being captured as per the Prevention of Money Laundering Act, 2002 and the Rules therein.

2. Aadhaar user consent policy

The act of providing your Aadhaar number to PlusWealth is voluntary in nature and is only required if you choose to open your trading account online through the account opening portal.

Why?

Your Aadhaar number is captured for the below requirements for the explicit and only purpose of opening your trading and Demat account:

- To complete or verify your e-KYC status as per guidelines set by UIDAI and the KRA Regulations, 2011.
- For complying with the Prevention of Money Laundering Act, 2002 (PMLA) and the Rules therein.
- To enable you to digitally sign (eSign) your account opening forms online.

Sharing of Aadhaar data

To comply with Money Laundering Act, 2002 (PMLA) regulations, to perform e-KYC, and to enable you to apply digital signatures on the account opening forms online, your Aadhaar number is shared with the following entities:

- Your Aadhaar number is shared with CVL (CDSL Ventures Limited), which is a licensed ASA (Authentication Service Agency) and CDSL Ventures Ltd. (CVL) which is an AUA (Authentication User Agency) under UIDAI to perform OTP based e-KYC verification. From this e-KYC transaction, PlusWealth obtains your full name, date of birth, gender, and address (collectively known as "demographic information"), which is then used on the online account opening forms.
- Your Aadhaar number is shared with Digiotech Solutions Pvt. Ltd., a licensed e-Sign ASP (Application Services Provider) with CDAC, compliant with the guidelines laid down by the Controller of Certifying Authorities, India and UIDAI, to enable you to eSign the account opening forms online.
- Your Aadhaar number is shared with the stock exchanges where you have opted to be registered to transact via PlusWealth, i.e. NSE (National Stock Exchange), BSE (Bombay Stock Exchange) and via PlusWealth Commodities Pvt. Ltd., i.e. MCX (Multi Commodity Exchanges), to comply with the PMLA (2002) rules.
- Your Aadhaar number is shared with CVL (CDSL Ventures Limited), a licensed KRA (KYC Registration Agency), and CKYC (managed by Central Registry for Securitisation Asset Reconstruction and Security Interest of India) to comply with KYC norms as per the Prevention of Money Laundering Act, 2002 and KRA Regulations, 2011.
- Central Depository Services (India) Limited, as per the announcement made in the Union Budget 2017-18 that all individual demat accounts would be linked to an Aadhaar.

Storage of Aadhaar data

- After the voluntary completion (OTP based) of e-KYC using Aadhaar, your Aadhaar number along with the demographic information will be stored in PlusWealth's encrypted Aadhaar Vault system in accordance with the UIDAI Circular dated July 25, 2017.

3. Collection of non-personal information

Even if you do not send us any Personal Information, we collect information about how you use our site ("Non-Personal Information"). This information cannot be used to identify you personally and is explained in more detail below under "Non-Personal Information".

Cookies

A cookie is a small data file, often including an anonymous unique identifier that is sent from a web site's computer and stored on your computer's hard drive. Use of cookies is common on the Internet. A web site can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser permits a web site to access only the cookies it has already sent to you, not the cookies sent to you by other sites. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is sent. (Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.) You can reset your browser to refuse all cookies or indicate when a cookie is being sent. But if you refuse cookies, some parts of the Site will not function properly and may not provide services or information you have requested. For

example, without cookies, we will not be able to provide you with searches that you have asked us to save.

Non-personal information

Like many sites, we obtain Non-Personal Information such as IP (internet protocol) addresses, browser types, the name of your ISP (internet service provider), information about where a user comes from before arriving at our Site, what pages a user visits, the order of those pages, and the amount of time spent on each. A vendor performs this service for us by sending a cookie to gather this information, compile it, and report to us. We use Non-Personal Information to customize the advertising and content you see, improve our services, conduct research, and provide anonymous aggregated reporting for internal audits and third-parties.

We use the Personal Information and the Non-Personal Information we collect on the Site (A) to provide you with the services that you ask to receive through the Site, including saving searches and, if you request it, sending you updates about those searches, (B) to receive, if you choose, to receive periodic industry updates, (C) to answer your questions or complaints, (D) to refer you to Franchisees and sales associates about finding or listing a property or to locate a sale associate; (E) to refer a listing to a friend; (F) inquiries about franchising opportunities and (G) for analytical purposes to help us improve the Site and for our business generally

4. Disclosure and transfer of collected information

We do not rent, sell, or share with third parties the Personal Information we collect from you on this Site except (i) to provide information or services that you have requested, (ii) with your permission, or (iii) under the following circumstances:

- Third party vendors we engage to provide services on our behalf, have access to Personal Information, but they have agreed not to disclose the Personal Information or to use it for any purpose other than providing the requested services.
- There may arise special circumstances where it is necessary for us to disclose and use Personal Information and Non-Personal Information, such as: to enforce this Privacy Statement or any other part of our Terms of Use; to protect our property or rights; to protect the safety of anyone; to investigate, prevent, or take action regarding illegal or improper activities; to carry out a merger or consolidation with another entity, a sale or transfer of some or all of our assets, or any similar transaction; or for other reasons we determine in good faith are necessary, appropriate, or required by law, such as when we respond to subpoenas, court orders, or other legal or administrative process.
- The Site may contain links to third-party web sites, our Franchisees, authorized persons, and/or other organizations and community outreach organizations. If you hold your mouse over a link, it will indicate whether clicking the link will send you off our Site. When you click on those links, you will go to a third-party site where you will be subject to that site's privacy statement and we encourage you to read that policy statement. Please be aware that we are not responsible for the privacy practices of those other web sites and we expressly disclaim any liability for their actions, including actions relating to the use and disclosure of Personal Information by those third parties. We remind you to be aware of when you leave our Site and enter a third-party web site, including one of our independent Franchisees, and again encourage

you to read the privacy statement on any web site that collects your Personal Information.

5. Additional Privacy Policy for applicable subjects as per European General Data Protection Regulation

This section is applicable to subjects as per the requirements of the European General Data Protection Regulation (“GDPR”) which comes into effect on May 25, 2018. This section is to be read in addition to the Privacy Policy, Terms of Use and any other Agreement entered into with PlusWealth by all visitors to the website and clients using the services of PlusWealth. PlusWealth handles two categories of data as mentioned above in this Privacy Policy, i.e. (1) Personal Information and (2) Non Personal Information. As per this Policy, PlusWealth shall have a right to use and disclose data obtained from all users/subjects in connection with visiting websites, support and/or use of the services of PlusWealth. All users subjected to the GDPR guidelines agree to provide consent to this Policy. All users subjected to the GDPR, after giving written notice of stopping to use the services provided by PlusWealth, shall have the right to erase or correct such (1) Personal Information OR (2) Non Personal Information as processed by PlusWealth. After giving a written notice, a user, who is subject to GDPR, shall have the right to receive Personal Information and Non Personal Information, which is provided to PlusWealth during the usage of PlusWealth’s services, such that, this information may be used by another entity which is technically feasible by all parties to the maximum extent possible. For sending across any notice pertaining to removal or requesting to receive all such Personal Information and Non Personal Information, such that, this information may be transferred to another entity/controller of such data as per the GDPR, all subjected users are required to write to grievances@PlusWealth.com.

6. Security

Our hosting services maintains its systems in accordance with reasonable industry standards to reasonably secure the information of its customers, such as using SSL encryption in certain places to prevent eavesdropping, and employing up-to-date software on the server. However, no data transmission over the Internet can be guaranteed to be 100% secure. “Perfect security” does not exist on the Internet, and you use the Site at your own risk.

7. Correction/Updating Personal Information

If your Personal Information changes or if you no longer wish to use the Site, you may correct or update your Personal Information or unsubscribe from any industry updates you have requested by modifying or deleting your profile on the Site, writing to customer service at PlusWealth, #RS-1, 2nd Floor, Savitri Market, Sector-18. Noida-201301, UP or sending an email to accounts@PlusWealth.com.

8. Children

This Site is not directed to children under the age of 13 (“Children”), and we do not knowingly collect any information, including Personal Information, from Children.

9 Comments and questions

If you have any questions or concerns about this Privacy Statement, please contact us by using the “Contact Us” page, by calling us at 0120-6294400, or writing to us at PlusWealth, #RS-1, 2nd Floor, Savitri Market, Sector-18. Noida-201301, UP

10. Subject to Change

This Privacy Policy is subject to change and may be updated or revised from time to time, without any prior notification to the User, at the sole discretion of PlusWealth. It is the responsibility of the User to periodically review the Privacy Policy to determine whether there have been any revisions or updates. The last updated date of the Policy has been mentioned above for the reference of the User.