

# SAVE Solutions Pvt. Ltd.

## Privacy Policy

This Privacy Policy describes the types of personal information we collect and how we use that information. It also describes the choices available to you regarding our use of your personal information and how you can access, update, and restrict our use of your information. By accessing our website at [www.saveind.in](http://www.saveind.in) (the “Website”), you signify that you have read this Privacy Policy, and you expressly consent to our collection, use, disclosure, storage and protection of your personal information as described in this Privacy Policy.

The Company does not influence the selection of group members, the decision regarding the income generation activity and the loan amount they intend to take. After formation of the Group, the concerned Field Credit Assistant collects the ID proof and address proof for processing of client details to the Credit Bureau enquiry. After getting the Credit Bureau results, training is conducted for 5 to 7 days on procedures, methodology, calculation of interest rates and business development skills. The purpose of this training is to assist the members in identifying an income generation activity. Once the initial group training is complete and enrolled into a group through a Group Recognition test conducted by the authorized field officer, the groups meet weekly in their villages at a place and time convenient to them. The members undertake the responsibility of approving, disbursing and repaying the loans. A staggered disbursement ratio is maintained in order to build up discipline and promote proper loan utilisation. The field staff of the Company (Field Credit Assistant - Loan Officer) facilitates the loan utilisation, repayments and credit discipline of the groups. At the field level, the Branch manager, Area manager and Divisional manager make surprise visits to the centres/villages and verify the operations with the clients. The clients have access to these higher level staff to highlight and discuss their issues/grievances, if any. The senior staff at field level has been empowered to take certain actions/decisions to address the needs/issues of the clients immediately. Apart from extending microfinance loans, the company also provides micro enterprise/ business loans to individuals

### Who We Are

Save Solutions Pvt.Ltd. (together with its subsidiaries — collectively, “SaveInd,” “we,” or “us”). This Website brings together several of Save Solutions Pvt. Ltd. product/services lines. We recommend you review the privacy statements of the other parties with which you interact. This privacy statement governs information we collect from you when you use this Website.

This privacy policy will be applicable to customers/users that visit, use or interact with us through the online channels listed below.

- Our Website
- Electronic communications ( E-mailers / SMS) from us
- Digital Advertising Campaigns
- Products and Services through the online lead forms and questionnaires.

### Collection and Disclosure of Information

We limit the collection and use of customer information only on a need-to-know basis to offer better products and services to you. We may gather information such as device & phone number information to provide you with better services and for you to avail a range of offers. We may use the information for customer verification, provision of products and services, for personalization of products or services, marketing or promotion of our financial services or related products or that of our associates and affiliates or for any other purpose that will help us in providing you better services.

We undertake not to disclose the information provided by you to any person, unless such action is necessary:

- For us to provide you services or to enable the completion/compilation of a transaction, credit reporting, or the same is necessary or required pursuant to applicable norms or pursuant to the terms and conditions applicable to such information as agreed to with Save Solutions Pvt. Ltd.
- For us to conform to legal requirements or comply with any legal or regulatory process or any Government/court/other relevant authority/ directions/orders;
- We may share Personal Information with Save Solutions Pvt. Ltd. subsidiaries or Business Partners to carry out transactions you request, to make our business more responsive to your needs, to provide you with information about Save Solutions Pvt. Ltd. and Save Solutions Pvt. Ltd. branded products and services, or for research and analysis.
- For us to enforce the terms and conditions of the products or services availed by customers.

You shall not hold us liable for use or disclosure of information for the aforementioned purposes or in terms of any other agreements with you. Save Solutions Pvt. Ltd. is not responsible for any information practices employed by web sites linked with our web site. Generally, links to non- Save Solutions Pvt. Ltd. web sites are provided solely as pointers to information on topics that may be useful to users of Save Solutions Pvt. Ltd. web site.

#### **Protection of Information:**

The information made available to us will be secure and inaccessible to any unauthorized party. The security of our customer's information is our paramount concern. When the customer inputs any personal or other information, it gets collected through our server(s) in our database(s). Other information accessed by us is also safely collected in our database(s). Our database is password protected and access to which is available only after passing through the various safety controls.

#### **Additional Information:**

We may contact our customers from time to time in order to gauge the customer's overall experience in using our online channels. This process is for the improvement of the quality of our services as per the demands and requests of the customers. We may also notify our customers through promotional alerts about our products and services.

#### **Social Media Features**

This Website includes social media features, including Facebook "Like" button and Twitter/LinkedIn "Follow" button. These features may collect your IP address, which page you are visiting on This Website, and may set a cookie to enable the Feature to function properly. Social media features are either hosted by a third party or hosted directly on This Website. Your interactions with these features are governed by the privacy policy of the company providing it.

#### **Public Forums**

This Website offers publicly-accessible blogs or community forums. You should be aware that any information you provide in these areas may be read, collected, and used by others who access them. To request removal of your Personal Information from our blog or community forum, contact us at [customercare.csp@saveind.in](mailto:customercare.csp@saveind.in). In some cases, we may not be able to remove your Personal Information, in which case we will let you know if we are unable to do so and why.

### **Links to Third-Party Websites and Services**

This Website may contain links to third-party sites. We cannot control and are not responsible for the privacy practices of such third-party sites. We encourage users to be aware when they leave This Website, and to read the privacy statements of each website they visit. This Privacy Statement applies only to This Website.

### **Selecting Your Communications Preferences and Opting Out of Marketing**

You may choose to receive or not receive marketing communications from us by indicating your preferences. If you would prefer not to receive future marketing communications, or wish to change or modify information previously provided or delete inaccuracies, please contact us at [customercare.csp@saveind.in](mailto:customercare.csp@saveind.in). Upon receipt of your request, your information will be updated as soon as possible, but no later than thirty (30) days after our receipt of your request. We will respond to all requests for access to your Personal Information within 30 days. We will retain your Personal Information for as long as your account is active or as needed to provide you services and as necessary to comply with our legal, regulatory or compliance obligations. Even if you opt out of receiving marketing communications, we may still communicate with you in connection with servicing your account, fulfilling your request, or administering any promotion or any program in which you may have elected to participate.

### **Collection and Use of Children's Personal Information**

We take children's privacy seriously. We do not knowingly collect Personal Information from children under the age of 13 through This Website. If you are under 13 years of age, please do not submit any Personal Information through This Website without the express consent and participation of a parent or guardian.

### **Cookies and Web Beacons**

#### **How We Use Cookies**

This Website uses "cookies" to enable you to sign in to our services and to help personalize your online experience. A cookie is a piece of text that is placed on your computer's hard drive. Depending on the settings you have selected, your browser adds the text to your device as a small file. You can change the browser settings as described below; many browsers are set to accept cookies by default. We use cookies to store your preferences and other information on your computer in order to save you time by eliminating the need to enter the same information repeatedly.

You have the ability to accept or decline cookies. Many web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to sign in or use other interactive features of This Website and services that depend on cookies. The Help portion of your web browser, most likely found on the toolbar, typically tells you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, or how to disable cookies altogether.

## **Targeted Display Advertising by the Save Solutions Pvt. Ltd. and Others**

We also work with advertising and personalization Business Partners that use cookies to help us display personalized content and appropriate advertising during your visits to This Website and other websites. Cookies placed by these Business Partners also assist us with measuring the performance of our advertising campaigns.

## **“Do Not Track” Signals**

please note that while you may have the opportunity to opt out of targeted advertising through links on the advertisements themselves and you may be able to control the use of cookies through your web browser as described in the “How We Use Cookies” section above, some web browsers also may give you the ability to enable a “do not track” setting. This setting sends a special signal to the websites you encounter while web browsing. This “do not track” signal is different from disabling certain forms of tracking by declining cookies in your browser settings, as browsers with the “do not track” setting enabled still have the ability to accept cookies. Our system does not respond to web browser “do not track” signals at this time. If we do so in the future, we will describe how we do so in this Privacy Statement. For more information about “do not track,” visit [www.allaboutdnt.org](http://www.allaboutdnt.org).

## **Targeted Email Marketing**

Some marketing you receive, including email marketing, may also be personalized based on your visits to This Website and your browsing and purchase history. In addition, when you click on some links in email marketing you receive; our email service provider may place a cookie on your browser. This cookie would be linked to your email address and used to gather information about the products and services you view on [www.infopine.com](http://www.infopine.com). Information gathered may be used to personalize and customize future email marketing messages you receive. You may opt out of this use by clicking on the unsubscribe link provided in every personalized email marketing message you receive sent from or on behalf of the Save Solutions Pvt. Ltd..

## **How We Use Web Beacons**

The Save Solutions Pvt. Ltd. or our Business Partners may use web beacons on This Website, in our email messages, in our advertisements on other websites, or in our advertisements in others’ email messages. Similarly, third parties whose content or advertisements appear on This Website may also place web beacons in their ads or emails for purposes of measuring the effectiveness of the content, advertisements or email messages.

A web beacon is an electronic image that can be used to recognize a cookie on your computer when you view a web page or email message. Web beacons help us measure the effectiveness of This Website and our advertising in various ways. For example, web beacons may count the number of individuals who visit This Website from a particular advertisement or who make a purchase from This Website after viewing a particular advertisement or they may tell us when a web page is viewed and provide a description of the page where the web beacon is placed. Web beacons may also measure the effectiveness of our email campaigns, by counting the number of individuals who open or act upon an email message, determining when an email message is opened and determining how many times an email message is forwarded.

The information we collect through web beacons may include some limited Personal Information, and web beacons allow us to recognize users by accessing our cookies. We may also combine the information that we collect through web beacons with other information we have collected from you. We use all of this information to better tailor our marketing to you and may use this information for

other purposes, such as to enable a shopping cart, customize content on This Website and undertake internal research.

We prohibit web beacons on This Website from being used by third parties to access Personal Information. We may allow Business Partners to compile individual information or aggregated statistics from the use of web beacons on This Website by the Save Solutions Pvt. Ltd., their agents or others, to determine the effectiveness of online marketing and to develop statistics on how often clicking on an advertisement results in a purchase or other action on the advertiser's site. Aggregate information is anonymous and may include demographic and usage information. No Personal Information about you is shared with Business Partners for this research.

You can make some web beacons unusable by rejecting cookies in your web browser.

#### **Cookie policy:**

Our Website may use cookies; however, cookies set by or on behalf of Save Solutions Pvt. Ltd. do not collect personal information about you, but only about your browser session. This non-personal information is not disclosed to third parties, unless otherwise indicated in this policy, and may be retained by us for the improvement of our website and customization purposes and shall be done in compliance with our internal policies for privacy and data safeguarding. Only the following types of cookies are used on our website:

- Session cookies (Tier 1) are sometimes used on Save Solutions Pvt. Ltd. sites to provide streamlined navigation and for basic Web metrics.
- Persistent cookies (Tier 2) may be used on some Save Solutions Pvt. Ltd. sites to allow you to create and save customized reports or preference settings for future visits.

Save Solutions Pvt. Ltd. may use 3rd party vendor re-marketing tracking cookies, including the Google Adwords tracking cookie and Facebook pixel. This means we will continue to show ads to you across the internet, specifically on the Google Content Network (GCN) and Facebook social media website. As always we respect your privacy and are not collecting any identifiable information through the use of Google, Facebook, or any other 3rd party remarketing system.

The third-party vendors, including Google and Facebook, whose services we use will place cookies on web browsers in order to serve ads based on past visits to our website. Third party vendors, including Google and Facebook, use cookies to serve ads based on a user's prior visits to your website. This allows us to make special offers and continue to market our services to those who have shown interest in our service.

#### **Social Media Policy:**

Social media pages are public forums. Save Solutions Pvt. Ltd. page is intended for publishing information on Save Solutions Pvt. Ltd. and its products and services. Save Solutions Pvt. Ltd. will not solicit any confidential information through its social media page, unless any User initiates interest in any financial products/services of Save Solutions Pvt. Ltd.

The Users are encouraged to exercise caution and not post any confidential information or sensitive data such as banking credentials, card details, etc. on our social media pages. Save Solutions Pvt. Ltd. bears no responsibility for any consequences arising out of the user sharing confidential information on its social media page

Save Solutions Pvt. Ltd. is not responsible for the content of any ads appearing on its social media pages. Save Solutions Pvt. Ltd. does not condone inappropriate, threatening or defamatory remarks posted to its social media pages and reserves the right to delete any post on its social media pages at any time when deemed necessary. Save Solutions Pvt. Ltd. reminds its users that they should keep their PCs/Laptops/Mobile Phones and other devices through which it access our social media pages, up-to-date with anti-virus protection software.

**Change in Policy and Opt Out option:**

This Privacy Policy may be changed by us from time to time. Any change in the policy shall be published at [www.saveind.in](http://www.saveind.in) as and when it is made. Continued use of the website and/or of our other Online Channels shall be construed as consent to the changes or modifications to this Privacy Policy, if any. Customers are free to withdraw their consent given earlier to the Bank by notifying the Bank to that effect.

**Contacting Save Solutions Pvt. Ltd.**

If you have questions or concerns regarding this Privacy Statement, please contact us at [customercare.csp@saveind.in](mailto:customercare.csp@saveind.in). We will retain and use your Personal Information as necessary to comply with our legal obligations, resolve disputes, enforce our agreements, and for other necessary business purposes.