

PRIVACY POLICY

Effective Date- 15 Novemeber 2021

This statement of privacy (“**Privacy Policy**”) describes how CarretX Technologies Private Limited (hereinafter referred to as “**we**”, “**us**” “**our**” “**Carret**”) collect, use, and disclose information pertaining to you- the user (hereinafter referred to as “**you**”, “**your**”) obtained via this website www.carret.in , mobile and desktop application (“**Website**”).

Please read the following to learn about our practice of secure collection, use, disclosure and dissemination of information practices.

By visiting this Website, you agree to bound by the terms and conditions of this Privacy Policy. If you do not agree, please do not use or access our Website. This Privacy Policy is incorporated into and subject to our Terms of Use (“**Terms of Use**”).

This Privacy Policy and Terms of Use are an electronic contract and do not require any physical, electronic or digital signature. Privacy Policy and Terms of use are legally binding documents between you and Carret.

Consent

By using the Website and/ or by providing your information through any means, you consent to the collection and use of the information you disclose to us in accordance with this Privacy Policy, including but not limited to your consent for sharing your information as per this Privacy Policy.

If you disclose any personal information relating to other people to us, you represent that you have the authority to do so and to permit us to use the information in accordance with this Privacy Policy.

Amendment

Our Privacy Policy is subject to change at any time without notice. To make sure you are aware of any changes, please review this policy periodically.

Collection of Personally Identifiable Information and other Information

For the purposes of this Policy, '**Personal Information**' or '**Personal Data**' are any information which are related to an identified or identifiable natural person and which is in the possession of Carret. For example, the telephone, credit card or personal number of a person, account data, number plate, appearance, customer number or address are all personal data.

Legal basis and purpose of holding your personal information

Processing Purpose	Legal Basis
To provide the services Name, email address, country, city, contact number, payment, age, nationality, PAN number, bank account details, gender, photo, view rights of your accounts etc.	Legitimate interests- it is necessary to provide suitable and customised services.
Assets statements with assets distribution and analytics	Legitimate interests- it is necessary to send periodic statements and information.

Name, Email Id, Address	
Subscribing to email updates, participation to the surveys and request for services Name, contact details, preferences, etc. through surveys and forms.	Consent - you have given your active consent.
Website functionality Website activity collected through cookies	Legitimate interests- it is necessary for us to store a small amount of information, usually through cookies, to deliver functionality that you would expect, such as remembering the contents you have shared earlier.
Visitors/users Identity, IP addresses, time spent on website, browser and device of the user.	Legitimate interests- to provide better user experience.

How we use your data

We will only use your data in a manner that is appropriate considering the basis on which that data was collected, as set out in the table at the top of this policy.

For example, we may use your personal information to:

improve our Site and enable us to provide you the most user-friendly experience which is safe, smooth and customized;

providing our services and products to you including to send you upcoming events, calendar alerts, relevant search results, recommended events and other social media communication facilities, special deals, promotions;

improve and customize our services, content and other commercial / non-commercial features on the Site;

To ask you to send feedback on any or all of our services;

To send you alerts and marketing/promotional communications (If you do not wish to receive such marketing/promotional communications from us you may indicate your preferences at the time of registration or by following the instructions provided on the Site or by providing instructions to this effect);

To create various surveys and analysis in form of reports;

To send you service-related announcements on rare occasions when it is necessary to do so;

To provide you the opportunity to participate in contests or surveys on our Site (If you participate, we may request certain additional personally identifiable information from you. Moreover, participation in these surveys or contests is shall be completely voluntary and you therefore shall have a choice whether or not to disclose such additional information);

To contact you or send you e-mail or other communications regarding updates on our Site,

To provide customer support and the services you request; Ascertain how many people visit our Site, of what kind and what areas they visit, on our Site;

To resolve disputes, if any and troubleshooting;

To avoid/check illegal and/or potentially prohibited activities and to enforce Agreements;

To comply with any court judgment / decree / order / directive / legal & government authority / applicable law;

To investigate potential violations or applicable national & international laws;

To investigate deliberate damage to the Site/services or its legitimate operation;

To Detect, prevent, or otherwise address security and/or technical issues;

To protect the rights, property or safety of Carret and/or its directors, employees, partners, associate, and the general public at large;

To respond to claims of third parties;

To provide joint services, contents and marketing communications to the members of our corporate family and group, affiliates, service providers and third parties under a contract;

To send the information to other third parties to whom you explicitly require us.

When we share your data

We will only pass your data to third parties in the following circumstances:

- you have provided your explicit consent for us to pass data to a third party;
- we are using a third party purely for the purposes of processing data on our behalf and we have in place a data processing agreement with that third party that fulfils our legal obligations in relation to the use of third-party data processors; or
- we are required by law to share your data.

Where we do transfer your personal information to third parties or service providers, appropriate arrangements will be made in order to ensure correct and secure data processing in compliance with applicable data protection law.

How we share your personal information

Business Partners	We may disclose your personal information to our business partners to offer its services and may also jointly host event and webinars with partners.
Service Providers	We may employ third party companies and individuals to administer and provide the Service on our behalf (such as hosting events & webinars, email delivery and database management services). These third parties are permitted to use your personal information only to perform these tasks in a manner consistent with this Privacy Policy and are obligated not to disclose or use it for any other purpose.
Payment gateway	We may share your payment information to process your payments.

Professional advisors	We may disclose your personal information to professional advisors, such as lawyers, bankers, auditors and insurers, where necessary in the course of the professional services they render to us.
Law Enforcement Agencies; Protection and Safety	We may disclose your personal information as we believe appropriate to government or law enforcement officials or private parties (a) for the security, compliance, fraud prevention and safety purposes described above; (b) as required by law, lawful requests or legal process, such as to respond to subpoenas or requests from government authorities; (c) where permitted by law in connection with any legal investigation; and (d) to prosecute or defend legal claims.
Court/Government Agencies/Regulatory Authorities	We may disclose information if required to do so by law in order to (for example) respond to a subpoena or request from law enforcement, a court or a government agency, or in the good faith belief that such action is necessary (a) to comply with a legal obligation, (b) to protect or defend our rights, interests or property or that of third parties, (c) to prevent or investigate possible wrongdoing in connection with the services, (d) to act in urgent circumstances to protect the personal safety of customers, their users or the public; or (e) to protect against legal liability.
Website Users	From time to time, we may post testimonials on the Websites that may contain personal information. We obtain your consent to post Your name along with your testimonial. If you wish to update or delete your testimonial, you can contact us at contact@carret.in
Third Parties	We may also share personal information with third parties when we have your consent to do so.

How long we keep your data

We take the principles of data minimization and removal seriously and have internal policies in place to ensure that we only ever ask for the minimum amount of data for the associated purpose and delete that data promptly once it is no longer required.

Rights you have over your data

You have a range of rights over your data, which include the following:

- Where data processing is based on consent, you may revoke this consent at any time and we will make it as easy as possible for you to do this (for example by putting 'unsubscribe' links at the bottom of all our marketing emails).
- You have the right to ask for rectification and/or deletion of your information.
- You have the right of access to your information.
- These rights may be limited in some situations – for example, where we can demonstrate that we have a legal requirement to process your Personal Information.

You can assert your rights in the corresponding sections where such information was provided or by contacting us at contact@carret.in

Children's Information

We don't knowingly collect any personal information from children under the age of 18. If you are under the age of 18, please do not submit any personal information through our Websites or Services. We encourage parents and legal guardians to monitor their children's internet usage and to help enforce this Policy by instructing their children never to provide personal information through the Website without their permission. If you have reason to believe that a child under the age of 18 has provided personal information to us through the Website, please contact us at contact@carret.in, and we will delete that information.

Use of Cookies

A "cookie" is a small piece of information stored by a Web server on a Web browser so that it can be later read from that browser. Cookies are useful for enabling the browser to remember information specific to a given user. This is done to recognize your device during your future visits to our Website, primarily in order to provide better user experience.

Consequences of not providing Personal Information

If you choose not to provide your Personal Information that is mandatory to process your request, we may not be able to provide the corresponding experience.

Grievance Officer

Name- Neha Kumari

Email- contact@carret.in
