**PRIVACY POLICY**

At MONECH we are strongly committed to protecting the personal and financial information that you submit to us. This information is provided when you register to receive certain services or products. The personal information we get from you will help us provide you with improved services and products that match your needs as closely as possible. We collect, hold, use and transfer your personal data in accordance with our Privacy Policy.

We, at MONECH, acknowledge and accept that the personal details that you impart to us, is to be kept in strict confidentiality and to use the information only in the manner which would be beneficial to our customers. We shall protect the personal details received from you with the same degree of care, but no less than a reasonable degree of care, to prevent the unauthorized use, dissemination, or publication of this information as we protect our own confidential information of a like nature. We shall use the personal information to improve our service to you and to keep you updated about our new product or information that may be of interest to you.

Please note that this privacy policy does not create any contractual or other legal rights in or on behalf of any party, nor is it intended to do so.

# **INFORMATION WE COLLECT**

## **Information you share with us**

When you start using the App/ Website Services, we ask you to provide certain information as part of the signing up process, and in the course of your interface with the App/ Website and subsequent services by MONECH.

We will collect this information through various means and in various places through the App Services, including account registration forms, contact us forms, or when you otherwise interact with MONECH including at customer support.

At the time of signing up, we ask for the following personal information.

1. Phone number
2. First name, Last Name
3. Email address
4. Data of birth
5. Gender
6. Profile image of the user (optional)

Pursuant to the services consumed by You from time to time, we may explicitly seek additional information including

Information for services: Which includes but is not limited to

1. Aadhar card number
2. Pan card number
3. Passport details
4. Driving License number
5. Voter Id number
6. Access to phone book to source contacts.
7. Asset and liability related information.

You may choose to provide such information if you wish to use the services provided by the App.

We will also maintain a record of the information you provide to us when using customer support services.

From time to time, during your use of the App Services, may require access to certain additional information. Prior to accessing any such additional information, explicit consent shall be sought from you.

## **Information created when You use our App/ Website Service**

We collect information relating to your use of our website/app through the use of various technologies.

This includes .

1. Frequency of person logging in to the app as well as their login and logout times.
2. Screens visited by a user
3. Network related metrics

Which may include IP address, browser type, mobile operating system, manufacturer and model of your mobile device, geolocation, preferred language, access time, and time spent. We will also collect information about the pages you view within our sites and other actions you take while visiting our website/app.

We also maintain some records of users who contact us for support, for the purpose of responding to such queries and other related activities. However, we do not provide this information to any third party without your permission, or utilize the same for any purposes not set out hereunder.

## **Information obtained from Third Parties**

We may, on your consent, obtain information from Third Parties to help you serve better. These third parties shall include institutions as involved in the procedure of family wealth management as explained to you in the Contract while using the services of the Company. These include but not limited to Insurance Companies, Banks, Lawyers, Registries etc.

Information about You may also be obtained from MONECH’s partner including contractors. Sub-contractors, marketing partners working with the company on Contract Basis.

Beyond that, no information shall be obtained from any third party.

# **USE OF COLLECTED INFORMATION**

## **Providing and Improving Services**

Any information provided by you will be used for creating and updating your Account and processing services or for any other purposes for which you have granted access to such information to us, based on your interaction with the MONECH.

We may use the information collected to perform internal operations necessary to provide our services, including to troubleshoot software bugs and operational problems, to conduct data analysis, testing and research and to monitor and analyse usage and activity trends. We process this personal information for these purposes given our legitimate interest in improving the App Services.

## **Using the Information for Safety, security and Resolution of issues**

Your account information is protected by placing it in the secure portion of our website, which is why you need to enter your unique login username and password each time you want to access your account information. Do help us protect your privacy by maintaining the secrecy of the username and password you use for any of our services

We may use the information to create and maintain a safe environment and use the same to detect and prevent fraud, span, abuse, security incidents and other harmful activity.

We use the information we collect to assist you when you contact our customer support services to investigate & resolve your queries, monitor and improve our customer support responses.

We intend to protect your personal information and to maintain its accuracy as confirmed by you. We implement reasonable physical, administrative, and technical safeguards to help us protect your personal information from unauthorised access, use, and disclosure.

## **Sharing the Information with Third Parties**

We shall not sell your personal information to any third party. However, under certain conditions we would share this information:

We share information as part of normal business operations, such as providing you with any services to which you subscribe, and any activity related to these services. It may become necessary for MONECH to disclose your personal information to our agents and contractors, or to their subcontractors. However, these parties would be required to use the information obtained from MONECH for such use exclusively.

# **STORAGE OF DATA**

We store and process Your Information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information Technology Act 2000 and Rules thereunder.

If You object to Your Information being transferred or used in this way, please do not provide the details of your information on the Website.

# **CHANGES TO PRIVACY POLICY**

We reserve all rights to change the terms of the Privacy Policy at any time.

MONECH will post those changes on the APP and the WEBSITE to keep You aware of such policy Changes to this policy are effective from the day they are posted on this page.

You are advised to visit our website to keep yourself aware of any changes to this policy.

# **GRIEVANCE REDRESSAL**

If you have any concerns, complaints or grievances about the privacy policy, please feel free to contact the Grievance Officer any time at:

Email:hello[@monech.com](mailto:next2point0@monech.com)