

## Privacy Policy:

Upstox includes RKSX Securities India Private Limited (CIN: U74900DL2009PTC189166) or Upstox Securities Private Limited (CIN: U65100DL2021PTC376860) or RKSX Commodities India Private Limited (CIN: U65190DL2012PTC236371), its affiliates, associates Companies, subsidiaries or any Company formed under the group referred to hereafter as 'Company', 'we', 'us', or 'our', or Upstox is dedicated to respecting your privacy and preferences. This Privacy Statement (hereinafter referred to as the "Statement") outlines our privacy practices concerning the Personal Information collected and processed, in accordance with applicable data privacy regulations.

We prioritise privacy and are dedicated to safeguarding personal information. This Privacy Policy details how we collect, use, and protect your data. This policy applies to the website or application. This policy applies to all the products, services or registering on our platform and businesses of Upstox. The terms of this policy may be in addition to the existing terms of the products, services or businesses. It also includes any interaction or partnership with third-party lenders and financial institutions where we act as an intermediary or facilitator.

### 1. Definitions:

- "Data" means a representation of information, facts, concepts, opinions or instructions in a manner suitable for communication, interpretation or processing by human beings or by automated means;
- "Personal data" means any data about an individual who is identifiable by or in relation to such data;
- "Processing" in relation to personal data, means a wholly or partly automated operation or set of operations performed on digital personal data, and includes operations such as collection, recording, organising, structuring, storage, adaptation, retrieval, use, alignment or combination, indexing, sharing, disclosure by transmission, dissemination or otherwise making available, restriction, erasure or destruction;
- **Data fiduciary:** The person or entity that decides how to process personal data.
- **Data processor:** The person who processes personal data on behalf of the data fiduciary.
- **Data principal:** The individual whose personal data is being processed.
- **Lending Service Provider (LSP):** An entity that facilitates the provision of loans or credit products on behalf of lenders, including banks and non-banking financial companies (NBFCs)."

### 2. Collection of Information:

Upstox may collect Personal Information, Transaction Information, and Non-Personal Information (as defined below) when you register an account or create an account on our Platform or when you use our Services. However, certain areas of the Platform may be accessed without requiring you to create an account or register as a member. However, you may be limited in using certain features of the platform if you choose not to provide some or all the requested information. It is your responsibility to ensure that the information you provide is accurate, up-to-date, and not misleading.

**a) Information collected may include**

- When using app, we collect and verify location, language, IP address, and device details (e.g., device type, operating system, IMEI) to confirm residency and meet regulatory requirements..
- To utilise features on platforms/ apps by granting us access to Data
- For system development, planning, audit, and administrative purposes, as well as to personalise and enhance the user experience on the platform or app.
- Our services are not intended for children, and we do not knowingly collect personal information from children under the age of 18. By using our Platform, you confirm that you are at least 18 years old.

**b) Information for Processing of Personal Data:**

- Upstox may collect information such as full name, mobile number, email address, password, date of birth, gender, Permanent Account Number (PAN), signature, marital status, nominee details, residential/current address, Financial Information (e.g., income details, credit score, bank account information) any national identifiers such as identity card/passport details/Aadhaar card details/Voter ID/driving license, bank account details, Employment Information (e.g., company name, job title, Salary) or any other personal information as required by the law or for providing you various services.
- Conversations during meetings/calls/correspondences/discussions with staff.
- Records of correspondence and other communications with you, including email, telephone conversations, live chat, instant messages and social media communications containing information concerning your grievances, complaints and disputes.
- Any other information, data, or records which you may consent to be collected or used.

## **Cookies and Tracking Technology:**

When you use our website, we automatically collect information like your IP address, browser type, device details, and pages visited using cookies and similar technologies. Cookies help us recognize your browser and understand how our site is used. You can adjust your browser settings to block cookies, though this may affect your experience. We may share anonymous, aggregated usage data with partners for analytics and advertising. Our partners may also use cookies or web beacons to show you targeted ads based on your activity on our site.

## **3. Use of Your Information**

Upstox may use users' Personal Information for the following purposes:

- To identify users with or without help of third party(ies), create login credentials, and facilitate access to the platform.
- To enhance user experience, troubleshoot issues, and conduct platform maintenance.
- To complete onboarding and KYC requirements for third party lending partners. To diagnose and resolve technical issues, maintain system integrity, and enhance user support
- To deliver and improve requested services and platform experience.
- To protect user data and company assets from security threats, unauthorised access, or data misuse.
- To ensure compliance with legal and regulatory obligations, including those set by RBI, regulatory authorities and other competent authorities
- To support marketing communications and related activities To refer or offer financial products and services provided by Upstox or its affiliate companies,.
- To enforce terms and conditions and communicate policy updates.
- To process service requests and respond to user inquiries.
- To notify users of important updates, platform changes, and policy information.
- To ensure compliance with applicable laws and regulatory requirements.

- To provide or refer to the various other products of Upstox and its associate company.
  - To collect and share KYC and credit-related information with regulated lending partners solely for credit facilitation, as allowed by law and governed by user consent.
4. For market research, project planning, detecting and protecting against error, fraud or other criminal activity;**Processing Personal Information**

The following are obligations of Upstox for data processing

- Upstox may process user Personal Information to fulfil a contract, support legitimate interests (like platform use and login generation), meet legal obligations, and with user consent when needed.
- Upstox may process data for offering the products and to manage relations
- Provide our service i.e. perform credit profiling for the purpose of facilitating loans to you.
- Use the User information in other ways permitted by law to enable You to take financial services from our lending partners. To fulfil your requests for financial products and services, including loan applications accepted by you.
- to onboard you onto our platform and facilitate Know Your Customer (KYC) procedures, either directly or through authorized third-party agencies or registries..
- Upstox may analyse and process user preferences, account activities, and service usage patterns to identify potential areas of interest in its array of financial products and services.
- While ensuring compliance with applicable laws and regulations, Upstox may leverage such insights to communicate opportunities, promotions, or additional products that may enhance the user's experience..
- **Access to Credit Information (Where Permitted by Law):** With your consent and where legally permitted, Upstox may access your credit information from authorized credit bureaus for the purpose of evaluating your credit profile and determining your eligibility for our services.

We may continue to retrieve your updated credit score periodically while you remain a customer—unless you withdraw your consent.

## **5. Data recipients with whom we disclose User Personal Information**

Upstox may be required to share user Personal Information with

- RKS V Securities India Private Limited, its subsidiaries and associates, Affiliates
- Business Partners;
- Service Providers, Vendors, agents;
- Third-party Agents
- Auditors;
- We may share your Data, without obtaining your consent or without intimating you:
  - a) with governmental, statutory, regulatory, executive, law-enforcement, investigating or judicial/ quasi-judicial authorities, departments, instrumentalities, agencies, institutions, boards, commissions, courts, tribunals, who ask for such Data including by way of an order, direction, etc; or
  - b) with any person, where disclosure is necessary for compliance of any legal or regulatory obligation.

Wherever the Data is shared as above, we will not have control over how such Data is further processed by such authorities, persons, etc. The User acknowledges that such sharing is lawful and necessary for compliance purposes. Accordingly, Upstox shall not be liable for any subsequent use or disclosure by these entities.

## **6. Facilitating International Data Transfers**

Upstox may engage the services of a Cloud Service Provider (CSP), whose data servers might be located outside India. In such cases, there is a possibility that Personally Identifiable Information (PII) could be stored beyond Indian territorial boundaries. This will, however, be in compliance with applicable regulations and prevailing laws.

If it becomes necessary or incidental to transfer data outside a user's country or region of residence, Upstox will take reasonable and appropriate measures to ensure that such transfers are conducted in compliance with applicable laws and regulations, safeguarding the data throughout the process.

Additionally, Upstox may disclose Personal Information to law enforcement or regulatory authorities when necessary to comply with legal obligations.

## **7. Data retention**

We will comply with all applicable data retention regulations as mandated by regulatory authorities including but not limited to the retention of customer data such as personal, financial, and transactional information for the duration required by relevant laws and regulations to meet legal, audit, and operational needs. Once the retention period expires, we will securely delete or anonymise the data in accordance with industry best

practices, unless extended retention is necessary for legitimate business purposes or to fulfill legal obligations.

## 8. **User Rights**

Users acknowledge that Upstox has the right to use and process their data in accordance with the consent provided by the user. No action can be taken against Upstox for data transfer or processing conducted within the scope of the user's consent. These rights may include, but are not limited to, the rights to information, access, rectification, erasure, objection, restriction of processing, right to nominate and the right to file a complaint.

If the processing of Personal Information is based on the user's consent, the user retains the right to withdraw this consent at any time subject fulfillment of the requirements. It is important to note that the withdrawal of consent will not affect the legality of any data processing conducted prior to the withdrawal. Upstox will ensure that any further processing of Personal Information ceases immediately upon the withdrawal of consent, except where otherwise permitted or required by law.

### **Marketing Opt-Out**

You can opt out of promotional emails via the unsubscribe link or request, and disable push notifications through your device settings (note: this may impact app features like loan updates or reminders).

9. **Exercising rights:** To exercise user rights, Upstox may need to request specific information from users to verify their identity and confirm their entitlement to those rights. User can exercise their rights by contacting Upstox at "[privacy@rksv.in](mailto:privacy@rksv.in)".

## 10. **Consent Withdrawal**

To withdraw consent for processing your personal data, please email [privacy@rksv.in](mailto:privacy@rksv.in) from your registered email ID. The request will be processed within 30 business days. Note: Some data may be retained for legal purposes, and withdrawal may affect services provided.

## 11. **Data Security**

At Upstox, we seamlessly keep your Data secure

- We integrate Governance, Process, and Technology, demonstrating our commitment to our customers and stakeholders. We implement appropriate security measures, including administrative, physical, and technical controls, to protect your Personal Information.

- However, no website /Application can fully eliminate security risks. Upstox implements cyber security policy for handling all security breaches in compliance with applicable laws and regulations.
- In the event of an information security breach, the Company is committed to complying with the guidelines set forth by the Indian Computer Emergency Response Team (CERT-In) and relevant Regulatory Authorities. This adherence is in accordance with the Company's Incident Management Policy, which outlines the structured approach to be followed when handling such incidents.

## 12. How to contact us

If you have any questions about our privacy practices or this privacy statement, or if you would like to request this statement in a different format, please reach out to us at: [privacy@rksv.in](mailto:privacy@rksv.in)

## 13. Grievance Redressal

In case of any queries or grievances related to privacy please contact us at - [privacy@rksv.in](mailto:privacy@rksv.in).

**Attention:** \_\_\_\_\_

The DPO appointed will be the Grievance Officer and can be contacted at [privacy@rksv.in](mailto:privacy@rksv.in)

## 14. Governing Law & Jurisdiction

This policy will be governed by and construed in accordance with the laws of India and subjected to the exclusive jurisdiction of the Courts of Mumbai.

## 15. In Compliance with RBI's Digital Lending Guidelines:

Upstox functions as a lending service provider (LSP) to diverse banks and non-banking financial companies (Lenders). This facilitates users' access to various credit facilities or similar products from the Lenders (Credit Products). A comprehensive list of lenders is available [here](#). Be advised that, in addition to this privacy policy, you may be subject to the privacy policies of the Lenders as well as other obligations stipulated in the loan documents.

## 16. Changes to Our Privacy Statement

Upstox may update its data privacy practices and revise this privacy statement as needed, with the updated version posted on our website. Nonetheless, our commitment to safeguarding the privacy of website users will remain steadfast.

**Empowerment and Data Protection:** By providing this consent, users empower Upstox to process their data in a transparent and lawful manner, while retaining full control over their rights as data subjects. Upstox remains committed to respecting and protecting these rights in compliance with applicable data protection laws.

