

Fullerton India Home Finance Company Ltd

Privacy Policy

1. Background

The Information Technology Reasonable Security Practices & Procedures & Sensitive Personal Data or Information Rules 2011, under Rule 4 requires any body corporate to provide policy for privacy and disclosure of information. The body corporate or any person who on behalf of body corporate collects, receives, possess, stores, deals or handle information of provider of information, should provide privacy policy for handling of or dealing in personal information including sensitive personal data or information and ensure that the same are available for view by such providers of information who has provided such information under lawful contract. Such policy should be published on website of the body corporate.

At Fullerton India Home Finance Company Ltd (hereinafter referred to as “FIHFC” which term shall include its successors) we are strongly committed to protect the personal including but not restricted to sensitive personal and financial information that customer submits to us and we would endeavor to protect it from unauthorized use.

2. Collection of Information

In the course of anyone using this website or availing the products and services vide the online application forms and questionnaires, FIHFC may become privy to the personal information of its customers, including information that is confidential in nature.

Such information may include the following which is not exhaustive; Name, date of birth, demographic details, financial details, family details, banking relationships etc.

FIHFC is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the world wide web and it shall not be held liable for disclosure of the confidential information which are done in accordance with this Privacy Commitment or in terms of the agreements, if any, entered into with the customer or agreed by the Customer. Notwithstanding the aforesaid Customer understand there are inherent risks involved in sending and receiving information through world wide web and hereby agree and confirm that all risks shall be fully borne by the Customer and

In addition, like most Sites, FIHFC will use small bits of data called “cookies” stored on user’s computers to stimulate a continuous connection. “Cookies” let store information about customer preferences, and passwords and allow customer to move to different pages of its secure Site without having to re-enter password information. Any information collected is stored in secure databases protected by a variety of access controls by FIHFC in accordance with the encryption standard permitted in India.

To assist us in maintaining confidentiality, customers should be careful with usage of the username and password by maintaining confidentiality and ensure that customer do not knowingly or accidentally share, provide and facilitate unauthorized use of it.

FIHFC also collects information in hardcopy through the loan applications and supporting documents. The supporting documents are collected for complying with Know Your Customer (KYC) guidelines issued by National Housing Bank and other documents like statement of accounts; financial statements etc. are required for evaluating your loan application. Some of these documents and the information extracted from the documents are also stored in the electronic form.

3. Use and disclosure of Personal & Financial Information

FIHFC will protect customer's personal information against unauthorized use, dissemination or publication in the same manner in which Fullerton would protect its confidential information of like nature. However, under certain conditions FIHFC may share this information.

FIHFC may use the personal information collected to improve its services to customer and to keep the customer updated about its new product offerings or any other information that may be of interest to the customer. FIHFC may share this information with individuals and body corporate in the course of normal business operations, such as providing services customer has subscribed for, and any activity related to these services such as collection of fee. It may become necessary for FIHFC to disclose customer's personal information to its agents and contractors in the course of normal business operations for the above referred purpose. However, these parties would be required to use the information obtained from FIHFC for such purposes exclusively. FIHFC would endeavor that the third parties receiving any sensitive personal data or information from body corporate or any person on FIHFC's behalf also do not disclose it further. FIHFC would also endeavor that these third parties maintain the same level of data protection that is adhered to by it.

FIHFC will endeavor to take all reasonable steps to ensure that the confidentiality of customer information is maintained by imposing strict confidentiality standards on all the third parties to whom it discloses such information. FIHFC would build-in the necessary covenants for ensuring confidentiality in the outsourcing arrangements that are material in nature.

FIHFC would transfer customer's information only if (i) the information is to be given under any applicable law/regulations (ii) there is a duty towards the public to reveal the information (iii) If such disclosure is required for protecting our interest (iv) the customer asks FIHFC to reveal the information, or with the customer's permission.

FIHFC may be required to disclose customer personal and financial information to the statutory and/or regulatory authorities.

FIHFC may also share customer information to provide customer with superior services and a range of offers. FIHFC may use this information to advise customer of products, services and other marketing materials, which FIHFC think, may be of interest to customers. FIHFC may also invite visitors to this site to participate in market research and surveys and other similar activities. If one desires FIHFC to limit such sharing whereby one would not like to be informed of offers available one may contact FIHFC at Grihashakti@fullertonindia.com. Otherwise, Customer agrees that FIHFC will use the customer information to improve the visitor experience on the site and make subsequent offers to the visitor on products which may be of interest to him / her.

The customer authorizes FIHFC Limited to exchange, share, part with all information related to the details and transaction history of the customers to its affiliates / subsidiaries / banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold FIHFC liable for use or disclosure of this information.

FIHFC may collect card payments through a PCI DSS compliant partner and the customers may contact FIHFC if an email/SMS confirmation was not received within 48 hours for any payment made through a card swipe.

4. Exclusions from Privacy Policy

Other websites that customer may access via Fullerton website may have different privacy policies and access to such web sites will not be subject to this privacy policy. FIHFC recommends that customer to read the privacy statement of each such website to find out how they protect customer personal information.

5. Amendments

Due to changes in legislation or enhancements to functionality and content on the website or for any other reason deemed appropriate, FIHFC may make changes to privacy policy (without being obliged to do so) and would reflect those changes in this privacy policy statement. Hence customers are requested to go through the privacy policy statement on a regular basis.

6. Non-Binding

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.

7. Prohibited Actions

While using this Site, customer agrees not to, by any means (including hacking, cracking or defacing any portion of the Site) indulge in illegal or unauthorized activities including the following:

- Restrict or inhibit any authorized user from using this Site.
- Use the Site for unlawful purposes.
- Harvest or collect information about Site users without their express consent.
- "Frame" or "mirror" any part of the Site without our prior authorization.
- Engage in spamming or flooding.
- Transmit any software or other materials that contain any virus, time bomb, or other harmful or disruptive component.
- Remove any copyright, trademark or other proprietary rights notices contained in the Site.
- Use any device, application or process to retrieve, index, "data mine" or in any way reproduce or circumvent the navigational structure or presentation of the Site.
- Permit or help anyone without access to the Site to use the Site through your username and password or otherwise.

At FIHFC, we only do what is right for you and will at all times strive to ensure your privacy.