

PRIVACY POLICY

1. Introduction

Belstar Microfinance Limited (Belstar) is a Non-Banking Finance Company (NBFC) and a subsidiary of Muthoot Finance Limited. BELSTAR business model is unique as it pursues a double bottom line focusing on both financial. Performance as well as social performance with the assistance of the Hand in Hand India in alleviating poverty coupled with community development.

What information do we collect?

We collect information from you when you register on our site, put in a query, subscribe to our newsletter, respond to a survey, or fill out a form. When ordering or registering on our site, as appropriate, you may be asked to provide the following details: your name, e-mail address, mailing address, and Mobile number.

What do we use the information for?

The information we collect from you may be used in one of the following ways:

- To personalize your experience
Your information helps us to better respond to your individual needs.
- To improve our application
We continually strive to improve our offerings based on the information and feedback we receive from you.
- To improve customer service
Your information helps us to respond more effectively to your customer service requests and support needs.
- To send periodic emails
The email address you provide may be used to send you information, respond to inquiries, and/or other requests or questions.
- Risk
To prevent risk, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal processes and law enforcement requirements.

- **Business Purpose**

It is used for data analysis, audits, developing and improving products and services, enhancing the website, identifying usage trends, and determining the effectiveness of promotional campaigns.

How do we protect your information?

We implement a variety of security measures to maintain the safety of your personal information when you access your personal information. All the data transferred are secured by using the latest encrypting methods.

DO WE USE COOKIES?

Yes. We use cookies to help us understand and save your preferences for future visits, keep track of advertisements, and compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future.

DO WE DISCLOSE ANY INFORMATION TO OUTSIDE PARTIES?

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information.

Your consent

By making available their personal information to BELSTAR, the customers are deemed to have provided their consent to BELSTAR to use all such information –

1. For extending the products or services requested for/applied for or shown interest in
2. To enable the BELSTAR for verification and Validation
3. To process applications, requests, transactions and to maintain records as per Internal legal or regulatory requirements
4. For any other lawful purposes

Retention and Disposal

The BELSTAR will retain the information for as long as it is needed by the business. Since most of the information is in continuous use, much is retained on an indefinite basis or for such a period as to satisfy legal, regulatory, or accounting requirements.

When BELSTAR finds that information collected stored or transferred is no more in use and if there is no legal obligation to retain such information, then BELSTAR will determine appropriate means to dispose of or to de-identify personally identifiable information securely in keeping with its legal obligations.

Changes to our privacy policy

We will inform you in case of any changes in policy.

ONLINE PRIVACY POLICY ONLY

This online privacy policy applies only to information collected through our website and Application and not to information collected offline.

Contact us.

You may contact us in case you need any clarification.

1800 102 7049

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