

PRIVACY POLICY

WHO WE ARE: Qubik Finserv Private Limited is committed to protecting your privacy. This Privacy Policy describes how we collect, use, store, and protect the personal information you provide on our website: <https://qubikfinserv.com/home-2/>

This Privacy Policy is intended to comply with applicable data protection laws in India, including the Information Technology Act, 2000, the rules framed thereunder, the Digital Personal Data Protection Act, 2023 and applicable RBI directions.

1. Information We Collect

We may collect the following types of information:

- **Personal Information**

Includes but is not limited to Name, Email address, Phone number and Mailing address

The Company may collect and process personal information for KYC verification, credit assessment, fraud prevention, regulatory reporting, credit bureau reporting, compliance with RBI directions, anti-money laundering obligations and loan servicing activities.

- **Sensitive Personal Data or Information (SPDI)**

As per Rule 3 of the 2011 Rules, SPDI includes Passwords, Financial information such as bank account or credit card or debit card details

We only collect SPDI when it is necessary for providing services and with your explicit consent.

- **Non-Personal Information**

- Browser type
- IP address
- Cookies
- Pages visited
- Time and date of visit



2. Purpose of Collection

We collect your information for the following purposes:

- To provide and maintain our services
- To verify your identity
- To respond to your inquiries or fulfill your requests
- To process transactions
- To send newsletters, marketing or promotional materials (with your consent)
- To comply with legal obligations

3. Consent

By using our website or providing your personal information, you consent to the collection, use, storage, and processing of your information in accordance with this Privacy Policy. For SPDI, we will obtain your written or electronic consent before collection, as required by law.

4. Disclosure of Information

We do not disclose your personal or sensitive personal data to any third party except:

- With your explicit consent
- As required by law or legal process
- To third-party service providers who assist us in delivering services, provided they comply with the same level of data protection

The Company may share customer information with Credit Information Companies (CICs), regulatory authorities, banks, financial institutions and service providers as permitted by applicable law.

5. Security Practices

We have implemented reasonable security practices and procedures including, but not limited to Secure servers and firewalls, Data encryption, Limited access to personal data, Employee confidentiality agreements and Regular audits and security reviews

6. Retention of Data

We retain personal data only as long as necessary to fulfill the purposes for which it was collected or as required by applicable law.

7. User Rights

You have the right to:

- Review the personal data you have provided
- Correct or update your information
- Withdraw your consent (subject to legal and contractual obligations)

To exercise these rights, contact us at: info@qubikfinserv.com

8. Grievance Officer

In accordance with the IT Rules, the name and contact details of the Grievance Officer are provided below:

Name: Anubha Kumari
Designation: Executive – IT & Ops
Email: anubha.k@qubikgroup.com
Phone no.: 8796536663
Address: G12A Haus Khas, New Delhi 110016

We will address your concerns within **30 days** from the date of receipt of the grievance.

Cookies

If you leave a comment on our site, you may opt-in to saving your name, email address and website in cookies. These are for your convenience so that you do not have to fill in your details again when you leave another comment. These cookies will last for one year. If you visit our login page, we will set a temporary cookie to determine if your browser accepts cookies. This cookie contains no personal data and is discarded when you close your browser. When you log in, we will also set up several cookies to save your login information and your screen display choices. Login cookies last for two days, and screen options cookies last for a year. If you edit or publish something on the website including



an application for job profile, an additional cookie will be saved in your browser. This cookie includes no personal data and simply indicates the post ID of the article you just edited. It expires after 1 day.

Embedded content from other websites

Articles on this site may include embedded content (e.g., images, articles, etc.). Embedded content from other websites behaves in the exact same way as if the visitor has visited the other website. These websites may collect data about you, use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content, including tracking your interaction with the embedded content if you have an account and are logged in to that website.

9. Changes to the Privacy Policy

We may update this Privacy Policy from time to time. Changes will be posted on this page with an updated date.

10. Contact Us

If you have any questions about this Privacy Policy, please contact us at:
Email: anubha.k@qubikgroup.com Phone: 8796536663

Approved By: Board of Directors of Qubik Finserv Private Limited on 18th May 2026.