

Privacy Policy

1. User data must be handled with extreme care. We do not share, sell, or allow for accidental disclosure of user data.
2. We adhere to best-in-class, industry-standard data protection practices and ensure our systems are audited by trusted third parties periodically.

1. Introduction

This Privacy Policy (“Policy”) outlines **Khatabook Technologies Private Limited** (“KhataBookPay”, “we”, or “us”) practices in relation to the collection, storage, use, processing, and disclosure of personal data that you share with us when you access our website [<https://khatabookpay.com>] (“Website”) or when we process personal data in connection with your use of our website, its features, and services (“Services”).

At KhataBookPay, we are committed to protecting your personal data and respecting your privacy. Please read this Policy carefully to understand how we collect, use, and process your information.

This Policy sets out the basis on which any personal data we collect from you, about you, or that you provide to us, will be processed by us.

2. Acceptance and Applicability

- By using the Website, you consent to the collection, storage, use, and disclosure of your personal data in accordance with this Policy.
- You agree to be bound by this Policy and our Terms & Conditions.
- We will not collect any information from you unless it is knowingly and explicitly provided by you.
- This Policy applies to:
 - The Website, once accessed or downloaded to your mobile or handheld device; and
 - Any Services made available through the Website.

3. The Data We Collect About You

3.1 Personal Data

“Personal Data” or “Personal Information” means any information about an individual from which that person can be identified. It does **not** include anonymized or aggregated data.

We may collect, use, and store the following categories of personal data:

- **Identity Data:** First and last name, username, title, gender, feedback, and survey responses.
- **Contact Data:** Email address, phone number, and social media identifiers.
- **KYC Data:** Government-issued identity documents such as Aadhaar, PAN Card, Voter ID, or Ration Card.
- **Financial Data:** Transaction details, payment records, and information related to your use of Services.
- **Device Data:** IP address, browser type and version, time zone, location, operating system, device ID, and network data.
- **Usage Data:** Information about how you interact with our Website and Services.

3.2 Aggregated Data

We may collect, use, and share aggregated data for analytical or statistical purposes. This data is not considered personal data under applicable laws, as it does not identify an individual.

3.3 Data We Do Not Collect

- We do **not** collect or store contents of documents you access using our Services.
- We do **not** collect special category personal data (such as racial or ethnic origin, political opinions, religious beliefs, health information, or biometric data).
- We do **not** knowingly collect data about minors unless permitted by law.

3.4 Failure to Provide Data

If you fail to provide personal data required by law or necessary for providing Services, we may be unable to perform our obligations. In such cases, we may suspend or limit access to the Services and will notify you accordingly.

4. How Your Personal Data Is Collected

1. We take reasonable steps to ensure that the information on our Website is authentic and accurate.
2. You confirm that all information you provide is true, correct, and complete. We are not responsible for inaccurate or false data you may submit.
3. You may review, correct, or update your personal data by contacting us or our Grievance Officer (see **Section 10** below).

5. How We Use Your Personal Data

We use your personal data lawfully and for legitimate business purposes, including:

- To register you as a user;
- To provide, operate, and maintain our Services;
- To manage our relationship with you, including notifying you of changes;
- To deliver and personalize content;
- To analyze usage trends and improve Services;
- To perform obligations arising from any arrangement or contract with you;
- To comply with applicable legal or regulatory obligations;
- To communicate important service updates and alerts.

You authorize KhataBookPay, its affiliates, and partners to contact you via email, phone, or other channels to ensure awareness of all relevant features and services.

We may share your data with trusted third-party service providers (such as hosting providers, auditors, consultants, and legal advisors) for the above purposes, under strict confidentiality and data protection agreements.

6. Automated Processing and Human Supervision

We may process personal data through automated systems for analytics or service delivery. Direct human access or review of personal data will occur **only** when:

- Explicit consent is obtained,
- Required for system maintenance, troubleshooting, or testing,
- Mandated by law or regulation, or
- Essential for internal operations.

7. Data Security

1. We implement appropriate technical and organizational security measures—including encryption, secure servers, and firewalls—to protect your personal data from unauthorized access or disclosure.
2. These measures comply with the **Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011**.
3. However, you acknowledge that no system is completely secure, and by using our Services, you accept the inherent risks of online data transmission.
4. You are responsible for maintaining the confidentiality of your login credentials and must not share your password with anyone.
5. In case of a data breach, we will act in accordance with applicable legal and regulatory requirements under the Information Technology Act, 2000.

8. Data Retention

Your personal data will be retained for as long as necessary to fulfil the purposes outlined in this Policy or as required by applicable law.

After termination of your use of our Services, we may retain your data for a reasonable period for backup, audit, or legal compliance purposes.

9. Business Transitions

In the event of a merger, acquisition, restructuring, or sale of all or part of our assets, your personal data may be transferred as part of that transaction.

We will ensure that the recipient entity continues to process your data in compliance with this Policy.

10. Grievance Redressal and Contact Information

In accordance with the Information Technology Act, 2000 and the rules thereunder, the name and contact details of the Grievance Officer are as follows:

Grievance Officer

Legal Department

Khatabook Technologies Private Limited

1539, 18th Cross Road, Sector 3,
Bengaluru, Karnataka, India – 560102

support@khatabookpay.com

You may contact the Grievance Officer to review, correct, or request deletion of your personal data, or to raise privacy-related concerns.

11. Changes to This Privacy Policy

We keep this Policy under periodic review and reserve the right to update it at our discretion.

Any changes will be posted on this page and, where appropriate, notified via email.

You may be required to accept the updated Policy to continue using our Services.
