

QarmaTek Privacy Policy

Introduction

QarmaTek is committed to protecting the privacy of personal information of our customers which has been provided to us in order to access our services. Our Privacy Policy is designed and developed to ensure the privacy and security of your personal information provided to us. This Privacy Policy describes the personal information which we may collect and provides our approach towards handling or dealing with the same. The policy is designed to explain the following:

- Collection of personal information, methods of collection and use.
- Disclosure and sharing of personal information.
- Security Practices and Procedures to ensure safety and privacy of your personal information
- Update of personal Information – ways to access and change this data

This policy is provided for your information and is not intended to limit or exclude your rights under laws and regulations applicable in India.

1. Collection of Personal Information

“Personal information” is any information that can be used to uniquely identify a person. We may collect your personal information as required under laws and regulations and when you subscribe and use our services or websites or otherwise interact with us, or from other sources like third parties.

a. The information we collect about you will depend on the QarmaTek products and services you use or subscribe to. The information we may collect includes, but is not limited to, the following:

- Your name, address, phone number, date of birth and email address.

- Your preferences for particular products, services or lifestyle activities when you tell us what they are or when we assume what they are based on how you use our products and services.
- Your contact with us, such as: a note or recording of a call you make to one of our contact centres, an email or letter you send to us and other records of any contact you have with us.
- Your account information, such as: dates of payment owed and received; the subscription services you use; and any other information to do with your account.

b. We also collect information about how you use our products and services, such as: Call data records, tracking website usage information and other information that you may provide to us from time to time for the services that you receive from us. We may use cookies and other techniques, such as web beacons, to collect information about how you use our websites, and web-related products and services. This allows us to customise our website for you so that it is relevant to your interests and needs.

Use of Personal Information:

QarmaTek will not disclose, use, give or sell any personal information to third parties for any purposes other than to our suppliers and other third parties who need to know in order to deliver services to you on behalf of QarmaTek, unless required to do so by law. Further, QarmaTek may use this information to contact you regarding matters relevant to the underlying service provided and/or the information collected

Please note that personally identifiable information is used only to provide you with a more enjoyable, convenient online experience and to help us identify and/or provide information, products or services that may be of interest to you. We use your personally identifiable information to support and enhance your use of our website and its features, including, without limitation, fulfilling your order, providing customer service, tracking email

invitations you send, and otherwise supporting your use of the Site

If you have opted to receiving marketing material from us, we may also provide your personal information to carefully selected third parties who we reasonably believe provide products or services that may be of interest to you and who have been contracted with QarmaTek to keep the information confidential, or who are subject to obligations to protect your personal information.

We may permit certain trusted third parties to track usage, analyse data such as the source address that a page request is coming from, your IP address or domain name, the date and time of the page request, the referring Web site (if any) and other parameters in the URL. This is collected in order to better understand our Web site usage, and enhance the performance of services to maintain and operate the Site and certain features on the Site. We may use third parties to host the Site; operate various features available on the Site; send emails; analyse data; provide search results and links and assist in fulfilling your orders.

Also, we may share personally identifiable or other information with our parent, subsidiaries, divisions, and affiliates for the purposes stated in this policy. We may transfer personally identifiable information as an asset in connection with a merger or sale (including any transfers made as part of an insolvency or bankruptcy proceeding) involving all or part of our business or as part of a corporate reorganisation, stock sale or other change in control. QarmaTek may disclose Contact Information in special cases where we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be violating our terms and conditions of use or may be causing injury or interference with our rights, property, our customers or anyone who could be harmed by such activities.

We cannot protect any information that you make available to the general public in any publicly accessible area of our website or any other media. We use non-identifying and aggregate information

to better design our website and for business and administrative purposes. We may also use or share with third parties for any purpose aggregated data that contains no personally identifiable information.

- a. Your personal information may be used & analysed for various lawful purposes including enrichment of service experience. These include, but are not limited to:
- Provide, maintain and improve our products and services;
 - Verify your identity as mandated by laws and regulations;
 - Carry out a credit check if you are applying for a contract for warranty services and to assess your application;
 - Process the goods and services that you have bought from us and keep you updated with the progress of your order;
 - Keep you informed about new products and services unless you do not want to receive our marketing messages;
 - Provide the relevant service or product to you, which includes other services not included in your agreement with us and services that use information about where you are when using your mobile equipment (location information), and to contact you with service-related messages about changes to the service or product;
 - Contact you with offers or promotions based on how you use our products and services, including your calling and messaging activities, location information and browsing information (unless you have asked us not to contact you);
 - Bill you for using our products or services or to take the appropriate amount of credit from you;
 - Respond to any questions or concerns that you may have about using our, products or services;
 - Let you know about products and services offered by other companies (including offers and discounts that we have specially negotiated for our customers) that we think may interest you, if you have chosen to receive this information;

- Understand how our different customers use our network, products and services so we can develop more interesting and relevant products and services for our customers, as well as personalise the products and services we offer you;
- Carry out research and statistical analysis and monitor customer use of our network, products and services on an anonymous or personalised basis;
- Ensure adherence to legal regulatory & business requirements for prevention and detection of frauds and crimes.

b. We will store your information for as long as we have to by law and as per directions of the regulatory & law enforcement Authorities. If there is no legal requirement, we will only store your information for as long as we need it for providing services to you.

How We Protect Your Information

We are committed to protecting the information we receive from you. We take appropriate security measures possible to protect your information against unauthorised access to or unauthorised alteration, disclosure or destruction of data. To prevent unauthorised access, maintain data accuracy, and ensure the correct use of information, we maintain appropriate physical, electronic, and managerial procedures to safeguard and secure the information and data stored on our system. While no computer system is completely secure, we believe the measures we have implemented reduce the likelihood of security problems to a level appropriate to the type of data involved.

Cookies

We may use cookies and other interactive techniques to collect non-personal information about you. Doing this allows us to recognise your computer each time you interact with our websites. In this way, we may compile information about where you, or others who are using your computer, saw their advertisements and determine which advertisements are clicked. This information allows

us via an advertising partner to deliver targeted advertisements that they believe will be of most interest to you. QarmaTek does not have access to or control of the cookies that may be placed by the third party advertising servers of ad partners. Occasionally, at our discretion, we may also include or offer third party products or services on our websites and communications. These third party sites have separate and independent privacy policies. We, therefore, have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

2. Disclosure, Sharing and Transfer of Personal Information

We may disclose and/or transfer your personal information or other information collected, stored and processed by us to our partners, affiliates, our group company only in case it is necessary for providing and improving services to you. Such affiliates and partners though external to QarmaTek, are covered by contractual agreements. These agreements in turn include QarmaTek's guidelines to the management, treatment and secrecy of information. This may also include sharing of aggregated information with them in order for them to understand our environment and consequently, provide you with better services.

a. We may share information about you with:

- Our group company;
- Partners or agents who are involved in delivering the products and services you have ordered or used;
- Credit-reference agencies, fraud-prevention agencies, business-scoring agencies or other credit-scoring agencies;
- Debt-collection agencies or other debt-recovery organisations;
- Law-enforcement agencies, regulatory organisations, courts or other public authorities if we have to or are authorised to by law; or
- Emergency services (if you make an emergency call), including your approximate location.

- Business partners of ours in delivering and improving our services
- b. If we are reorganised or are sold to another organisation, we may transfer any personal information we hold about you to that organisation.

3. Security Practices and Procedures

- We adopt reasonable security practices and procedures, to include, technical, operational, managerial and physical security control measures in order to protect your personal information from unauthorized access, or disclosure while it is under our control.
- Our security practices and procedures limit access to personal information on a need to know basis. Further, our employees, to the extent they may have limited access to your personal information on a need to know basis, are bound by the Code of Conduct and Confidentiality Policies which obligate them to protect the confidentiality of personal information.
- We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. We take adequate steps to ensure that our contracted third parties adopt reasonable level of security practices and procedures to ensure security of personal information.
- We may retain your personal information for as long as required to provide you with services or if otherwise required under any law. We, however, assure you that QarmaTek does not disclose your personal information to unaffiliated third parties (parties outside QarmaTek's corporate network and its Strategic and Business Partners) which could lead to invasion of your privacy.
- When we dispose off your personal information, we use reasonable procedures to erase it or render it unreadable.
- No data transmission over the Internet is completely secure and for reasons outside of our control, security risks may still arise. Any personal information transmitted to us or from

our online products or services will therefore be your own risk. However, we will strive to ensure the security of your information. We observe reasonable security measures to protect your personal information against hacking and virus dissemination. This privacy policy applies to information collected through all channels by QarmaTek. in the due course of business.

4. Update of Personal Information

We strive to keep our records updated with your latest information. To this end, if you see any discrepancy in your personal information or if a part of your personal information changes, we request you to reach out to our customer service and communicate the change(s) for updating our records

5. Right to change this Policy

QarmaTek reserves the right to change this Privacy Policy from time to time at its sole discretion. If at some point in the future, there is a change to our Privacy Policy, the same shall be updated on our website. If you have any objection in using your personal information (already collected) as per our Privacy Policy, please inform us in writing about your objections to the QarmaTek Appellate Authority of your circle.

6. Contact Us

We are committed to safeguarding your personal information collected and handled by us and look forward to your continued support for the same. In case of any feedback or concern regarding protection of your personal information, please write to us by email to mail@qarmatek.com.

We continuously strive to address your feedback and concerns in a timely and effective manner. We look forward to your suggestions and valuable inputs.
