

Privacy Policy

Last updated: 10th Jan, 2023

We Officers Adda (hereinafter mentioned as "OFFICERS ADDA") are committed to protecting our customers' personal information and strive to maintain the privacy of your Personal Information.

"Personal information" is any information that can be used by itself to uniquely identify, contact, or locate a person, or can be used with information available from other sources to uniquely identify an individual.

Personal information collected and/or held by us may include but is not limited to your name, father's name, mother's name, spouse's name, date of birth, current and previous addresses, telephone number, mobile phone number, email address, occupation and information contained in the documents used as proof of identity and proof of address.

For the purpose of this policy, sensitive personal data or information like financial information (such as bank account or credit card or debit card or other payment instrument details), passwords or authentication information for any of our products or services etc. has been considered as a part of Personal Information.

OFFICERS ADDA and its group companies may collect, store, process and transfer your Personal Information well in accordance with the applicable laws and regulations for a variety of regulatory and business purposes. These may include, but are not limited to:

- Verify your identity;
- Complete transactions effectively and bill for products and services;
- Respond to your request for service or assistance;
- Perform market analysis, market research, business and operational analysis;
- Provide, maintain and improve our products and services;
- Anticipate and resolve issues and concerns with our products and services;
- Promote and market products and services which we consider may be of interest to you and/or may benefit you; and
- Ensure adherence to legal and regulatory requirements for prevention and detection of frauds and crimes.

This Privacy Policy describes the Personal Information which we may collect and provides our approach towards handling and usage of or dealing with the same in compliance with the applicable laws and regulations.

Please read the terms of this Privacy Policy carefully. By using and continuing to use our products and services, you are deemed to have accepted and consented to the terms of this Policy.

OFFICERS ADDA reserves the right to amend or modify this Privacy Policy at any time, as and when the need arises. We request you to visit our website www.credpay.io periodically for contemporary information and changes.

Collection of Personal Information

We may collect your Personal Information when you use our services or websites or otherwise interact with us during the course of our relationship. The Personal Information may be collected by OFFICERS ADDA through the Mobile App.

We may also collect and hold information related to your utilization of our services which may include your location details and additional information provided by you while using our services.

We may keep a log of the activities performed by you on our network and websites by using various internet techniques such as web cookies, web beacons, server log files, etc. for analytical purposes and for analysis of the amiability of various features on our site. This information may be used to provide you with a better experience at our portal along with evidentiary purposes.

Disclosure and Transfer of Personal Information

Internal Use: As explained in the section "Collection of Personal Information" OFFICERS ADDA may utilize some or all available Personal Information for internal assessments, measures, operations and related activities or any other lawful purpose.

We may share your Personal Information for the purposes detailed in this Privacy Policy with our internal third parties like payment gateway provider, sms provider for providing better services.

We may transfer your personal information or other information collected, stored, processed by us to any other entity or organization located in India or outside India only in to fulfil the terms of a contract we have with you. 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. While sharing your Personal Information with third parties, adequate organizational, technical and security measures shall be taken to ensure that reasonable security practices are followed at the third party.

Government Agencies: We may also share your Personal Information without your consent with Government agencies or other authorized law enforcement agencies (LEAs) mandated under law to obtain such information for the purpose of verification of identity or for prevention, detection, investigation including but not limited to cyber incidents, prosecution, and punishment of offences.

OFFICERS ADDA may employ, contract or include third parties (as defined in section 1: Collection of Personal Information) external to itself for strategic, business, tactical and operational purposes. Such agencies though external to OFFICERS ADDA, will always be entities which are covered by contractual agreements wherein we shall take reasonable measures to ensure that the authorized third parties adopt reasonable level of security practices and procedures to ensure security of Personal Information.

Feedback and Concerns

We are committed to safeguard 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, you can contact us at admin@credpay.io.