

PRIVACY POLICY

GrowXCD Finance is committed to protect Users privacy and working towards offering Users a safe and secured online experience. The Privacy Policy governs the use of this website www.growxcd.com (Website) of GrowXCD Finance Private Limited and GrowXCD Finance values of the privacy of the Users (Users).

INFORMATION

Submission of Information: Submissions to GrowXCD Finance of information via GrowXCD Finance's Web site and pages thereon shall be deemed to be the property of GrowXCD Finance. Please note that GrowXCD Finance does not warrant that any e-mail from its Web site is secure and does not guarantee that any such e-mail from Users or from GrowXCD Finance are secure during Internet transmission.

Personal Information:

Please note that Users should exercise caution when deciding to disclose or key-in Users personal information on-line, and ensure that no third party is able to access such personal information as Users key it in or view it on the screen of Users computer. This caution is to be exercised in respect of the information that Users may provide, to apply to become a customer of GrowXCD Finance as well. This Privacy Policy shall be subject to change without notice. GrowXCD Finance recommends visiting this Privacy Policy every time the Users visits the Website, in order to be informed about change, if any. In the event the modified privacy policy is not acceptable to the Users, the Users should discontinue using the Website. However, if the Users continues to use the service the Users shall be deemed to have agreed to accept and abide by the modified privacy policy of this Website.

Acceptance of the Terms:

By accessing the Web Site, the Users acknowledges and accepts these Terms, Conditions and expressly consents to use and disclose his/her information as per the privacy policy, as below.

USAGE OF WEBSITE

Terms And Conditions

GrowXCD Finance treats Users personal information or Users use of service as private and confidential and does not reveal it to any third parties except where it believes in good faith, such action is necessary to comply with the applicable legal and regulatory processes or to protect and defend the rights of other Users or to enforce the terms of service which are binding on all the Users of www.growxcd.com. Our website www.growxcd.com does not collect personal information about individuals except when such individuals specifically provide such information on a voluntary basis which information will not be sold or otherwise transferred to any unaffiliated third parties unless otherwise stated at the time of collection or with the approval of the Users as the case may be.

GrowXCD Finance will not send Users any unsolicited information except where specifically agreed or necessary for operational or regulatory reasons. GrowXCD Finance reserves right to use mobile numbers of Users to send occasional SMS pertaining to information on product and services.

All information submitted to GrowXCD Finance via this site shall be deemed and remain the property of GrowXCD Finance and GrowXCD Finance shall be free to use, for any purpose, any idea, concepts, know-how or techniques contained in information given by any Users to this site provides GrowXCD Finance through this site. However, GrowXCD Finance shall not be subject to any

obligations of confidentiality regarding submitted information except as agreed by GrowXCD Finance having direct customer relationship or as otherwise specifically agreed or required by law.

Users, who believe they are receiving our communications in error or no longer desire to receive them, should inform us and we will remove those Users' names from our mailing lists. GrowXCD Finance reserves its right to correct any part of the content of the Website at any time as and when required at its sole discretion.

I agree and consent to receive all communications at the mobile number provided, even if this mobile number is registered under DND/NCPR list under TRAI regulations. And for that purpose, I further authorize the Company to share/disclose the information to any third-party service provider or any affiliates, group companies, their authorized agents, or third-party service providers

CONTENT PRIVACY

Intellectual Property:

We grant Users the right to access this Web Site in accordance with these terms and conditions, and for no other purpose. Please note that the services and content on the Web Site, including but not limited to text, content, photographs, video, audio and graphics, are either the property of, or used with permission by, GrowXCD Finance and may be protected by applicable copyrights, trademarks, service marks, international treaties and/or other proprietary rights and laws of India and other countries. The trademarks, logos, slogans and service marks (collectively the "Trademarks") displayed on the Web Site, are registered and unregistered Trademarks of GrowXCD Finance and others. Nothing contained on the Web Site should be construed as granting, by implication, estoppel, or otherwise, any license or right to use any Trademark displayed on the Web Site without the written permission of GrowXCD Finance or such third party that may own the Trademarks displayed on the Web Site. Users misuse of the Trademarks displayed on the Web Site, or any other content on the Web Site, except as provided in these Terms and Conditions, is strictly prohibited. Users are also advised that GrowXCD Finance will aggressively enforce its intellectual property rights to the fullest extent of the law, including the seeking of criminal prosecution. We shall be entitled to obtain equitable relief (including all damage, direct, indirect, consequential and exemplary), over and above all other remedies available to us, to protect our interests therein.

Restrictions on use:

Users agrees to use the Web Site strictly for Users personal use. Users agrees not to use this Web Site for any illegal purpose or in any manner inconsistent with these Terms and Conditions. Users agrees not to use, transfer, distribute or dispose of any information contained in the Web Site in any manner that could compete with the business of GrowXCD Finance or otherwise compromise or imperil the interests of GrowXCD Finance. Users acknowledges that the Web Site has been developed, compiled, prepared, revised, selected and arranged by GrowXCD Finance and others (including certain other information sources) through the application of methods and standards of judgement developed and applied through the expenditure of substantial time, effort and money and constitutes valuable intellectual property and may also include trade secrets of GrowXCD Finance and such others. Users agree to protect the proprietary rights of GrowXCD Finance and all others having rights in the Web Site or its content during and after the term of this agreement and to comply with all reasonable written requests made by GrowXCD Finance or its suppliers of content, equipment or otherwise to protect their and others contractual, statutory and common law rights in the Web Site. Users agree to notify GrowXCD Finance in writing promptly upon becoming aware of any unauthorized access or use of the Web Site by any party or of any claim that the Web Site

infringes upon any copyright, trademark or other contractual, statutory or common law rights. Users may download and retrieve data from the Web Site on Users computer screen, print individual pages on paper, photocopy and store such pages in an electronic form on disk (but not on any server or other storage device connected to a network) for User exclusive personal use only. Users further acknowledge that all the intellectual property in the Web Site continues to vest with us.

Privacy Restrictions:

The content of this Website shall not be displayed or printed in any form in part or whole without the prior written approval of GrowXCD Finance. The information contents provided on this Site or the company logo cannot be copied, modified, uploaded, downloaded, published or republished, transmitted or otherwise distributed for commercial purposes without prior and explicit permission from GrowXCD Finance. Reproduction of any information or material provided on this Website, with or without any modification, is prohibited unless, with prior permission of GrowXCD Finance, and shall amount to violation of copyright and would be deemed an illegal act.

ACCESS RESTRICTION:

We reserve the right to deny to Users, at our sole discretion, access to the Web Site, including any portion thereof, without any prior notice. Use of the Website, www.growxcd.com is available only to persons who can form legally binding contracts under applicable law. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872 including un-discharged insolvents, etc. are not eligible to use the Website.