



KEYNOTES FINANCIAL OPINIERY

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Refund and Cancellation Policy

We thank you and appreciate your subscription to our website. Please read the policy, conditions and process carefully as they will give you important information and guidelines about your rights and obligations as our subscriber, concerning the subscription you make on our website. We make every effort to have our website meet your expectations. However, if due to any reason or unavoidable circumstances, you wish to cancel your subscription and claim a refund, we shall cancel your subscription and process your refund within seven working days of receiving your request the amount refundable to you.

- The refund will be processed and credited through the same payment gateway from which the subscription amount was received. In the event that the subscription was received directly by cheque/bank transfer, the refund would be given by issuing an, at par cheque drawn on any scheduled bank in India and would be issued only in the name of the subscriber. The cheque would be couriered to the address provided by the subscriber in the request for cancellation. In such cases, the email requesting for cancellation should clearly provide the name, address, contact number and bank details of the subscriber seeking the cancellation and refund.
- No refund will be issued to any subscriber residing out of India in case payment has been received other than through a payment gateway.

If your refund is not received within 7 working days of the cancellation request being placed, please contact us at info@thekeynotes.in for further assistance.

Terms of Cancellation and Refund:

- No refund will be given when user uses data which is charged wallet based. Whenever user downloads any data in CSV format, amount based on data downloaded will be deducted from user account connected wallet on Keynotes Financial Opiniery.



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Privacy And Policies

For the purposes of this Privacy Policy, the words “us”, “we”, and “our” refer to Company and all references to “you”, “your” or “user”, as applicable mean the person who accesses, uses and/or participates on the Website in any manner or capacity. The Company is strongly committed to protecting the privacy of its users and has taken all necessary and reasonable measures to protect the confidentiality of the user information and its transmission through the internet. The Company will not be held liable for disclosure of any information if such disclosure is in accordance with this Privacy Policy, the End User License Agreement and/or applicable law. If you object to your information being transferred or used in accordance with this Privacy Policy, please do not use the Website.

Information from Website

The Company is the sole owner of the information collected through Website. The Company may collect and process personal information from you, including but not limited to the following:

- Information provided by you at registration such as your email id, phone number, bank account details, contact information, financial information, unique identifiers and preferences information including favorites and history. Providing additional information beyond what is required at the time of registration can be altered by you at any time.
- Information that you provide directly to the Company via email and / or electronic communication.
- Information that you provide to the Company over telephone. The Company may make and keep a record of such information shared by you; and Information that you provide to the Company in physical form whether sent through post and / or courier and / or handed over to the Company’s representatives in person. Every computer/mobile device connected to the internet is given a domain name and a set of numbers that serve as that computer’s Internet Protocol or “IP” address. When you request a page from any page within the website, our web servers automatically recognize your domain name and IP address. The domain name and IP address reveal nothing personal about you other than the IP address from which you have accessed the Website. You may, in your sole and absolute discretion, choose either: (i) not to provide the information requisitioned by the Company from you in connection with its Services from time to time; OR (b) at any time during your use of the



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Company's Services, withdraw, from the Company, your consent to use the information you have provided to the Company from time to time as may have been required under the terms of the Privacy Policy and/or the End User License Agreement. Any such decision you make must be communicated in writing (whether by electronic means or otherwise) to the Company at its registered office. Upon receipt, the Company may, in its sole and absolute discretion terminate your use of its Services, or decline to extend its services to you, as the case may be.

Use of the information for services

The Company may use the personal information provided by you in the following ways:

- To help provide you the Services.
- To observe, improve and administer the quality of Service.
- To analyze how the Website is used, diagnose technical problems
- Remember the basic information provided by you for effective access.
- To confirm your identity in order to determine your eligibility to avail the Services.
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- To enable the Company to comply with its legal and regulatory obligations
- For the purpose of sending administrative notices, Service related alerts and other similar communication with a view to optimizing the efficiency of the Application
- Doing market research, troubleshooting, protection against error, project planning, fraud and other criminal activity.

Sale of Assets, Merger, Acquisition, Bankruptcy

Information collected from you may be transferred to a third party as a result of a sale or acquisition, merger or bankruptcy involving the Company.

Cookies

Cookies are small portions of information saved by your browser onto your computer/mobile. Cookies are used to record various aspects of your visit and assist Company to provide you with uninterrupted service. The Company does not use cookies to save personal information for unauthorized uses.

Sharing of information

Other than as mentioned elsewhere in this Privacy Policy, the Company may share aggregated demographic information with Company's partners or affiliates. This is not linked to any personal information that can identify an individual person. The Company will not be liable for transfer of any personal identification information resulting from loss or distribution of data, the delineation or corruption of media storage, power failures, natural phenomena, riots, act(s) of vandalism, sabotage, terrorism or any other event beyond Company's control. Further, the



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Company's Privacy Policy does not cover the use of Cookies by its partners and affiliates since the Company does not have access or control over such Cookies.

Consulting

The Company may partner with another party to provide specific Services if required. When you sign-up for the Services, the Company will share names, or other personal information that is necessary for such third party to provide these Services. The Company shall ensure that any such third party to whom such information may be transferred by the Company will afford the same level of protection to the data as is provided by the Company in terms of this Policy. The Company's contractual arrangements with such third parties restrict these parties from using personally identifiable information except for the explicit purpose of assisting in the provision of these Services.

Non-disclosure of information

The Company pledges that it will not sell or rent your personal details to anyone and your personal information will be protected and maintained strictly confidential by the Company except in the following cases:

- The Company may disclose your personal information in the event it is required to do so by law, rule, regulation, law, enforcement, governmental official, legal or regulatory authorities and, or, to such other statutory bodies who have appropriate authorisation to access the same for any specific legal purposes.
- The Company may disclose your information in order to provide you the Services, enforce or apply the End User License Agreement, or to protect the rights, property or safety of the Company, its users or others. This includes exchanging information with other companies / agencies that work for fraud prevention.
- The Company may disclose your information to such third parties to whom it transfers its rights and duties under any agreement entered into with such third parties; and The Company may disclose your information to any of its affiliates or related entity.

Security of information

The Company takes the security of your information very seriously. The Company protects your information from loss, misuse and unauthorized access, disclosure, alteration and destruction by using authenticated encryption including sha256 with salt and hash encryption of the password, salt hashing and JSON Web Token method of security to secure all data that is collected from you. The Company has put in place appropriate methods and managerial procedures to safeguard and secure such information. It only processes personal information in a way that is compatible with and relevant for the purpose for which it was collected or authorized by the individual. The Application allows users access to their personal information and allows them to correct, amend or delete inaccurate information. The Company uses commercially reasonable precautions to preserve the integrity and security of your information against loss, theft, unauthorised access, disclosure, reproduction, use or amendment. The information that is collected from you may be transferred to, stored and processed at any destination within and/or outside India. By submitting information on the Application, you agree to this transfer, storing and/ or processing. The



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Company will take such steps as it considers reasonably necessary to ensure that your information is treated securely and in accordance with this Privacy Policy. In using the Application and/or Website, you accept the inherent security implications of data transmission over the internet. Therefore, the use of the Application will be at your own risk and the Company assumes no liability for any disclosure of information due to errors in transmission, unauthorised third party access or other acts of third parties, or acts or omissions beyond its reasonable control and you agree not to hold the Company responsible for any breach of security. In the event the Company becomes aware of any breach of the security of your information, it will promptly notify you and take appropriate action to the best of its ability to remedy such a breach.

YOU HAVE READ THIS PRIVACY POLICY AND AGREE TO ALL OF THE PROVISIONS CONTAINED ABOVE.