



## **Western Capital Advisors Pvt Limited**

**Privacy Policy / Cancellation and Refund / Shipping and Delivery**

<b>Procedures of Western Capital Advisors Pvt Limited.</b>	<b>Adopted by WCA</b>	<b>Version</b>
Privacy Policy	10th February 2024	1.0

**Board Approval**

<b>Approval Date</b>	10 <sup>th</sup> February 2024
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**Document Contact**

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**PRIVACY POLICY**

Welcome to Western Capital Advisors Pvt. Ltd. The domain name <https://westerncap.in/> (hereinafter referred to as "Website") is owned by WCA, a company incorporated under the Companies Act, 2013 with its registered office at C-402, Business Square, A.K. Road, Chakala, Andheri East, Mumbai - 400093 (hereinafter referred to as "WCA")

We, at WCA respect the privacy of everyone who visits this website and are committed to protecting their personal information. This Privacy Policy applies to all visitors to our website.

For the purpose of this Privacy Policy, the term "You" or "User" shall mean any natural or legal person including online and offline clients visiting this website and the term "We", "Us", "Our" shall mean WCA.

Use of this Website signifies your acknowledgement and consent to this Privacy Policy. If, however, you object to your Information being used, processed and transferred by WCA in any way, please do not share your information on the Website.

**PERSONAL INFORMATION**

WCA may for the purpose of rendering its services, collect personal information as described below:

1. Identification Information: Name, Gender, Residential / Correspondence address, Telephone Number, Date of Birth, Marital Status, E-mail address or other contact information.
2. PAN, KYC Status, Signature and Photograph.
3. Bank Account or other Payment Instrument details.
4. Any other detail which may be required by us for providing services.

We use your personal information to ensure efficient processing of your order and/or payments, to communicate with you, and to improve our website, services and products.

We use this information to assemble aggregate information about the visitors to our website/App and assist with our system.

You shall be competent to contract, shall have attained majority or represented by guardian for providing any information to us and/or for using the Website/App.

**DISCLOSURE OF INFORMATION**

The information provided by you may be disclosed to:

1. RBI, Registrar and transfer Agents / Collecting Banks / KYC Registration Agencies (KRAs) and other such agencies, solely for the purpose of processing your transaction requests for serving you better.
2. Another Corporate/ Business entity to carry out any business activity or for any other reason whatsoever.
3. Any judicial body.
4. Auditors.
5. Third party service providers.

WCA co-operates with law enforcement inquiries, as well as other third parties to enforce laws relating to matters, such as intellectual property rights, fraud and other rights. We can (and you authorize us to) disclose any personally identifiable information about you to law enforcement and other government officials as we, in our sole discretion, believe reasonably necessary or appropriate, in connection with any investigation.

We shall not publish the sensitive personal data or information or disclose it further, without your consent, for any purpose other than stated above.

### **RETENTION OF INFORMATION**

WCA shall not retain or store such information for periods longer than is required for the purposes except when the information may lawfully be used or is otherwise required under any other law for the time being in force.

By agreeing to avail the services offered by WCA, you have agreed to the collection and use of your Sensitive Personal Data or Information, as well, by WCA. You always have the right to refuse or withdraw your consent to share/disseminate your Sensitive Personal Data or Information by contacting the customer care. However, in the event of your refusal or withdrawal of personal data, you shall not be able to avail any services of WCA to the fullest extent.

### **COMMUNICATIONS & NOTIFICATIONS**

When you use the website or send emails or other data, information or communication to us, you agree and understand that you are communicating with us through electronic mode and you consent to receive communications from us periodically. We may send notifications to you via email or in writing as a hard copy notice, or SMS, or through conspicuous posting of such notice on our website page.

### **UPDATING OR REVIEWING YOUR INFORMATION**

You may upon written request to us review the personal data or information provided by you. WCA shall ensure that any personal information or sensitive personal data or information found to be inaccurate or deficient shall be corrected or amended as per your request.

### **REASONABLE SECURITY PRACTICES FOR PROTECTING YOUR INFORMATION**

WCA uses commercially reasonable physical, managerial, and technical safeguards to preserve the integrity and security of your personal information. These include internal reviews of our data collection, storage and processing practices and security measures, such as appropriate encryption and physical security measures to guard against unauthorized access to systems where we store personal data.

All information gathered on said website is securely stored within the WCA controlled database. The database is stored on secured servers; access to which is password-protected and is strictly limited.

To protect your privacy and security, WCA takes reasonable steps (such as requesting a unique password) to verify your identity before granting you access to your account. You are responsible for maintaining the secrecy of your unique password and account information.

Although we use security measures to help protect your personal information against unauthorized disclosure, misuse or alteration, as is the case with all computer networks linked to the internet, WCA cannot, however, ensure or guarantee the security of any information you transmit to WCA and you do so at your own risk. Once we receive your transmission of information, WCA makes commercially reasonable efforts to ensure the security of such information.

### **COOKIES**

To facilitate and customize your experience, we may store cookies on your electronic devices. A cookie is a small text file that is stored on a user's electronic device for record-keeping purposes which contains information about that user. We use cookies to save your time while using the Platform, remind us who you are, and track and target your interests in order to provide a customized experience. Cookies also allow us to collect non-personally identifiable information from you, like which pages you visited and what links you clicked on. Use of this information helps us to create a more user-friendly experience for all visitors. This Privacy Policy covers the use of cookies by our Platform only and does not cover the use of cookies by any advertiser. Most browsers automatically accept cookies, but you may be able to modify your browser settings to decline cookies. Please note that if you decline or delete these cookies, some parts of the Platform may not work properly.

### **CHANGES TO OUR PRIVACY POLICY**

Please note that this policy may change from time to time. If we change our privacy policies and procedures, we will post the changes on the Website to keep you updated. Changes to this Policy shall become effective on the day they are posted on this page. Please visit our website to keep yourself abreast of any changes to this Policy.

### **CANCELLATION & REFUND**

Customer cancellation Requests can be facilitated as per the terms and conditions mentioned in the Sanction letter. WCA is registered with the Reserve Bank of India as a Non-Deposit Accepting Base Layer NBFC. Since the Nature of business is such that the money received by our customer is repayment of loans, we do not have a refund policy towards repayments made by our customer

### **SHIPPING & DELIVERY**

Our Nature of business is such that we are not required to deliver any goods to our customers.

### **GRIEVANCE REDRESSAL**

Any discrepancies and grievances related to the processing and use of your information can be raised to the Compliance Officer appointed by WCA. For any further assistance please contact us on **[grievanceredressalofficer@westerncap.in](mailto:grievanceredressalofficer@westerncap.in)** or **+91 22 2825 6772**.