

Privacy Policy

Important Notice

Please read our important terms and conditions prior to reading this privacy policy. Pursuant to which, you are advised to please read this privacy policy carefully. The definitions contained in the terms of use published on the website shall be applicable here, unless overtly stated to the contrary. Further, each time you access this site and any pages thereof, you unequivocally agree to be bound by this privacy policy and also grant us unconditional rights to use information we collect from our site according to industry practices and consistent with the terms of this policy while keeping such usages within the confines of applicable laws that are in force within the republic of India.

Our Commitment to Your Privacy

We respect and value the privacy of all our members. Please read this privacy statement explaining our online information practices and the steps taken to ensure the security of all our users and members.

The Information We Collect

This Privacy Policy applies to all bonafide information collected or submitted on our Site. We use the information you provide about yourself to, *inter alia*, place cookies on your hard drive - this provides a more tailor-made experience during your use of our Site.

Cookies are small pieces of information stored by us on your computer which enable us to identify your computer when you access our services and/or Site. We may use cookies to provide you with a convenient means of access, without needing your password. The cookies might be used to protect the integrity of registered user names and passwords and to limit access to "paid for" services, if any. The third party companies who sell and provide advertisements to the Site and host our contacts database make use of cookies for the purpose of serving and targeting advertisements more effectively.

We may use this information, *inter alia*, to get in touch with you (though any communication medium/platform now known or to be invented) when necessary and/or to provide the services requested by you and/or to preserve social history as governed by existing law or policy. We may share this information with banks, factoring companies, etc. to proffer the best fit to your financial needs. We do not share this information with outside parties for the purpose of unrelated marketing which falls outside the purview of activities undertaken by our company.

Finally, we never use or share any personally identifiable information provided to us online in ways unrelated to the ones described above under any circumstances whatsoever.

Information we collect about you and from you can be utilized as follows:

- We might use non-personally identifiable aggregate information to improve the design, content, overall usability of our site and to analyze site usage, as well as to offer you products, programs or services;
- To notify you of certain relevant information pertaining to the services you have purchased from us;
- Time to time information on any changes in regulations or design that have taken place in the products that you have purchased in the past, will be sent to you. You however reserve the right to refuse such a service;
- To help provide more customized services to you;
- To personalize the content and advertisements provided to you;
- To deliver to you any administrative notices, money alerts and communications relevant to your use of the Service;
- To enforce our terms of use; and
- As otherwise set forth in this Privacy Policy.

In the event of any ownership changes as a result of merger, acquisition or transfer to another company your information on this site will be transferred to the company/party henceforth managing the site. In such scenarios the website will give a prior notice to all its members.

Our Commitment to Data Security

To prevent unauthorized access, maintain data accuracy and ensure the correct use of information, *inter alia*, we have put in place reasonably appropriate physical, electronic and managerial procedures to safeguard and secure the information we collect online. While you can terminate your account at any time, your information may remain stored in archive on our servers even after the deletion or termination of your account.

Personal Financial Information

We under no circumstances will display your personal financial information to any affiliated third parties other than limited circumstances permitted by the law or as per our terms and conditions. If you wish to disclose any personal financial information with any individual, organization or third party, it is completely your choice. We will not be held liable for any consequences arising out of such decisions. If you click through a banner advertisement on the portfolio and identify yourself to the advertiser, the advertiser may be able to tell that you use that feature.

Links

Our site may contain numerous links to other websites. Accessing these sites is at your own risk. We will not be held liable for any breaches carried out by external linked sites. Please make sure to read the privacy statements of the relevant sites.

Importance of Security

We have taken all measures and steps to prevent any misuse or unauthorized access to the site and its information. We use passwords to help verify your identity before granting access or using your profile information.

Disclosure of your information to protect our rights or if required by law

Notwithstanding the foregoing, we reserve our right (and you authorize us) to share or disclose your personal information when we determine, in our sole discretion, that the disclosure of such information is necessary or appropriate:

- To enforce our rights against you or in connection with a breach by you of this Privacy Policy or our Terms of Use;
- To prevent prohibited or illegal activities; or
- When required by any applicable law, rule regulation or other legal process.

You are responsible for maintaining the confidentiality of your Login ID and Password

We maintain strict rules to help prevent others from guessing your password. We also recommend that you change your password periodically. You are responsible for maintaining the security of your Login ID and Password. You may not provide these credentials to any third party. If you believe that they have been stolen or been made known to others, you must contact us immediately at support@cerfgs.com, but in any event you should change your password immediately via the Service. We are not responsible if someone else accesses your account through Registration Information they have obtained from you or through a violation by you of this Privacy Policy or our Terms of Use.

If you have a security related concern, please contact us at security@cerfgs.com. We will work closely with you to ensure a rapid and personal response to your concerns.

Changes to This Privacy Policy

We may change/alter/modify these terms and conditions at any time with or without notice. You unequivocally agree that your continued access or use this Site is clear testament to the fact that you have accepted all such changes/alterations/modifications *in toto*.

Contact Us

If you have any queries, questions or concerns regarding our privacy statement or its implementation, please send an email to support@cerfgs.com or use our feedback form to get in touch with us.