

1. PRIVACY STATEMENT

The Company ("**HERITAGE FINLEASE LIMITED**") recognizes that our clients entrust important personal data (such as, but not limited to, data that can be used to identify an individual) and we wish to assure our customers that protecting and safeguarding sensitive data or information is our utmost priority.

HERITAGE FINLEASE LIMITED will only use those personal data in accordance with the purposes set forth in this privacy statement and is committed to safeguarding the personal information collected.

A. Use of Information & the Customer data

1. We shall safeguard confidentially of our customer data in accordance with stringent security standards.
2. We will limit the collection and use of customer information to the minimum required to deliver services to our customers, which includes advising our customers about our products, services and other opportunities.
3. We will permit only authorized employees, who are well trained in the adequate handling of customer information. Employees who violate our privacy statement will be subject to the disciplinary actions as per the company's policies.
4. We will not reveal the customer information to any external organization unless we have previously informed the customer in disclosures to agreements / authorized by the customer / required by law. The Company hereby disclaims any liability arising from the use of such disclosure of information to any external organization.
5. Our outside vendors are required to adhere to our privacy statement, the policies and the respective standards of compliance while providing the support services to us as agreed and shall allow us to audit such compliance accordingly.
6. For the purpose of credit reporting, we will exchange the information about of customers with the reputable reference sources and clearing house services.
7. We will not use or share internally or externally the personally identifiable medical information for any purpose other than underwriting or administration of a customer's policy, claim or account, or as disclosed to the customer when the information is collected, or to which the customer consents.
8. We will attempt to keep customer files complete. Up to date and accurate. We will inform customers how and where to conveniently access their account information (except when we are prohibited by law), and how to notify us about errors which we will promptly correct.
9. We will continuously assess ourselves to ensure that customer privacy is respected.

B. Internet and Website Privacy

1. Personally, identifiable information ("Information") means information that is collected by the company ("we" or "us") and how it may later be disclosed.
2. The Company endeavours to safeguard and ensure the security of the information provided by the customer. When the information provided by the customers is not transmitted through this encryption. The customer's system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the customer's information.
3. Communication using the internet is strictly within our system only. In order to maintain the security of our systems, protect our staff record transactions, and, in certain circumstances, to prevent and detect crime or unauthorized activities, the Company reserves the right to monitor all internet communications including web and email traffic into and out of its domain.
4. The company classifies certain information as sensitive and does not seek to collect sensitive personal data (such as data reveals political opinions, religious beliefs, or data concerning health or sex life) through this site or in any manner of communication. If the company does seek to collect such data, your prior consent hereto will be asked. Please note that, by providing **HERITAGE FINLEASE LIMITED** with unsolicited sensitive personal data you consent to us using those data are described above.
5. Please note that this Privacy statement does not extend to third party sites linked to this website.
6. Data provided by the customer is retained as long as the purposes for which the data was collected continues, once the customer closes the account /, customer information should be retained only for limited time period and then discarded. The data is then destroyed unless its retention is required to satisfy legal, regulatory or accounting requirements or to protect the interests of the Company (**HERITAGE FINLEASE LIMITED**).
7. Use of Cookies **HERITAGE FINLEASE LIMITED** may gather and analyze the information regarding the usage of this website, including domain name, the number of hits, the pages visited, previous / subsequent sites visited and length of user session. This information may be gathered by using a cookie. A cookie is a small piece of information that a website stores on customer's computer hard drive that can later be retrieved and read only by the same site.

C. How do we Contact you?

In providing your telephone, fax number, postal or e-mail address or similar details, you agree that **HERITAGE FINLEASE LIMITED** may contact you by these methods to keep you informed about the Company's products and services or for any other reason.

D. How we collect your information?

We collect the information about the customers from various sources as mentioned in the following:

1. If we receive an application from you or in any other form(s), we gather data from such application or form(s) that include the information such as name(s), address, telephone number, e-mail IDs etc.
2. Information about your transactions with us or affiliates, or non-affiliated third parties, such as your payment history, and account activity through credit information report(s) through the customer reporting agency like Credit bureau(s) and other information related to your credit worthiness.
3. And Information we receive about you from our sources, such as your employer and other third parties.

E. Amendments to the Privacy Statement

The Company reserves the right to amend its clauses in the Privacy statement at any time and will place any such amendments on this website. Please check this statement from time to time for any changes. The effective date of this policy, as stated above, indicates the last time this policy was revised or materially changed. Checking the effective date below allows you to determine if there have been changes since the last time you reviewed the policy.

Effective date:

This policy was last modified on **13/10/2021**

This Privacy Statement is not intended to, nor does it, create any contractual rights whatsoever or any other legal rights, nor does it create any obligations on the Company (i.e. **HERITAGE FINLEASE LIMITED**) in respect of any other party or on behalf of any party.