

Privacy Policy

Transcorp International Limited (hereinafter referred to as "Transcorp") is committed to protecting the personally identifiable information of users of its products and services. To provide the Services, Transcorp must collect and maintain certain Personal Information.

This Privacy Policy applies to your use of the Services via computer, "smartphone" or other mobile device ("Mobile Device"), or point-of-sale terminals (collectively "Devices") and is subject to change at any time, which Transcorp may do by updating this Privacy Policy on Transcorp's Website (www.transcorpint.com).

This Privacy Policy is published in accordance with the provisions of Rule 4(1) of the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and as per the provisions of Master Directions issued by Reserve Bank of India from time to time, which requires the publishing of a privacy policy for handling of or dealing in personal information including sensitive personal data or information of the customers/users.

What Personal Information does Transcorp collect when you use the Services?

When you open a Transcorp Account, Transcorp collects and stores Personal Information that may include the name, e-mail address, Mobile number, date of birth; Unique Identification Number as per OVD, a password that you create and a personal identification number that you create (PIN) etc.

Transcorp will not collect any information unless authorized by this Privacy Policy, an agreement between the customer and Transcorp, or by any law for the time being in force.

What Personal Information does Transcorp disclose and to whom?

Transcorp will not share any personal or sensitive data with any external organization unless the same is necessary to enable Transcorp to provide services (to customers or business associates) or to enable completion of a legitimate transaction or for reporting which may be necessary or required pursuant to applicable law or pursuant to the terms and conditions applicable to such information as agreed to with Transcorp. Transcorp may disclose information about customers and / or business associates as permitted or required by law.

Transcorp does not share your Personal Information with third parties for marketing purposes without seeking your prior permission. Transcorp will seek your consent prior to using or sharing Personal Information for any purpose beyond the requirement for which it was originally collected. Transcorp may share your Personal Information to other third parties in the following scenarios:

1. within Transcorp or with any of its subsidiaries, business partners, service vendors, authorized third-party agents, or contractors located in any part of the world for the purposes of data processing, storage, loyalty redemptions, reward point led programs or to provide a requested service or transaction, after ensuring that such entities are contractually bound by data privacy obligations.
2. Disclosure of Personal Information to the police, regulatory bodies or legal advisers in connection with any alleged criminal offence or suspected breach of this Privacy Policy and/or the Terms and Conditions or otherwise where required by law and we will cooperate with any law enforcement authorities or court order requesting or directing us to disclose the identity of or locate anyone breaching this Privacy Policy or otherwise for the prevention or detection of crime or the apprehension or prosecution of offenders;
3. Assisting an agency in undertaking information for us;
4. If any other organization is engaged by us to perform tasks on our behalf;
5. For purpose of compliance with an audit on our business;
6. In case of a merger or association with another company;
7. In good faith if it is necessary for any legal proceedings under the applicable law, or when required by a government regulatory or other authority, agency or officer to protect the safety or security of users of the Site or in order to comply with other legal obligations.
8. To obtain advice from third parties such as auditors or legal advisors.

Fraud and Credit Agencies:-

Transcorp cannot guarantee or warrant that Vendors, Card Issuer, Payment Processors, Financial Institutions, or Transcorp Contractors will not use some or all of your Personal Information for purposes other than implementing a Mobile or other Payment or performing another task in connection with the Services. In particular, Transcorp does not and cannot control what Vendors, Card Issuers, Payment Processors, Financial Institutions, and Transcorp Contractors do with your Personal Information, such as using it for direct marketing purposes. Transcorp cannot guarantee or warrant that a breach of security that results in disclosure of some or all of your Personal Information will not occur at Transcorp, a Vendor, a Card Issuer, a Payment Processor, a Financial Institution, or a Transcorp Contractor. Transcorp cannot guaranty that your Personal Information is impervious to all breaches of security through interception, hacking, or other means.

To the extent required by applicable law, such as by order or authority of a governmental regulatory authority, or in connection with a subpoena issued in a legal proceeding, Transcorp will disclose your Personal Information in order to comply with the law and cannot be held liable in any way by the user/customer for such disclosure. Transcorp may maintain records of your Personal Information associated with your use of the Services, even after your Transcorp Account/relationship is closed, for as long as several years to comply with laws and regulations, including anti-money laundering laws. Card/PPI Issuers and Financial Institutions also may require record retention for extended periods. Transcorp may confirm some of your Personal Information with third parties, or use it to comply with governmental regulatory requirements to prevent fraud and money laundering. Further, Transcorp shall not take any responsibility and will not be held responsible for any misuse of information / details due to negligence on the part of the customer of sharing their personnel information with the outsiders or any third party.

Force Majeure:-

Transcorp will not be held liable for any loss, damage or misuse of the Personal Information of the users due to a Force Majeure Event. A "Force Majeure Event" for the purposes of this Privacy Policy shall mean any event that is beyond reasonable control of Transcorp and shall include, without limitation, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorised access to computer data and storage device, computer viruses breach of security and encryption or any other cause beyond the control of Transcorp.

Does Transcorp use "cookies"?

A "cookie" is a small data file that a website can send to your web browser and store on your computer or Mobile Device. Transcorp uses a cookie only for the purpose of identifying the language (e.g., English) that you have selected for your browser sessions on your computer or Mobile Device. You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to use all the features of the Services or the Transcorp Website. This Privacy Policy does not apply to third-party cookies or other tracking technologies, and Transcorp has no responsibility for them. If you are concerned about them, please check the privacy policies of the third-party sources of these cookies and other tracking technologies.

Third Party Sites:-

Transcorp's Privacy Policy does not cover any third party sites whose links may be provided on Transcorp Site, nor does it cover advertisers. The Third party (ies) may have their own privacy policies and/or terms and conditions of use which the customers are required to be aware of.

Security practices:-

Transcorp shall take all precautions to maintain the confidentiality of personal and sensitive information / data pertaining to its customers/users and business associates by imparting proper training to its employees and by providing restricted access to persons who may require access to such data strictly on a need to know basis. Transcorp maintains reasonable physical, electronic, and procedural safeguards to protect the security of your Personal Information.

These safeguards include encrypted storage of some of your Personal Information and limiting third-party decryption of Personal Information to that which is reasonably desirable or appropriate to provide the Services. Transcorp uses firewalls and other security technology to protect its network and systems from external attack, and by requiring you to enter a unique username, password and PIN to access or update your Personal Information. All users must enter their PIN when confirming changes to their Personal Information or executing transactions.

Updates and Changes to Privacy Policy:-

Transcorp reserve their right to change the data privacy practices and update this privacy statement as and when the need arises, and the same will be made available on the website. By using/accessing/registering Transcorp services users are deemed to have agreed to the

terms of this Privacy Policy. This Privacy Policy should, at all times, be read along with the Terms and Conditions and the policies of Transcorp.

Disputes:-

Any dispute arising out of this privacy policy or an arrangement shall be governed and construed in accordance with the Terms and Conditions of Transcorp and will be subject to the exclusive jurisdiction of the competent Courts at Mumbai.

Contact:-

In case of any questions or comments about this Privacy Policy please contact us by email at info@transcorpint.com .