PRIVACY POLICY

INTERNET AND MOBILE ASSOCIATION OF INDIA ('IAMAI or 'we' or 'us' or 'our'') IS CONCERNED ABOUT YOUR PRIVACY. PLEASE READ THIS PRIVACY POLICY BEFORE USING IAMAI's online platform for Global Fintech Fest, 2024 ('PLATFORM'/'Platform'). BY USING THE PLATFORM OR SUBMITTING THE INFORMATION ON THE PLATFORM, YOU ('You' or 'you' or 'yourself' or 'User') AGREE THAT YOU ARE OF THE AGE OF 18 YEARS OR ABOVE AND EXPRESSLY CONSENT TO THE PROCESSING AND USE OF THE INFORMATION ACCORDING TO THE PRIVACY POLICY.

This Privacy Policy is in accordance with the Indian Information Technology Act, 2000 and the Information Technology (Reasonable Security and Procedures and Sensitive Personal Data or Information) Rules, 2011 prescribed thereunder and any amendments thereto, ("Applicable Law") that is intended to provide you with clear and complete information about the treatment of your Personal Information and your Sensitive Personal Data or Information that IAMAI collects in connection with your use of the Platform and the way your Personal Information and Data and Sensitive Personal Data or Information is stored and used by IAMAI.

For the purposes of this Privacy Policy, "Sensitive Personal Data or Information" shall mean such Personal Information which consists of information relating to:-

- (i) Password,
- (ii) Financial information such as bank account or credit card or debit card or other payment instrument details;
- (iii) Physical, physiological and mental health condition;
- (iv) Sexual orientation;
- (v) Medical records and history;
- (vi) Biometric information;
- (vii) Any detail relating to the above clauses as provided to body corporate for providing services; and
- (viii) Any of the information received under above clauses by body corporate for processing, stored or processed under lawful contract or otherwise.

Provided that, any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as Sensitive Personal Data or Information.

By registering and nominating on our Platform you specifically consent to the use and transmission/transfer/sharing of your Sensitive Personal Data or Information to IAMAI.

You shall be at liberty at any time to discontinue the use/transfer/transmission and sharing of any of your Sensitive Personal Data or Information, by writing to us and informing us of the same.

Subject to the foregoing, your Sensitive Personal Data or Information shall be held by us in strict confidence and as per the provisions of the Applicable Law, (which includes the Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011), and except as stated herein, we will not disclose any of your Sensitive Personal Data or Information to any other person without your express prior consent.

1. Information Collection and Use

- When you register with the PLATFORM as a User, IAMAI will ask you for Personal Information and/or Sensitive Personal Data or Information. This refers to information about you that can be used to contact or identify you. Personal Information means any information that relates to a natural person, which, either directly or indirectly, or in combination with other information available or likely to be available on the Platform, is capable of identifying such individual. Personal Information includes your full name, e-mail address, mobile /telephone number, birth date, location/address, gender, occupation, industry and any other personal information that we collect, in combination with any other information about yourself, which is capable of identifying yourself, ("Personal Information"). We use your Personal Information and/or Sensitive Personal Data or Information for registration purpose on the Platform and may also use it to provide the service as per Terms and Conditions, which you can view at *www.globalfintechfest.com/* and administer your inquiries.
- IAMAI also collects other non-identifiable information that the User provides as part of the Platform (e.g., without limitation, zip code and any other information that IAMAI may require in order to register for the events and to provide the services on the Platform).
- We use your Personal Information (in some cases, in conjunction with your nonidentifiable Information) to provide the services on the Platform, and to administer any inquiries posed by You.
- You acknowledge and hereby agree that IAMAI may share your Personal Information (in some cases, in conjunction with your non-identifiable information) with third-parties in order to provide services on the Platform and serve you with a better user experience.
- Certain non-identifiable information would be considered a part of your Personal Information if it were combined with other identifiers (for example, combining

your zip code with your street address) in a way that enables you to be identified. But the same pieces of information are considered non-identifiable information when they are taken alone or combined only with other non-identifiable information (for example, viewing preferences). We may combine your Personal Information with non-identifiable information and aggregate it with information collected from other users to attempt to provide you with a better experience, to improve the quality and value of the Platform and to analyse and understand your personality. We may also use the combined information without aggregating it to serve you.

- IAMAI also uses your Personal Information and/or Sensitive Personal Data or Information to contact you with IAMAI's newsletters, marketing or promotional materials and other information that may be of interest to the User. If the User decides at any time that it no longer wishes to receive such communications from IAMAI, please follow the unsubscribe instructions provided in any of the communications. Subject to the terms and conditions contained herein, a User's name, address details and all other Personal Information will remain confidential at all times.
- IAMAI (and its licensors, if applicable) owns exclusively and absolutely all rights, title and interest, including all related intellectual property rights, in the Platform and the services, and any suggestions, ideas, improvements, enhancement requests, feedback, recommendations and other information provided by the you relating to the Platform and its services.

2. What this Privacy Policy Covers

This Privacy Policy covers IAMAI's treatment of your Personal Information that we collect when you use the Platform. This policy does not apply to companies or entities that IAMAI does not own or control, or has no contractual relationship with. If you choose not to provide the Personal Information that we seek from you, then you may not be able to avail the Platform services and we may also not be able respond to any queries that you may have

3. Disclosure of Information

• Platform Information and Non-Identifiable Information: IAMAI may share Platform information that may or may not include your Personal Information and may otherwise disclose non-identifiable Information to third-parties for industry analysis, demographic profiling and other commercial and/or non-commercial purposes.

- **Compliance with Laws and Law Enforcement**: IAMAI co-operates with government and law enforcement officials and private parties to enforce and comply with the law. IAMAI will disclose any information about the User that it collects to any governmental or law enforcement officials as IAMAI, in its sole discretion, believe necessary or appropriate to respond to claims and legal process (including but not limited to subpoenas), to protect the property and rights of IAMAI or a third party, to protect the safety of the public or any person, or to prevent or stop activity IAMAI may consider to be, or to pose a risk of being, any illegal, unethical or legally actionable activity.
- **Business Transfers**: IAMAI may sell, transfer or otherwise share some or all of its assets, including any Personal Information, or non-identifiable information in connection with a merger, acquisition, reorganization or sale of assets or in the event of bankruptcy.
- Account Information: The User agrees to keep confidential and not to disclose to any other individual or individuals for all time the User name and password related to their respective account.
- We may also use your Personal Information for internal purposes, such as auditing, data analysis and research to improve the Platform and customer communications.

4. Cookies

Like many platforms, we use "cookies" to collect information. A cookie is a small data file that IAMAI transfers to the User's computer's hard disk for record-keeping purposes. We use cookies for two purposes. Firstly, IAMAI utilizes persistent cookies to save the User's registration ID and login password for future logins. Secondly, IAMAI utilizes session ID cookies to enable certain features of the Platform and its services, to better understand how the User interacts with the Platform and to monitor the aggregate usage by the Users and web traffic routing on the Platform. Unlike persistent cookies, session cookies are deleted from the User's computer when the User logs off from the Platform and closes its browser. Third-party Users may also place or read cookies on the User browser. The User can instruct its browser, by changing its options, to stop accepting cookies or to prompt before accepting a cookie from the Platforms the User visits. If the User does not accept cookies, however, it may not be able to use all portions and functionality of the Platform.

5. Links to Third Party Websites/Platforms

The Platform may contain links to other third-party websites/platforms. The User's use of websites/platforms to which the Platform links is subject to the

terms of use and privacy policies located on such third party websites/platforms. IAMAI absolutely disclaims any liability or responsibility for any disclosure by you or anyone on your behalf of any of your Personal Information, which may be posted on any parts of the Platform.

6. Security

IAMAI is concerned with safeguarding the User Personal Information and/or Sensitive Personal Data or Information. IAMAI employs industry-standard encryption to protect data transmissions and other safety measures designed to protect information from unauthorized access. IAMAI will make any legally required disclosures of any breach of the security, confidentiality, or integrity of your unencrypted electronically stored "personal data" (as defined in applicable state statutes on security breach notification) to you via email insofar as consistent with (i) the legitimate needs of law enforcement or (ii) any measures necessary to determine the scope of the breach and restore the reasonable integrity of the data system.

7. Usage Data

IAMAI may also collect information that your browser sends whenever you visit our Platform or when you access the Platform by or through a mobile device ("Usage Data").

This Usage Data may include information such as your computer's internet protocol address (e.g. IP address), browser type, browser version, the pages of our Platform that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access the Platform by or through a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

8. Location data

IAMAI may use and store information about your location if you give us permission to do so ("Location Data"). IAMAI uses this data to provide features of our Platform, to improve and customize our Platform.

You can enable or disable location services when you use our Platform at any time, through your device settings.

9. Policy Changes

IAMAI reserves the right to change and revise this Privacy Policy, and will post any substantial revisions on its Platform. IAMAI encourages the User to review this Privacy Policy regularly for any changes. The continued use of the Platform will be subject to the then-current Privacy Policy.

10. Modifications to Account Information and Preferences

IAMAI gives you the ability to edit the information (that is logged in when you register to access the Platform), and preferences at any time, including whether you want IAMAI to contact you about offers etc., and any new services that it offers in the future. If you do not wish that IAMAI should use your Personal Information and/or Sensitive Personal Data or Information in terms of this Privacy Policy then please write to us at: <u>d.indulekha@iamai.in</u>, (who is our Grievance Redressal Officer) informing us not to do so. We will cease to use your Personal Information and/or Sensitive Personal Data or Information only after receipt of your instructions requesting us not to do so in terms hereof.

11. Contact Us

If you have any questions about this Privacy Policy, please contact us:

By email: d.indulekha@iamai.in

By visiting this page on our Platform: www.globalfintechfest.com

12. Governing Laws and Jurisdiction

This Privacy Policy is governed by the laws of Republic of India without regard to conflict of laws and the Courts of Mumbai, India shall exclusive jurisdiction in any matter arising from this Privacy Policy.