



Credit Market Services Ltd

PRIVACY POLICY

This Privacy Statement relates solely to the online information collection and use practices of **CREDIT MARKET SERVICES LIMITED (CMSL)** Web site located at www.cmsl.co.in (this "Web Site"), and not to any sub domains of the Web Site. We recognize that many visitors and users of this Web Site are concerned about the information they provide to us, and how we treat that information. CMSL is committed to safeguarding your privacy online. Please read the following statement to understand how information provided by you will be treated as you make full use of the CMSL website. The CMSL website is owned and operated by CMSL.

This Privacy Statement, which may be updated from time to time, has been developed to address those concerns.

Your use of this Web Site indicates to us that you have read and accept our privacy practices, as outlined in this Privacy Statement. If you have any questions or concerns regarding this Privacy Statement, please contact: support@cmsl.co.in

SUMMARY

Our primary goal in collecting user information is to enhance your experience on our website. We use aggregated (gathered up data across all user accounts) information to develop content targeted to users' interests and to better the website user experience. www.CMSL.co.in is committed to your privacy and other than as provided herein or after receiving your specific consent, www.CMSL.co.in will not share any personal information with any third party at any time, unless required by law.

What this Privacy Policy Covers

This privacy policy covers the website ww.cmsl.co.in with formatted versions of CMSL products, services, suggestions, paid subscriptions to newsletters. Other websites of its products, brands related to it and other group companies' sites linked to from this website have their own privacy statements which can be viewed on those sites.

Please be aware that sponsors, advertisers, co-branded website or websites that have links on our site (www.cmsl.co.in) may collect personally identifiable information about you, if you so choose to provide, on their websites. The information practices of those parties are not covered by this privacy statement. CMSL.co.in users should also be aware that, when you voluntarily disclose personal information in chat areas or bulletin boards, that information may be collected by others and may result in unsolicited messages from others.

WHAT INFORMATION ABOUT YOU DO WE COLLECT?

When you visit our Web Site, you may provide us with two types of information: (1) personally identifiable information that you knowingly choose to disclose, which is collected on an individual basis, and (2) general user information that does not contain personally identifiable information, which is collected on an aggregate basis as you browse the Web Site. In some cases, if you choose not to provide us with requested information, you may not be able to access all of our Web Site's content or services.

Personally Identifiable Information You Choose to Provide.

We may ask for certain personal information from you for the purpose of providing to you content and/or services that you request. For example, if you indicate interest in receiving press releases about **Credit Market Services**, you will be asked to submit your name and e-mail address, which we retain on file, so that we may send you the information that you requested. If you indicate on our E-mail Alert registration form that you are a member of the press, we may also send you information regarding our business. We also request your name and e-mail address each time you contact us by clicking on the "Contact Us" link. We may retain a record of users who have contacted us in order to respond properly to questions or concerns and for purposes of future communications.

Non-Personally Identifiable Information collected by us.

Cookies/ Web server logs: Similar to other commercial Web sites, our Web Site utilizes standard technology called "cookies" and Web server logs to collect information about how our Web Site is used. Cookies are a feature of Web browser software that allows Web servers to recognize the computer used to access a Web site. Cookies are small pieces of data that are stored by a user's Web browser on the user's hard drive. Information gathered through cookies and Web server logs may include the date and time of visits, the pages viewed, time spent at our Web Site, and the Web sites visited just before and just after our Web Site. This information is collected on an aggregate basis. None of this information is associated with you as an individual. You can, of course, disable cookies on your computer by indicating this in the preferences or options menus in your browser. However, it is possible that some parts of our Web Site will not operate correctly if you disable cookies. You should consult with your browser's provider/manufacturer if you have any questions regarding disabling cookies.

HOW DO WE USE THE INFORMATION WE COLLECT?

We use your personally identifiable information to provide you with the information or content that you have requested, and, in some cases, to contact you about our programs, products, features or services. If you no longer wish to receive press releases/promotions or any other type of information from us, you may send us an email through our "Contact Us" link or use our E-mail Alert form to change your preferences or email us at support@cmsl.co.in

We use non-identifying information collected on our Web Site in the aggregate to better understand your use of the Web Site and to enhance your experience. For example, we may use the information to improve the design and content of our Web Site or to analyze the programs and services that we offer.

We may employ other companies and individuals to perform functions on our behalf. Our employees, agents and contractors who have access to personally identifiable information are sworn to protect the information in a manner that is consistent with this Privacy Statement.

We may provide access to your personally identifiable information when legally required to do so, to cooperate with police investigations or other legal proceedings, to protect against misuse or unauthorized use of our Web Site, to limit our legal liability and protect our rights, or to protect the rights and safety of visitors to this Web Site or the public. In those instances, the information is provided only for that limited purpose.

We will not share your personally identifiable information in ways unrelated to those described above without providing you with an opportunity to opt out of such use or otherwise prohibit such unrelated uses.

HOW DO YOU ACCESS AND/OR MODIFY YOUR INFORMATION OR CHOICES?

If you visit our Web Site and volunteer personally identifiable information, you may modify, update or delete such information at any time by visiting the E-

mail Alert area where you will have the opportunity to access and revise certain of your personally identifiable information, and to update your preferences regarding what information you want to receive from us, or by clicking on the "Contact Us" link and sending us an e-mail. You should be aware, however, that it is not always possible to completely remove or modify information in our databases. In addition, please be aware that your ability to opt out from receiving marketing and promotional materials does not change our right to contact you regarding your use of our Web Site.

DATA SECURITY

We take reasonable steps to maintain the security of the personally identifiable information that we collect, including limiting the number of people who have physical access to our database servers, as well as installing electronic security systems that guard against unauthorized access. However, no data transmission over the Internet can be guaranteed to be completely secure. Accordingly, we cannot ensure or warrant the security of any information that you transmit to us, so you do so at your own risk.

CONSENT TO TRANSFER

This Web Site is operated in India. If you are located outside of India, please be aware that any information you provide to us will be transferred to India. By using our Web Site, participating in any of our services and/or providing us with your information, you consent to this transfer.

LINKS

This Web Site contains links to third party sites as well as to other sites owned and/or operated by our partners, promoters, sponsors and/or our other affiliates. Please be aware that CMSL is not responsible for the privacy practices of any third party sites. Please also be aware that the privacy policies of other CMSL sites or the sites linked to that of CMSL website may differ

significantly from the privacy policy of this Web Site. Therefore, we encourage our users to read the privacy statement of each and every Web site that collects personally identifiable information. This Privacy Statement applies solely to information collected by this Web Site.