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1. **WHO IS PAYU PAYMENTS PRIVATE LIMITED AND HOW DOES THE PAYU PAYMENTS PRIVACY STATEMENT WORK?**

PayU Payments Private Limited ("**PayU Payments**", "**we**", "**our**", "**us**") is a company incorporated in India having its registered office at Wallace Towers, First Floor, Crossing of Sahar Road, Vile Parle East, Mumbai, Maharashtra – 400 057, India and its corporate office at 9th Floor, Bestech Business Tower, Sector 48, Gurgaon, Haryana – 122003, with CIN no. U72400MH2006PTC293037.

PayU Payments is in the business of, amongst others, providing payment aggregation and processing services, both online and offline, to various merchants, marketplaces, banks, business units, technology service providers, aggregators, financial institutions and entities, both in India and outside India. In this regard, the RBI has issued a final authorisation to PayU Payments for undertaking payment aggregation business in the online (domestic and cross border) and offline space. PayU Payments also holds an authorization from RBI to operate as a Bharat Bill Payment Operating Unit ("**BBPOU**") and to issue, own

and operate pre-paid payment instruments in India (including co-branding arrangements) under the brand name of 'Citrus Wallet Powered by PayU' or such other name as PayU Payments may decide pursuant to PayU Payments' co-branding arrangements.

The purpose of this privacy statement ("**PayU Payments Privacy Statement**") is to give you information on how PayU Payments collects, records, organises, structures, stores, adapts, retrieves, uses, discloses, transfers and processes your Personal Information (defined below) including Sensitive Personal Information (defined below) when you use our websites ("**Website(s)**"), software applications or mobile applications for availing our services ("**Apps**"), any payment processing platforms including the platforms hosted by us or by our merchants/business partners, one or more of the payment mechanisms provided through the merchant platforms/ websites or our checkout pages ("**Platforms**"), including the steps we take to protect your Personal Information (including Sensitive Personal Information). The term Websites, Apps and Platforms include all pages that are sub-domains or are associated or exist within each Website, Apps or Platform.

This PayU Payments Privacy Statement is applicable to the businesses, products and/or services of PayU Payments.

By accessing the Websites, Apps, Platforms and/or using products and/or services provided by PayU Payments, directly or indirectly, you agree that you have read and understood and agree to be bound by this PayU Payments Privacy Statement. By using the Websites, Apps, Platforms, and/or having used or using the products and/or services offered by PayU Payments, directly or indirectly, in the past, present or future, you expressly approve to the use and disclosure of your Personal Information and Sensitive Personal Information submitted to us in accordance with this PayU Payments Privacy Statement. You further acknowledge and accept that your approval herein shall also be applicable to your Personal Information and Sensitive Personal Information submitted to us, directly or indirectly, in the past.

It is strongly recommended for you to return to this page periodically to review the most current version of this PayU Payments Privacy Statement which is amended by us from time to time.

2. WHAT IS PERSONAL INFORMATION AND WHAT TYPES OF PERSONAL INFORMATION DO WE COLLECT ABOUT YOU?

"Personal information": means any information that relates to an individual, which directly or indirectly, in combination with other information available or likely to be available with us, is capable of identifying such individual.

"Sensitive Personal Information": means any Personal Information of an individual, which consists of information relating to financial information such as bank account, credit card, debit card or other payment instrument details; passwords; biometric information; sexual orientation; physical, physiological and mental health condition; and medical records and history. Information freely available or accessible in public domain is not treated as Sensitive Personal Information.

Depending on who you are (e.g., a merchant, customer, cardholder, consumer, supplier or business partner) and how you interact with us (e.g., telephone, IVR, API, online or offline), we may collect, use, receive, store, analyse, combine, transfer or otherwise process different categories of your Personal Information (including Sensitive Personal Information).

Below is a table of the indicative categories of Personal Information and Sensitive Personal Information which we may collect about you:

Categories of Personal Information	Which includes information such as:
"Identity and Account Log- In Information"	Full name(s), title, age, user ID, gender and your date of birth.
"Contact Information"	Telephone/mobile number(s), permanent and current address(es), state/city of residence, country, pin code, email address(es), and chosen billing address(es).
"Financial Information"	Personal bank account numbers and bank account data including e-nach, NEFT, IMPS and UPI ID details, credit or debit card information, including the credit or debit card number, card type, expiry date on the credit or debit card, card token and standing instruction HUB ID.

<p>"Identification Information"</p>	<p>Know Your Customer (KYC) documents including all proofs of identity and address, photograph, Permanent Account Number (PAN), GST Number, etc. Other identifiers such as cookie id, device id <i>etc.</i> or any other identifier from a third party.</p>
<p>"Payment Information" or "Transactional Information"</p>	<p>Payment gateway ID, name of issuing bank, merchant's name, category and other identifiers along with the details of products or services purchased or paid for, mode of payment, the date, currency and amount of the transaction(s), whether the payment was successful, and other information provided by you directly or indirectly to us or provided to us by banks, merchants or other service providers or business partners.</p>
<p>"Usage and Technical Information"</p>	<p>IP addresses, application, device or browser type, versions and configurations, operating systems, device brand and model, time zone setting, geo-location information, content, unique identifiers associated with your device(s) and pages that you access on the Website(s), Apps or Platforms, and the dates and times that you visit the Websites, Apps or Platforms, and paths taken.</p>
<p>"Credit related Information"</p>	<p>Credit or affluence related information or assessment provided by third parties such as financial institutions or account aggregators or similar third parties as permitted under applicable laws of India including our business partners, independent service providers and our group entities.</p>
<p>"Marketing and Communications Information"</p>	<p>Communications with customer service support, behavioural data (for example, data collected using cookies), information about promotions, surveys, promotional campaigns and records of your decision(s) to subscribe to or to withdraw from receiving marketing materials, if any.</p>
<p>Information in your device(s)</p>	<p>We may also access your location data in your devices to enable you to access our services after seeking necessary permissions as permitted under applicable laws.</p>

We may also collect, use, process and/or share non-Personal Information and/or anonymized and/or aggregated data such as statistical or demographic data in accordance with this PayU Payments Privacy Statement.

We do not collect certain special categories of Personal Information about you (such as details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health or any genetic and biometric information). However, we may collect certain Sensitive Personal Information in order to provide our services or products to you, such as some categories of Financial Information including bank account number and number on credit or debit cards. In such cases, we ensure that such Sensitive Personal Information is collected, used, processed, stored and/or disclosed in accordance with this PayU Payments Privacy Statement and in compliance with applicable laws of India.

To the extent the Websites, Apps or Platforms include links to third-party websites, plug-ins and applications (including third party cookies, tracking technologies and widgets by third party and third-party advertisers), it is important that you understand that by accessing our Website, clicking on those links or enabling those connections, you may allow third parties to collect or share information or data about you. **PayU Payments does not have oversight of these third-party websites, plug-ins and applications and we are not responsible for their collection, processing, usage or transfer of your Personal Information or Sensitive Personal Information. Any information collected by a third party in this manner is subject to that third party's own data collection, use, processing and disclosure policies and you must make yourselves conversant with those.**

3. HOW DO WE COLLECT YOUR PERSONAL INFORMATION?

How we collect Personal Information (including Sensitive Personal Information) will depend on the following broader situations:

3.1. If we receive or collect it directly from you

We collect Personal Information (including Sensitive Personal Information) directly from you in different ways on the Websites, Apps, Platforms or product or service offerings. For example, you give us your

Personal Information (including Sensitive Personal Information) when you:

- a. give us your Contact Information so that we can contact you about our services and products;
- b. conclude a contract or verify to us who you are (whether by email, phone or electronic verification);
- c. provide your Personal Information (including Sensitive Personal Information) on the Apps, Websites, Platforms or by connecting to us through other modes of communication, both online or offline;
- d. provide your Personal Information (including Sensitive Personal Information) on the checkout pages in order for us to complete the transaction(s);
- e. provide your Personal Information (including Sensitive Personal Information) when you send us a support request including filing a complaint or for resolution of dispute with us;
- f. apply for our products or services directly with us or through our business partners (such as various marketplaces, merchant websites, resellers or credit providers);
- g. directly register with us for availing any products or services including initiating an account-based relationship with us;
- h. scan a QR code to make payment to our merchants in furtherance to which we receive your Personal Information (including Sensitive Personal Information) or if you are using one of our payment products or applications;
- i. are prompted to give us your Identity and Account Log- In Information, Contact Information, Financial Information, Identification Information, Credit Related Information and/or Payment Information on our web-checkout /payment pages or via other similar channels to complete a transaction;
- j. enter a competition, promotion or survey or you agree to receive marketing materials to be sent by us; or
- k. access, use and/or browse our Website(s), Apps or Platforms.

3.2. Collection from third parties, or from publicly available sources

We obtain Personal Information (including Sensitive Personal Information) through third parties including our business partners, independent service providers and our group entities or from publicly available sources, as permitted under applicable laws, including:

- a. from our merchants, marketplaces, re-sellers, banks, payment partners, payment aggregators, payments systems, payment service providers and financial institutions. For example, a merchant can offer you various ways to pay for their goods or services (credit or debit card, electronic fund transfer (EFT), wallet, UPI, mobile money, loyalty credits or using any other payment instrument) and the payment would be settled into the merchant's bank account held by an authorized financial institution. In such situations, the merchants, payment partners and financial institutions are responsible for your Personal Information, but we may collect such Personal Information (including Sensitive Personal Information) so that the payment transaction can take place. We encourage you to read such third parties' privacy statements to learn more on how they process your personal information;
- b. from third party cookies on our website or from social platforms and networks, when you give us permission to do so either directly or through a cookie. For example, depending on your social media settings, if you choose or agree to connect your social media account to a PayU Payments product or do not disable cookies while accessing the Website(s), Platform or an App, certain information from your social media account may be shared with us (which may include information that is part of your social media profile);
- c. from financial institutions, fraud prevention agencies and other third party service providers for the purposes of conducting fraud and risk assessments or analysis. For example, before we provide or enable the provision of any services (including payment processing), goods or finances to you (as applicable), we may undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to collect information about you from our business partners and independent service providers including technology providers who have entered into contracts with us;

- d. from third parties, such as merchants, e-commerce platforms or other business partners of PayU Payments who have either entered into a contract with you or have obtained your consent or you have given permission to us or to them to do so, either directly or through cookies on websites, platforms and/or checkout pages visited by you or through any other legal means as may be available in accordance with applicable laws of India. We encourage you to read third parties' privacy statements every time you share your Personal Information with such entity;
- e. from publicly available sources in accordance with applicable laws of India; and
- f. from third parties (including affiliates and group of companies to which PayU Payments belongs).

4. WHAT ARE THE LAWFUL GROUNDS THAT WE RELY ON TO PROCESS YOUR SENSITIVE PERSONAL INFORMATION?

For collecting, processing (including using and storing), disclosing or sharing your Sensitive Personal Information as described in this PayU Payments Privacy Statement, we hereby through this PayU Payments Privacy Statement, seek your consent and give you a notice regarding collecting, processing (including using and storing), and sharing your Sensitive Personal Information for one or more of the purposes detailed herein. For any purposes where, as per applicable laws of India, a specific consent is required, we will seek such specific consent from you from time to time either directly or indirectly (via consent obtained by merchants, business partners and/or other third parties and service providers).

You may, of course, choose to decline to share certain information, in which case we may not be able to provide to you some or all of the features and functionalities of the Websites, Apps and the Platforms. This may also affect our ability to process your Personal Information (including Sensitive Personal Information) and may therefore lead to the non-availability or discontinuation of the services for which such Personal Information (including Sensitive Personal Information) are to be used or was being used, at our sole discretion. If you do not wish Us to process your information, please refer to Clause 14 of this PayU Payments Privacy Statement to manage your consent.

5. THE PURPOSES FOR WHICH WE PROCESS YOUR PERSONAL INFORMATION.

We process your Personal Information (including Sensitive Personal Information) for the purposes mentioned below:

5.1. To verify, authenticate and authorize your use of our products or services

We process your Personal Information (including Sensitive Personal Information) for creating login credentials or establishing an account based relationship, doing KYC evaluation, risk assessments and risk based authentication in order to authenticate and authorize your use of our products or services depending on if you are a merchant, consumer or customer, and your choice of services or products. The type of Personal Information (including Sensitive Personal Information) typically required is Identification Information, Identity and Account Log-In Information, Contact Information and Financial Information. This is necessary in order for PayU Payments to assess your application and necessary for our legal obligations under certain applicable laws of India.

5.2. To process payment transactions

The types of Personal Information (including Sensitive Personal Information) we require to provide a product or service depends on the specific payment methods made available by PayU Payments or the merchant or a third party service provider, including financial institutions and any additional information required by PayU Payments or the merchant or the third party service provider, including financial institutions.

PayU Payments offers multiple types of international and local payment methods, which are subject to product specific service terms (contracts) and legal obligations. For example, when PayU Payments offers card payment processing as a payment aggregator on the Websites, Apps or Platforms, PayU Payments processes Personal Information (including Sensitive Personal Information) received from merchants such as Payment Information and Transactional Information, including details of the transactions such as amounts and modes of transaction, information relating to the product or service purchased and if payment is by card then cardholder details such as name on the card, card type, expiry date,

name of issuing bank, etc. in order to complete the payment by you to the merchant to purchase a product or service. In other cases, certain payment transactions require you to provide Personal Information (including Sensitive Personal Information) directly to us onto the Websites, Apps and/or Platforms in order for us to process a transaction - in that instance the purpose is to process the payment for you.

5.3. To provide products and services to you

We also process your Personal Information (including Sensitive Personal Information) in order to provide you products or services being offered or enabled by us, our group companies or our business partners. We may also process your Personal Information (including Sensitive Personal Information) for improving and expediting your transaction processing journey on the Platforms, Websites, Apps, merchant platforms, etc. This may include amongst others providing store card/ tokenisation features (in accordance with applicable laws of India), showing preferable or more beneficial payment options, etc.

5.4. To do risk assessments and analysis

We may process your Personal Information (including Sensitive Personal Information) for the purposes of risk assessments and evaluations, to improve our services, reduce fraud rates, build risk models, etc. for ourselves, our merchants and/or our business partners.

5.5. To generate variables, affluence and reliability scores

We process your Personal Information available with us to generate variables, assign scores and use the same internally and also share such variables or scores with other affiliates/group companies including PayU India Innovations Private Limited ("**PayU Innovations**"), Lazypay Private Limited ("**Lazypay**") and our business partners for the purpose of enabling such entities to market and provide their goods and services to you. PayU Innovations, PayU Finance India Private Limited ("**PayU Finance**"), Lazypay or such business partners may further provide PayU Payments, subject to applicable laws, with analysis generated by them which PayU Payments may combine with data and analysis available with it to synthesize its own analysis. PayU Payments may also share such analysis

with our business partners who may rely on the same to make various business decisions including decisions regarding whether to offer their products or services to you. Such analysis as described above does not usually utilise any Sensitive Personal Information about you. If you do not wish Us to process your information in such manner, please refer to Clause 14 of this PayU Payments Privacy Statement to manage your consent.

5.6. To protect our business and to ensure compliance with the law

We process your Personal Information (including Sensitive Personal Information) to meet the requirements of applicable laws, regulations, standards, rules, and codes with which PayU Payments must comply. This includes:

- a. authenticating and validating payments to mitigate and protect against identity theft or fraud. To do this, some of your Personal Information (including Sensitive Personal Information) and non-Personal Information may be collected by PayU Payments directly or indirectly delivered to PayU Payments by merchants or other business partners of PayU Payments. PayU Payments will use this Personal Information (including Sensitive Personal Information) for the purpose of anti-fraud systems and this may be retained by us, in accordance with applicable laws of India, for our future use for reference and cross-reference of information;
- b. consulting and reporting your Personal Information (including Sensitive Personal Information) and behaviour on monetary obligations to legitimately constituted financial, commercial or service risk centres, or to other financial institutions, under applicable laws of India or in furtherance to contracts;
- c. verifying your identity and comparing your Personal Information (including Sensitive Personal Information) to verify accuracy for reporting obligations under applicable laws or payment scheme rules or KYC norms;
- d. processing or using your Personal Information (including Sensitive Personal Information) if you exert your right of refusal on purchases made or if your transaction is, for example, the subject of payments dispute or chargeback with a financial institution; and

- e. processing (including storing or using) your Personal Information (including Sensitive Personal Information) in accordance with applicable laws of India to ensure business continuity of our businesses and appropriate disaster recovery for the Websites, Apps, Platforms, services and products.

5.7. To manage our relationship with you

If you contact us or otherwise give us your Contact Information (for example by registering, by completing an enquiry form on the Website/s, Apps and / or Platforms, or by subscribing to receive support and service status communications from us regarding security or fraud monitoring alerts), we process your Personal Information (including Sensitive Personal Information):

- a. to inform you about our products or services and any changes to these products or services and any associated legal documents;
- b. to notify you if there is any interruption of services or products;
- c. to ask you to provide information on how we can improve or develop services or products and to otherwise effectively communicate with you;
- d. to provide you with service assistance and problem solutions or to contact or send you notifications related to the services or products we offer to you;
- e. to use your Personal Information (including Sensitive Personal Information) in transactional or fraud monitoring reports (or both) as part of the performance of our contracts. You have the option to unsubscribe from such reports in accordance with the terms of our contract.

5.8. To market our products and services including products and services of our business partners

We use your Personal Information to market, either ourselves or through our group companies, our business partners or any other third parties, our products and services, including products and services of our group entities, our business partners and/or independent service providers and

to notify you about events, offers, sponsorships, marketing programmes and similar marketing campaigns.

We may also process and analyse your Personal Information (including Sensitive Personal Information) to understand your usage trends and preferences, and to develop and market (either ourselves or through our group companies, our business partners or any other third parties) new products, services, features and functions to you based on such analysis of your Personal Information (including Sensitive Personal Information).

5.9. To conduct research and to develop and improve our products and services

We use Personal Information (including Sensitive Personal Information) that we collect to conduct the following activities either ourselves or through our group companies, our business partners or any other third parties:

- a. to research and gain insights into market trends and needs and to develop or innovate our technologies, products and services to meet such market trends and needs. We may use machine learning and artificial intelligence techniques to conduct research to gain such insights;
- b. to analyse visitor use of the Websites, Apps, Platform, products or services in accordance with this PayU Payments Privacy Statement;
- c. to improve and personalize our merchant and customer relationships; and
- d. to provide merchants and our group entities with statistical insights and reports based on your information we receive from them.

6. WHEN AND TO WHOM DO WE DISCLOSE YOUR PERSONAL INFORMATION?

6.1. Sharing with our affiliates and group companies

We may share your Personal Information (including Sensitive Personal Information) with our group entities or affiliates. We may disclose your Personal Information (including Sensitive Personal Information) to those companies, to:

- a. provide support services and technical services to these affiliates and to receive some of these services from them;
- b. contribute to the research, data analytics and studies in order to improve the products and services that PayU Payments, our business partners, independent service providers and our group entities respectively provide;
- c. offer their products and services to you, including offering combined products and services; and
- d. provide data analytics and data insights related products, including but not limited to generation of variables and scores, for further processing or usage of the same for development and marketing the products and services that we, our business partners, independent service providers and our group entities respectively provide.

6.2. Sharing with PayU Finance

PayU Payments may share your Personal Information (including Sensitive Personal Information) with PayU Finance on a 'need to know basis' with your 'explicit consent' or 'explicit request' for the purpose of processing or using your Personal Information (including Sensitive Personal Information).

6.3. Sharing with PayU Innovations

PayU Payments may share your Personal Information (including Sensitive Personal Information) or variables, affluence and reliability scores with PayU Innovations for the purpose of further processing or using the same to offer various products and services of PayU Innovations, its business partners, independent service providers and its group entities.

6.4. Sharing with business partners

We may share your Personal Information (including Sensitive Personal Information) with our business partners such as:

- a. merchants, in accordance with our service contracts (also at times referred to as our terms and conditions), such as contracts in relation to payment aggregation, affordability etc. For example, to process a

card payment, we may need to share a customer's card details with the merchant that the payment relates to. If you are buying goods or services through the Platforms, we may also provide the merchant with your card billing address to help complete a payment transaction;

- b. authorized financial institutions and banking partners, with whom we partner to jointly create and offer products and services. Depending on the type of payment chosen by the customer, payer or buyer, PayU Payments will share the information with the financial institutions that validate and process each means of payment for corresponding approval, validation, and settlement. This means that your Personal Information (including Sensitive Personal Information) may be collected for those purposes by such financial institutions regarding the means of payment, acquiring financial services, payment processing networks, franchises such as NPCI, Visa, MasterCard, American Express, Diners Club, etc.;
- c. card networks, card issuing banks and institutions, acquiring banks and third party technology providers and/or service providers to provide tokenization services and e-mandate services to you;
- d. other business partners and financial institutions, for the purposes of enabling such entities to further market and offer their products and services or the products and services of their business partners to you including credit products and services, or any other lucrative deals and premium products and services, and also for carrying out research and analytics. We may also share your Personal Information (including Sensitive Personal Information) with our business partners, independent service providers, our group entities (and their business partners) financial institutions to assist them in understanding your interests, habits, and usage patterns for certain programs, content, services, advertisements, promotions based on which such business partners, independent service providers, group entities and financial institutions may market and offer their products and services to you.

6.5. Sharing with service providers or vendors

We may share your Personal Information (including Sensitive Personal Information) with various service providers or vendors under contract who assist us with our business operations.

6.6. Sharing with companies that we plan to merge with or entities that we may acquire

We may share your information with the companies that we plan to merge with or the entities acquired by us. In such situation we will require that the new combined entity or the acquiring entity or the acquired entity follows this PayU Payments Privacy Statement with respect to your Personal Information (including Sensitive Personal Information).

6.7. Sharing with regulatory and law enforcement agencies

We may share your Personal Information (including Sensitive Personal Information) with government officials, regulatory bodies, courts/tribunals, law enforcement agencies, fraud detection agencies or other such agencies or authorities when we are obligated to do so by law (such as via a subpoena, court order or similar legal procedure).

6.8. Sharing with international entities

We may share your Personal Information (including Sensitive Personal Information) with the international entities that we or our group entities partner with for the purposes of conducting risk based authentication, offer and/or development of products and services subject to the requirements under this PayU Payments Privacy Statement and applicable laws.

PayU Payments and our group entities ensure that every business partner or affiliate involved in the processing including using and storing of your Sensitive Personal Information has the required organizational and technical protections in place as required under applicable laws of India.

7. MARKETING

In relation to the products and services provided by us or our group entities including our or their business partners or affiliates with whom we share your Personal Information (including Sensitive Personal Information) as per this PayU Payments Privacy Statement, you may receive marketing communications from PayU Payments, our group entities or such other business partners or affiliates of PayU Payments or our group entities, by messages, SMS email, or through other digital modes, on the Platforms, Websites and Apps or other

platforms including social media platforms, if we have received or you have provided us your Personal Information (including Sensitive Personal Information) as per this PayU Payments Privacy Statement. We, our group entities, and such business partners or affiliates of PayU Payments or our group entities may market their own products or services including third party products and services using such communications.

The provision of such marketing activities shall be in accordance with the applicable laws of India. For marketing activities done by us or our group entities, we and our group entities keep a record of marketing and communication information. You are entitled to opt out from receiving such marketing communications by either clicking on an opt-out link or unsubscribe the link, if any such link is provided, or manage your consent pursuant to Clause 14 below.

PayU Payments and our group entities may also use Marketing and Communications Information in order to improve and customize the content of any ads, promotions and advertising that may be of interest to you.

8. INTERNATIONAL DATA TRANSFERS

Your Personal Information (including Sensitive Personal Information) may be processed either locally in India, or in any other country where our or our group entities' approved service providers operate, worldwide, as permitted under applicable laws of India, provided that all payments-related data will be stored in India in accordance with applicable laws in India. Through this PayU Payments Privacy Statement, we hereby seek your consent to transfer your Personal Information (including Sensitive Personal Information) to our and our group entities' approved service providers under contracts for the purposes defined under this PayU Payments Privacy Statement or as may be communicated to you from time to time. Should your Personal Information (including Sensitive Personal Information) move outside India, we will ensure to comply with the provisions of applicable laws of India and also ensure that our and our group entities' service providers comply with the same level of data protection laws as are applicable in India.

9. DATA RETENTION

PayU Payments may store your Personal Information (including Sensitive Personal Information) for as long as the same is required and is permissible as

per the applicable laws in India for the fulfilment of purposes for which we collected it and as per its internal retention policies. The retention of Personal Information (including Sensitive Personal Information) by PayU Payments is determined by considering compliance with legal (that is, contractual or statutory or regulatory requirements), accounting and compliance reporting requirements.

10. WHAT ARE YOUR INDIVIDUAL RIGHTS?

We ensure that you may exercise your individual privacy rights under applicable privacy and data protection laws and as per our policies and this PayU Payments Privacy Statement. This means that PayU Payments seeks to provide reasonable assistance in catering to requests from individuals regarding the processing including storing and using of their Personal Information and the right to amend their Personal Information and withdraw permission for using their Sensitive Personal Information. Subject to the requirements of applicable laws in India and as per our policies, you can exercise the following rights:

10.1. Right to review, correct or rectify Personal Information

You can ask us to get the inaccurate Personal Information (including Sensitive Personal Information) we process about you, to be fixed or changed and can also request to review your Personal Information (including Sensitive Personal Information) available with us.

10.2. Right to withdraw your consent

You may withdraw a consent to process (including usage) that you have given to us and prevent further processing or using of your Sensitive Personal Information. You may also withhold your consent prior to the collection, processing or using your Sensitive Personal Information.

Please visit <https://help.payu.in/consent> if you would like to exercise any of the above rights. These rights are limited in some situations, such as where we are legally required to retain your Personal Information (including Sensitive Personal Information). Please note that this may also affect our ability to process or enable your Personal Information (including Sensitive Personal Information) and may therefore lead to the discontinuation of those services or products for which this Personal

Information (including Sensitive Personal Information) was being used, at our sole discretion.

11. SECURITY: HOW WE PROTECT & STORE PERSONAL INFORMATION

The security of your Personal Information (including Sensitive Personal Information) is important to us. We take necessary physical, technical, managerial, and operational measures that are designed to improve the integrity and security of information that we collect and maintain as required by applicable laws of India.

In addition, PayU Payments follows the payments industry standards regarding the protection of payment card information. We conduct regular audits to maintain the appropriate level of security certification with the Payments Card Information Security Standard Council in respect of protecting card data.

PayU Payments also regularly reviews its policies regarding the collection, storage, using and processing of your Personal Information (including Sensitive Personal Information), including physical security measures, preventing alteration, loss, query, use or fraudulent or unauthorized access of your Personal Information (including Sensitive Personal Information).

PayU Payments has put in place procedures to deal with personal data breach and will notify you and any applicable regulator or authority of a breach where we are legally required to do so.

12. MINORS

PayU Payments does not voluntarily or actively collect, use or disclose Personal Information (including Sensitive Personal Information) of minors without the prior consent of the parents or guardians of the minor.

The services of PayU Payments are not intended or designed to attract minors.

If we learn that we collected the Personal Information (including Sensitive Personal Information) of a minor without first receiving a verifiable parental consent, we will take steps to deal with the information in a manner consistent with applicable laws of India as soon as possible.

13. CHANGES TO THE PAYU PAYMENTS PRIVACY STATEMENT AND YOUR DUTY TO INFORM US OF CHANGES

This PayU Payments Privacy Statement may change or be amended over time. The recent version of this PayU Payments Privacy Statement is published on the Websites, Apps and/or Platforms.

Please revisit this page periodically to stay aware of any changes to this PayU Payments Privacy Statement. Your continued use of our services confirms your acceptance of this PayU Payments Privacy Statement, as amended. If you do not agree to this PayU Payments Privacy Statement, as amended, you must stop using our services and notify us.

It is very important that any Personal Information (including Sensitive Personal Information) we hold about you is up to date and correct. Please inform us of any changes to your Personal Information (including Sensitive Personal Information) at the earliest.

14. MANAGE YOUR CONSENT

PayU Payments provides you the option to withdraw and/ or modify your consent to process your data for any specific purpose. In order manage your consent, please [CLICK HERE](#). You understand that in the event you exercise your right to withdraw consent, you may not be able to avail such product or service being provided by PayU Payments, our group entities, or our or our group entities' business partners and independent service providers basis such consent. In addition, you also understand that while you may withdraw your consent for all the permissible purposes, however, PayU Payments will continue to hold and process your Personal Data including Sensitive Personal Information, collected by PayU Payments as a payment aggregator, issuer of pre-paid payment instrument and/or BBPOU or any other legal or regulatory requirements, to the extent and for the time period required or permissible in accordance with applicable laws of India.

15. HOW TO CONTACT US

The controller of this Website, App and/or Platform (as applicable) is PayU Payments Private Limited having its registered office at Wallace Towers, First Floor, Crossing of Sahar Road, Vile Parle East, Mumbai, Maharashtra – 400 057, India and having CIN no. U72400MH2006PTC293037 and corporate office at 9th

Floor, Bestech Business Tower, Sector 48, Gurgaon, Haryana - 122003. If the management of your consent is not addressed pursuant to Clause 14 above, we are happy to address any of your queries, concerns or questions relating to processing (including storing and using), of your information which you can raise by writing to us at privacy@payu.in.

For any escalations, unaddressed complaints or discrepancies in relation to the processing (including storing and using) of your Personal Information (including Sensitive Personal Information) to:

Neeraj Chauhan
Grievance Officer
PayU Payments Private Limited
9th Floor, Bestech Business Tower, Sohna Road,
Sector- 48, Gurgaon – 122003