

## **PRIVACY POLICY**

The Privacy Policy governs the use of this website [www.shriramhousing.in](http://www.shriramhousing.in) (Website/Site) of Shriram Housing Finance Limited (Shriram Housing /the Company) and Shriram Housing values the privacy of the user (User).

By visiting the Website and all other links there under, the User agrees to be bound by the terms and conditions of the Privacy Policy of Shriram Housing. By accepting the Privacy Policy, the User expressly consents to Shriram Housing's use and disclosure of the User's information in accordance with this Privacy Policy.

Shriram Housing is committed to protecting your privacy and working towards offering you a powerful, safe, online experience. Our web site [www.shriramhousing.in](http://www.shriramhousing.in) does not collect personal information about individuals except when such individuals specifically provide such information on a voluntary basis which information will not be sold or otherwise transferred to unaffiliated third parties unless otherwise stated at the time of collection or with the approval of the user as the case may be.

Shriram Housing treats your personal information or your use of the service as private and confidential and does not check, edit or reveal it to any third parties except where it believes in good faith, such action is necessary to comply with the applicable legal and regulatory processes or to protect and defend the rights of other users or to enforce the terms of service which are binding on all the users of [www.shriramhousing.in](http://www.shriramhousing.in) Shriram Housing and/or its affiliates will share / sell some or all of the User's personal information with another business entity, should the Company (or its assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. In the event such a transaction occurs, that other business entity (or the new combined entity) will be required to follow this Privacy Policy.

Except where specifically agreed or necessary for operational or regulatory reasons, Shriram Housing will not send you any unsolicited information. If the user does not opt out, Shriram Housing may use any e-mail addresses of users to send occasional e-mails pertaining to information on product and services.

The User can nevertheless unsubscribe from receipt of such e-mails by following instructions therein. Shriram Housing may collect unnamed statistics, which do not personally identify you. Shriram Housing reserves the right to perform statistical analysis of user behaviour and characteristics in order to measure interest in and use of the various areas of the Site and to inform advertisers of such information as well as the number of users that have been exposed to or clicked on their advertising banners. We will provide only aggregated data from these analyses to third parties. We will communicate with Users via e-mail or by other online delivery devices only if the User agrees to/elects to receive/send those communications. Users, who believe they are receiving our communications in error or no longer desire to receive them, should inform us and we will remove those users' names from our mailing lists. Shriram Housing will be judicious in the use of e-mail and paper mail to communicate with users. Shriram Housing reserves its right to correct any part of the

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### **Protection of Privacy of Children/Minor**

Use of the Website is available only to persons who can form legally binding contracts under applicable law. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872 including un-discharged insolvents, etc. are not eligible to use the Website.

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Wherever certain information is requested and necessary to enable you to use our web enabled services we gather such information, including personal information, so that we can better develop our relationship with Users. You may choose not to share any such information with us, but then you may not be able to take advantage of the features on the site.

**Cookies:** 'Cookies' are computer data storage programs which enable a web site to record a visitor's activities from his/ her computer hard drive. A cookie is placed on our server for as long as a session is active. No data from the user's computer is accessed from our site. Our cookies tag each visitor's browser with a random, unique number. The cookie simply assigns a number and does not disclose any personal information about the person using the browser. Additionally, the User may encounter "cookies" or other similar data collection devices on certain pages of the Website that are placed by third parties. Consul hereby disclaims that it does not control the use of and are not responsible for any activities of cookies by third parties.

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The information, product descriptions, material, advices, suggestions, illustrations notifications, circulars etc. are collectively stated "the content" in this Website. If the said content contains any mistakes, omissions, inaccuracies and typographical errors, etc. Shriram Housing assumes no responsibility thereof.

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Shriram Housing shall not be liable for any loss or damage, including without limitation direct or indirect, special, economic, incidental, or consequential damages, losses or expenses arising in connection with this Site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if Shriram Housing has been advised of the possibility of such damages, losses or expenses.

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**Information**

**Submission of Information:** Submissions to Shriram Housing of information via Shriram Housing 's Web site and pages thereon shall be deemed to be the property of Shriram Housing . Please note that Shriram Housing does not warrant that any e-mail from its Web site is secure and does not guarantee that any such e-mail from you or from Shriram Housing are secure during Internet transmission.

**Public Access to Personal Information:** Please note that you should exercise caution when deciding to disclose or key-in your personal information on-line, and ensure that no third party is able to access such personal information as you key it in or view it on the screen of your computer. This caution is to be exercised in respect of the information that you may provide, to apply to become a customer of Shriram Housing as well. This Privacy Policy shall be subject to change without notice. Shriram Housing recommends visiting this Privacy Policy every time the User visits the Website, in order to be informed about change, if any. In the event the modified privacy policy is not acceptable to the User, the User should discontinue using the Website. However, if the User continues to use the service the User shall be deemed to have agreed to accept and abide by the modified privacy policy of this Website.