

# PRIVACY POLICY

[Last updated on January 02, 2021]

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This Privacy Policy (“**Policy**”) describes the policies and procedures on the collection, use, disclosure and protection of your information when you use the website: <https://fraudopedia.co.in/>, (“**Website**”) which is made available to you by Fraudopedia Private Limited. This Policy forms part of the Terms of Use of the Website and applies solely to the information collected by us in the course of your use of the Website.

The terms “you”, “your” and “user” refer to the users of this Website.

## 1. YOUR CONSENT

- 1.1. By using the Website, you consent to comply with the Terms of Use as well as this Policy. If you choose to use our Website, you agree to the collection, use, processing, disclosure and transfer of your personal information in accordance with this Policy. The information that we collect from you is used as described in this Policy. We will not use or share your information with anyone except as described in this Privacy Policy.
- 1.2. We are committed to protecting the privacy of our users. We want to inform you that all the information that you provide to us, including personal information, is voluntary. For the purposes of this Policy, “**Personal Information**” means any information related to the user, which, either directly or indirectly, in combination with other information available with us, is capable of identifying the users.

## 2. INFORMATION WE COLLECT

- 2.1. Depending on the services you use, we collect various kinds of personal information in relation to the users. For using our Website, we may require you to provide us with certain Personal Information, including but not limited to your name, e-mail addresses or contact details like address and phone number, organization where the user may be employed and/or the educational institution details and other details as part of the registration process for using the Website.
- 2.2. The information that we request will be retained by us and used as described in this Policy. Furthermore, the data is used internally to improve our Website.
- 2.3. If you make a purchase, we collect sensitive personal data in connection with the purchase. This data includes your payment data, such as your credit or debit card number and other information, account and authentication information, such as billing, shipping and contact details
- 2.4. The Website does use certain third-party services that may collect your Personal Information. Users shall abide by the terms of use and privacy policies of such third-party services if they intend to continue to use such services.
- 2.5. When you visit our Website, we may collect data about the type of device you use, your device’s unique identifier, the IP address of your device, your operating system, the type of internet browser that you use, usage or diagnostic information and location information from or about the computers, phones or other devices on which you access our Website.
- 2.6. Due to communication standards on the internet whenever you use our Website, in case of an error or lag in the Website, we collect certain data and information to know the specific reason for such error or lag, which information is referred to as “log data”. This may include and is not limited to information such as your device internet protocol address, device name, operating system version, name of the internet service provider and other details like the time and date of your use of the Website. Such files will be stored in our server only for a period of 30 days unless otherwise required to be maintained in respect of a particular incident and will be deleted after successful resolution of such incident.

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### 3. COOKIES

- 3.1. Cookies are small text files which contain a small amount of data that are commonly used as anonymous unique identifiers, and that can uniquely identify your browser. These are sent to your browser from the websites that you visit and are stored on your device's internal memory.
- 3.2. Our Website may use "cookies" and similar technologies to store certain data that is used by us to improve the quality and ease of access to our Website; to provide, protect and improve our services and provide you with a safer experience; and for the technical administration, research and development in relation to the Website. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your device using your browser or device settings. Please note that if you choose to refuse or disable our cookies, it may impact the full functionality of the Website.
- 3.3. If you use or access any external websites, such websites may also contain cookies. The use of cookies by our partners, affiliates or any other third parties is not covered by this Policy. We do not have access to or control over these cookies.
- 3.4. Please note that we do not store or extract any Personal Information by way of cookies.

### 4. USE OF YOUR INFORMATION

- 4.1. We use your Personal Information to authenticate and provide you access to the Website or to communicate with you about the Website or other services that we may offer from time to time.
- 4.2. Generally speaking, we use personal data to provide, improve and develop our products and services, to communicate with you, to offer you targeted advertisements and services, and to protect us and our customers. We process and determine how to process your personal data for the following purposes:
  - 4.2.1. **Providing, improving and developing our products and services:** We use personal data to help us provide, improve and develop our products, services and advertising. This includes using personal data for purposes such as to administer and enhance the security of our Website and for internal operations, maintenance purposes including troubleshooting, testing, statistical and survey purposes, data analysis, research and audits. Such processing is based on our legitimate interest in offering you products and services and for business continuity.
  - 4.2.2. **Communicating with you:** Subject to your prior express consent, we may use personal data to send you marketing communication in relation to the Website and the services in connection thereto, new training programs, new features, improvements, offers, as well as to communicate with you about your account or transactions, and to inform you about our policies and terms. If you no longer wish to receive email communications, please email us at [contact@fraudopedia.co.in](mailto:contact@fraudopedia.co.in) to opt-out in accordance with the provisions of this Policy. We may also use your data to process and respond to your requests when you contact us.
  - 4.2.3. We use personal data to help verify accounts and user security, as well as to promote safety and security, such as by monitoring and investigating suspicious or potentially illegal activity or violations of our terms or policies. Such processing is based on our legitimate interest in helping ensure the safety of our Website and services.

### 5. SHARING DATA WITH THIRD- PARTIES

- 5.1. We may share the information that we collect from you with our affiliates and/or subsidiaries, companies that provide services on our behalf, such as website hosting, email services, marketing, and data analytics or with third-party service providers and individuals to perform the tasks assigned to them. However, they are obligated not to disclose or use the information for any other purpose except for the purpose for which such information is shared with them and to not store such data in their servers beyond the scope of such service that they intend to provide. This is done primarily to enable us to help you better and to provide you with a lag-free experience.

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- 5.2. In case of a merger, reorganization, acquisition, joint venture, spin-off, transfer or change in ownership of our business either by a contract or by operation of law, we may transfer your information to such third party (“new owner/ “acquirer”). You acknowledge that such transfers may occur and grant unrestricted consent for us to transfer all the information collected to such new owner/ acquirer.
- 5.3. **Legal compliance:** We may be required to disclose personal information if required by law, legal process, litigation, or pursuant to requests from governmental agencies, legal or judicial authorities within or outside your country of residence. We will be under no obligation to either inform you about the presence of such request or contest such request. We may also disclose personal data if we determine that for purposes of national security, law enforcement or other issues of public importance, disclosure is necessary or appropriate. The information or any such assistance shall be provided for the purpose of verification of identity, or for prevention, detection, investigation, prosecution, cyber security incidents and punishment of offences under any law for the time being in force, We may also disclosure personal data if we determine in good faith that disclosure is reasonably necessary to protect our rights and pursue available remedies, enforce our terms and conditions, investigate fraud or protect our Website or our users.
- 5.4. **Third Parties:** Our Website may contain links (embedded or otherwise) to or the ability for you to access third party websites and services. Please note that if you click on a third-party link, you will be directed to that website. Such third-party links are not operated by us. We are not responsible for the privacy practices employed by those third parties, nor are we responsible for the information or content such services may contain. This Policy applies solely to the data collected by us through our Website. Once you are accessing any link or website outside or other than the Website, you will be required to comply with the terms of use and privacy policy of such other websites. We strongly encourage you to read the privacy policies of any third party before proceedings to use their website or services.

## 6. RIGHTS OF USERS

- 6.1. You have the right to access, modify, correct or delete the personal data that has been collected pursuant to your decision to become a User of the Website. You are also entitled to restrict or object, at any time, to the further processing of your personal data. If you update any information relating to you, we may keep a copy of the information which you originally provided to us, in our archives.
- 6.2. You have the right to receive your personal data in a structured and standard format. To protect the privacy and security of your personal data, we may request data from you to enable us to verify and confirm your identity. There are instances where applicable laws or regulatory requirements allow or require us to refuse to provide or delete some or all of the personal data we maintain.
- 6.3. If you think that your data is incorrect or incomplete or if you wish to exercise any of the aforesaid rights, you may contact us by sending an email to [contact@fraudopedia.co.in](mailto:contact@fraudopedia.co.in). We will comply with all reasonable requests and respond to your request in a reasonable timeframe and in any event within a period of thirty days.

## 7. CHILDREN’S PRIVACY

- 7.1. A child under the age of 18 can only access this Website after the prior written consent of their legal guardian. We do not knowingly collect and/or process any Personal Information of any children under 18 without the written consent from their legal guardian.
- 7.2. Where we discover that a child under 18 has provided us with Personal Information without parent or guardian consent, we will take steps to delete the information from our servers, as soon as possible.
- 7.3. If you are a parent or guardian and you are aware that your child has provided us with Personal Information without your knowledge, or if you become aware that any child under 18 has provided us with Personal Information, please contact us at [contact@fraudopedia.co.in](mailto:contact@fraudopedia.co.in) immediately.

## 8. DATA SECURITY PRECAUTIONS

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- 8.1. We use reasonable technical, administrative and physical security measures designed to safeguard and help prevent unauthorized access to your data, and to correctly use the data we collect. Access to your personal data is restricted to our employees, contractors and agents who need access to such data to perform their assigned duties. We value your trust in providing us with your Personal Information, and we are striving to use the commercially acceptable means of protecting the same. However, please note that despite our best efforts, no security system is impenetrable, and therefore, we cannot guarantee absolute security from data breach.
- 8.2. While we have taken appropriate measures to ensure your data security and integrity, data transmitted over the internet is inherently exposed to security risks or threats. Therefore, we cannot be held responsible for any compromise of data in the course of transmission through the internet or through any unsolicited disclosures made by any user while accessing the Website.
- 8.3. It is important that you take precautions to protect against unauthorized access to your account, account credentials, computer or other devices. If you feel that the security of your account or personal data has been compromised, it is your responsibility to immediately contact us at [contact@fraudopedia.co.in](mailto:contact@fraudopedia.co.in). We will notify you, of any data breach from our Website that we become aware of, and also notify the relevant authorities, if required by law.
- 8.4. We will retain your personal data for as long as necessary to fulfill the purposes outlined in the Policy, unless a longer retention period is required by law.

### 9. POLICY CHANGES

- 9.1. We may update or change our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page. In this regard, you are advised to review our Privacy Policy periodically for any changes. These changes are effective immediately after they are posted on this page. Your continued use of the Website will ensure that you agree with the terms of use and this Policy.

### 10. WITHDRAWAL OF CONSENT

- 10.1. For any of the uses of your data set out above that require your prior express consent, please note that you may withdraw your consent by writing to us at [contact@fraudopedia.co.in](mailto:contact@fraudopedia.co.in). In the event that you wish to withdraw your consent to process information previously provided or refuse to share any information, we reserve the right to restrict or deny the provisions of our services for which we consider such information to be necessary.

### 11. TERMINATION OF USAGE

- 11.1. We have the right to terminate the access or usage right of a User in case of non-compliance of the user with this Policy or the Terms of Use of the Website.
- 11.2. Please contact us if you wish to terminate/close your account with us in relation to the use of your personal data. If you close your account, we have no obligation to retain your data and may delete any or all of your data without any liability. However, we may retain data related to you if we believe it may be necessary to prevent fraud or future abuse, if required by law, or for legitimate purposes, such as analysis of non-personal data, account recovery, auditing of our records and enforcing our rights and obligations.

### 12. GRIEVANCE REDRESSAL

- 12.1. In the event you have any grievance relating to the processing of information provided by you, you may contact our Grievance Officer, at [contact@fraudopedia.co.in](mailto:contact@fraudopedia.co.in).