



Privacy Policy

We, at www.jmfinancialproducts.com, acknowledge and accept that the personal details that you shared with us, is to be kept in strict confidentiality and to use the information only in the manner which would be beneficial to our customers. Your privacy is important to JM Financial. We consider our relationship with you as invaluable and strive to respect and safeguard your right to privacy. This privacy statement provides information about the personal information that JM Financial collects, and the ways in which JM Financial uses that personal information.

We view protection of your privacy as a very important principle. We understand clearly that you and your Personal Information are one of our most important assets. We store and process your Information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information Technology Act 2000 and Rules made there under. If you object to your Information being transferred or used in this way, please do not provide the details of your information on our website.

Our policy on the collection and use of personal information and other information is outlined below.

Collection of Sensitive Personal Data or Information:

JM Financial may for the purpose of rendering its services, collect personal information such as:

Information that you may be providing us directly

- Identification Information: Name, gender, residential / correspondence address, telephone number, date of birth, marital status, email address or other contact information;
- PAN, KYC Status, Signature and Photograph;
- Bank account or other payment instrument details;
- Any other detail for providing services

Information we may collect from your use of our services

Transaction Information: We read SMS to retrieve OTP sent by JM Financial during login or transaction related authentication.

Storage Information: We may facilitate user to download and display information which a user may refer to, or to upload relevant documents as per various processes during user account management or transaction order placement.

Media Information: We facilitate users to capture / upload relevant documents as may be required to be uploaded during user account management or transaction order placement.



Device Information: We collect specific information about your device when you access our Services, including your storage, hardware model, operating system and version, unique device identifier, mobile network information, and information about the device's interaction with our services.

Such information may be collected in a manner that the client is always aware of the collection and purported usage of the same. The client shall have an option to withdraw consent to share the information. However, such intimation shall be required in writing. Such intimation shall only be taken into account from the date on which the same is received. JM Financial may stop Services in case such intimation is received in case the same is required under the regulations. Such information shall only be used for the purpose it is collected.

Communications:

When you use the Website or send emails or other data, information or communication to us, you agree and understand that you are communicating with us through electronic records and you consent to receive communications via electronic records from us periodically and as and when required. We may communicate with you by email or by such other mode of communication, electronic or otherwise.

Protection of your Data and Information:

The privacy and protection of your data and information provided to us is of vital importance. JM Financial shall ensure to safeguard the security and confidentiality of any information you share with us. Any personally identifiable information of the customers obtained by us shall not be used or shared other than for the purposes to which the customers consent. However, security and confidentiality of information cannot be guaranteed cent percent. Hence despite our utmost efforts to protect your personal information, JM Financial cannot warrant the security of any information you transmit to us through our online services. Such transmission of your personal information is done at your own risk.

Updating or Reviewing Your Sensitive Personal Data or Information:

You may upon written request to us review the sensitive personal data or information provided. JM Financial shall ensure that any personal information or sensitive personal data or information found to be inaccurate or deficient shall be corrected or amended as feasible.

Links and Co-Branded Sites:

Our website sometimes may have links to other website(s) in the World Wide Web. The privacy policies of these website(s) are not under our control. Once you leave our website/servers, use of any information you provide is governed by the privacy policy of the operator of the site you are visiting. It is advisable to read their privacy policies for further information. Your browsing and interaction on any other Web site, including those that may have a link on our Web site, is subject to that Web site's own rules and policies. It is advisable to read their privacy policies for further information.

**Notification Procedures:**

JM Financial provides notifications, whether such notifications are required by law or are for marketing or other business related purposes, to you via email notice, written or hard copy notice, or through conspicuous posting of such notice on our Website page, as determined by JM Financial in its sole discretion. JM Financial reserves the right to determine the form and means of providing notifications to you, provided that you may opt out of certain means of notification as described in this Privacy Policy.

Order Forms:

The Web Site may use an order form for customers to request information, products and services. The Web Site collects visitors contact information (like their e-mail address), unique identifiers (like their PAN number) financial information (like their account or credit card numbers) and demographic information (like their pin code, age or income level). Contact information from the order form is used to send orders and information about JM Financial to the visitors of the Web Site. The visitor's contact information is also used to get in touch with the visitor when necessary. Unique identifiers (such as PAN numbers) may be collected from Web Site visitors to verify the user's identity.

Disclosure of Customer Information:

JM Financial shall not deliberately disclose customer's personally identifiable information to any unauthorized third person., save and except where such information shall be disclosed in good faith and for the purpose of law for the time being in force or to protect the rights and property of JM Financial. However, JM Financial has a right or duty to disclose or is permitted or compelled to so disclose such information by law, for the time being in force. For example, JM Financial may share/provide information with/to judicial bodies and regulatory authorities who have jurisdiction over JM Financial.

Children:

This website is not intended for use by children and minors. Parents are requested to ensure that Personal Information is not provided by minors.

Sensitive information:

Sensitive personal data or information of a person means such personal information which consists of information relating to:

- i. Password
- ii. Financial information such as Bank account, credit card, 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 service; 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 for the purposes of Rules.

**Changes to Our Privacy Policy:**

Please note that the privacy policy may change from time to time. If JM Financial changes its privacy policies and procedures, JM Financial will post those changes on the JM Financial website to keep you/users aware of what information JM Financial collects, how JM Financial uses it and under what circumstances JM Financial may disclose it. Changes to this Privacy Policy are effective when they are posted on this page. Please visit our website to keep yourself abreast of any changes to this policy.

Certain sections or pages on this site may contain separate privacy policy, which is in addition to this privacy policy. In the event of any conflict between the two, the additional privacy policy will govern those sections or pages.

JM Financial Products Ltd. | Corporate Identity Number: U74140MH1984PLC033397 | www.jmfinancialproducts.com

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