Privacy Policy

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Kannattu Fingold Finance Pvt Ltd

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**Privacy Policy**

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Thank you for using https://kannattu.com/. This Website is a digital property owned and operated by Kannattu Fingold Finance Pvt Ltd or any of its affiliates or associate companies or subsidiaries (hereafter collectively referred to as “Company”, “KFFPL", “we”, “us”, or “our”), prescribes this Privacy Policy (the “Privacy Policy” / “Policy”), last updated on the date mentioned above, describes how we collect, use, and disclose your Personal Information when you visit or use our website https://kannattu.com/ (the “Site”), email plugins, chrome extension and any other website or mobile application or plugins that links to this Privacy Policy in Our capacity as a controller of your Personal Information.

This electronic record is generated by a computer system and does not require any physical or digital signatures. By visiting our website or using our services, you are consenting to be bound by this User Agreement. Please ensure that you read and understand all the provisions of this document before you start using https://kannattu.com/, as you shall be bound by all the terms and conditions herein of this electronic contract. If this document is not in a language that you understand, you shall contact KFFPL at the email grievances@kannattu.com. By using our services, you are agreeing to be bound by the terms of this Privacy Policy.

IF YOU DO NOT AGREE WITH THE TERMS OF THIS PRIVACY POLICY, PLEASE DO NOT ACCESS THIS WEBSITE OR AVAIL ANY OF THE SERVICES BEING PROVIDED THEREIN.

This Privacy Policy explains what information of yours will be collected when you visit the website or access the Services provided herein, how such Personal Information will be used, and how you can control the collection, correction, and/or deletion of your Personal Information. We will not use or share your Personal Information with anyone except as described in this Privacy Policy. The use of information collected through our Sites shall be limited to the purposes under this Privacy Policy and our Terms of Service (the “Terms”) to customers. Capitalised terms not specifically defined herein shall have the same meaning as ascribed to them in the Terms.

Supplemental clauses in the privacy policy or documents that may be posted on the Site from time to time are hereby expressly incorporated herein by reference. We reserve the right, in our sole discretion, to make changes or modifications to the Privacy Policy from time to time. We will alert you about any changes by updating the “Last updated” date of this Privacy Policy, and you waive any right to receive specific notice of each such change. Please ensure that you check the applicable Terms of Privacy Policy every time you use our Site so that you understand which Terms apply. You will be subject to and will be deemed to have been made aware of and to have accepted, the changes in any revised Privacy Policy by your continued use of the Site after the date such revised Privacy Policy is posted.

**Questions or concerns?** Reading this privacy notice will help you understand your privacy rights and choices. If you do not agree with our policies and practices, please do not use our Services. If you still have any questions or concerns, please contact us at grievances@kannattu.com.

**SUMMARY OF KEY POINTS**

**What personal information do we process?** When you visit, use, or navigate our website, we may process personal information depending on how you interact with KFFPL and the Services, the choices you make, and the products and features you use.

**Do we process any sensitive personal information?** We may process sensitive personal information, when necessary, with your consent or as otherwise permitted by applicable law.

**Do you receive any information from third parties?** We may receive information from public databases, marketing partners, social media platforms, and other outside sources.

**How do you process my information?** We process your information to provide, improve, and administer our Services, communicate with you, for security and fraud prevention, and to comply with law. We may also process your information for other purposes with your consent. We process your information only when we have a valid legal reason to do so.

**In what situations and with which parties do we share personal information?** We may share information in specific situations and with specific third parties.

**How do we keep your information safe?** We have organizational and technical processes and procedures in place to protect your personal information. However, no electronic transmission over the internet or information storage technology can be guaranteed to be 100% secure, so we cannot promise or guarantee that hackers, cybercriminals, or other unauthorized third parties will not be able to defeat our security and improperly collect, access, steal, or modify your information.

**What are your rights?** Depending on where you are located geographically, the applicable privacy law may mean you have certain rights regarding your personal information.

**How do I exercise my rights?** The easiest way to exercise your rights is by sending an email to us at: grievances@kannattu.com or by contacting us. We will consider and act upon any request by applicable data protection laws.

# Overview of the Policy

This Privacy Policy applies to the Users of KFFPL Services anywhere in India, including the Users of its features and other services. This Privacy Policy describes how KFFPL and its affiliates collect and use your personal data.

https://kannattu.com/ is a digital property owned and operated by Kannattu Fingold Finance Pvt Ltd. We are committed to protecting and respecting your privacy. We do collect your personal information and process your personal data in accordance with the **Information Technology Act, 2000** (also known as **ITA-2000**, or the **IT Act**), **Digital Personal Data Protection Act, 2023**, and other national and state laws that relate the processing of your personal data.

We collect your information in order to provide and continually improve our and host’s services. Our Privacy Policy is subject to change at any time without notice, to make sure you are aware of any changes, please review this Policy periodically. All the Independent Partners, who are working with or for us, or who have access to personal information, will be expected to read and comply with this Policy. No third party may access or process sensitive personal information held by us without having first entered into a Confidentiality Agreement.

# Definitions & Interpretations

* 1. Definitions, for the purposes of this Privacy Policy:
     1. “Account” means an account created for You to access our Financial Services or parts of our Service.
     2. “Business”, refers to the Company as the legal entity that collects Consumers' personal information and determines the purposes and means of the processing of Customers' personal information, or on behalf of which such information is collected and that alone, or jointly with others, determines the purposes and means of the processing of customers' personal information, that does business.
     3. “Company” (referred to as either "the Company", "We", "Us" or "Our" or ‘KFFPL’ in this Agreement) refers to Kannattu Fingold Finance Pvt Ltd
     4. “Country” refers to India.
     5. “Cookies” are small files that are placed on Your computer, mobile device, or any other device by a website, containing the details of Your browsing history on that website among its many uses.
     6. “Device” means any device that can access the Service such as a computer, a cell phone, or a digital tablet.
     7. “Personal Data” is any information that relates to an identified or identifiable individual. It means any information relating to You such as a name, an identification number, location data, online identifier, or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity.
     8. “Service” refers to the loan or financial services available and offered by KFFPL.
     9. “Usage Data” refers to data collected automatically, either generated by the use of the Service or from the Service infrastructure itself (for example, the duration of a page visit).
     10. “Website” refers to https://kannattu.com/.
     11. “You” means the Individual, Company, Group, Organization, or Entity that is accessing using, or providing the Services, or the company, or other legal entity on behalf of which such individual is accessing or using or providing the Services, as applicable.
  2. Interpretation: The words of which the initial letter is capitalized have meanings defined under the following conditions. The following definitions shall have the same meaning regardless of whether they appear in singular or plural.

# Collection of your Personal Data

* 1. Personal Data: While using Our Service, we may ask You to provide Us with certain personally identifiable information that can be used to contact or identify You. Personally identifiable information may include, but is not limited to:
     1. Email address
     2. First name and last name
     3. Phone number
     4. Address, State, Province, ZIP/Postal code, City
     5. Usage Data
  2. Usage Data
     1. Usage Data is collected automatically when using the Service.
     2. Usage Data may include information such as Your Device's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that You visit, the time and date of Your visit, the time spent on those pages, unique device identifiers and other diagnostic data.
     3. When You access the Service by or through a mobile device, we may collect certain information automatically, including, but not limited to, the type of mobile device You use, your mobile device's unique ID, the IP address of Your mobile device, Your mobile operating system, the type of mobile Internet browser You use, unique device identifiers and other diagnostic data.
     4. We may also collect information that Your browser sends whenever You visit our Service or when You access the Service by or through a mobile device.

# Sources of Personal Information

* 1. We obtain the categories of personal information listed above from the following categories of sources:
     1. Directly from You. For example, from the forms You complete on our Service, preferences You express or provide through our Service, or from Your purchases of Service.
     2. Indirectly from You. For example, from observing Your activity on our Loan Service.
     3. Automatically from You. For example, through cookies We or our Service Providers set on Your Device as You navigate through our Service.
     4. From Service Providers. For example, third-party vendors to monitor and analyze the use of our Service, third-party vendors for payment processing, or other third-party vendors that We use to provide the Service to You.

# Use of your Personal Data

* 1. We may use Personal Data for the following purposes:
     1. To provide and maintain our Service, including monitoring the usage of our Service and delivering the ordered services to you.
     2. To manage Your Account: to manage Your registration as a user of the Service. The Personal Data You provide can give You access to different functionalities of the Service that are available to You as a registered user.
     3. For the performance of a contract: the development, compliance, and undertaking of the purchase contract for the products, or services You have purchased or of any other contract with Us through the Service.
     4. To contact You: To contact You by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a mobile application's push notifications regarding updates or informative communications related to the functionalities, products or contracted services, including the security updates, when necessary or reasonable for their implementation.
     5. To provide You with news, special offers, and general information about other goods, services, and events that we offer that are similar to those that you have already purchased or enquired about unless You have opted not to receive such information.
     6. To manage Your requests: To attend and manage Your requests to Us.
     7. For business transfers: We may use Your information to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by Us about our Service users is among the assets transferred.
     8. For other purposes: We may use Your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of our promotional campaigns, and evaluating and improving our Service, products, services, marketing, and your experience.
  2. More particularly, we may use your personal information for the following purposes: We use the information for the following purposes:
     1. To provide you functionality with the extension/plug-ins and Services
     2. To analyse trends for how the Services and the Site are used;
     3. To improve the Services and the Site;
     4. To help personalize your experience of the Services and the Site;
     5. To provide one-click expense tracking Services;
     6. To process or facilitate payments for Services;
     7. To enable features that allow you to share information with other people within your team
     8. To contact you in connection with your Services;
     9. To perform internal operations necessary to provide our Services, troubleshooting software bugs and operational problems, conducting data analysis, testing, research, and monitoring and analyse usage and activity trends;
     10. To personalize the content and features you see when you visit our website;
     11. To respond to your questions and assist with problems with our Services;
     12. To assist you when you contact our customer support services, including a) Direct your questions to the appropriate customer support person, b) Investigate and address your concerns, c) Monitor and improve our customer support responses;
     13. For product development. This allows us to improve and enhance the safety and security of our Services, and develop new features and products.
  3. We may share Your personal information in the following situations:
     1. With Service Providers: We may share Your personal information with Service Providers to monitor and analyse the use of our Service, for payment processing, to contact You.
     2. For business transfers: We may share or transfer Your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of Our business to another company.
     3. With Affiliates: We may share Your information with Our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include Our parent company and any other subsidiaries, joint venture partners, or other companies that We control or that are under common control with Us.
     4. With business partners: We may share Your information with Our business partners to offer You certain products, services, or promotions.
     5. With other users: When you share personal information or otherwise interact in public areas with other users, such information may be viewed by all users and may be publicly distributed outside.
     6. With Your consent: We may disclose Your personal information for any other purpose with Your consent.
  4. KFFPL may use the information collected to communicate with you about products, services, promotions, studies, surveys, news, updates, and events. KFFPL may also request your feedback on the Services.
  5. We may use your information for any other purpose disclosed to you at the time we collect or receive the information, or otherwise with your consent.

# Retention of your Personal Data

* 1. KFFPL retains the Personal Information collected where an ongoing legitimate business requires the retention of such Personal Information. In the absence of a need to retain your Personal Information as specified herein, we will either delete or aggregate your Personal Information or, if this is not possible then We will securely store your Personal Information and isolate it from any further processing until deletion is possible.
  2. We will retain Your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use Your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.
  3. We will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period, except when this data is used to strengthen the security or to improve the functionality of Our Service, or We are legally obligated to retain this data for longer periods.

# Storage, Protection, and Transfer of Your Data

* 1. Your Personal Information and files including their backups are stored on KFFPL servers and the servers of companies we hire to provide services to Us. Your Personal Information may be transferred across national borders because We may have servers located outside India, and the companies we hire to help us run our business may be located in different countries around the world.
  2. Your consent to this Privacy Policy followed by Your submission of such information represents Your agreement to that transfer.
  3. We will take all steps reasonably necessary to ensure that Your data is treated securely and in accordance with this Privacy Policy and no transfer of Your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of Your data and other personal information.
  4. We take due care to protect Users' data. Technical measures are in place to prevent unauthorized access to data and against accidental loss or destruction of, or damage to, data. The employees who are dealing with the data have been trained to protect the data form any illegal or unauthorized usage. We work to protect the security of your information during the transmission, this allows sensitive information such as credit card and numbers, and login credentials to be transmitted securely.
  5. We process Payment through Third Party Payment Gateway; you shall be governed by their Policy as well as this Privacy Policy. Also, we do not collect and store information of any Debit or Credit Card of users.
  6. We take reasonable steps to help protect your personal information in an effort to prevent the loss, misuse, and unauthorized access, disclosure alteration and destruction. It is your responsibility to protect your usernames and password to help prevent anyone from accessing or abusing your accounts and services.
  7. KFFPL takes steps to ensure that when your personal information is transferred internationally, it is subject to appropriate safeguards in accordance with data protection laws. Often, these safeguards include contractual safeguards. More information about these safeguards (including copies, where relevant) can be obtained by contacting us.

# Legal Basis

* 1. Our legal basis for collecting and using the Personal Information described above will depend on the Personal Information concerned and the specific context in which We collect it.
  2. We will normally collect Personal Information from you only where it is needed to perform a contract with you, where the processing is in Our legitimate interests and not overridden by your data protection interests or fundamental rights and freedoms, or where We have your consent. In some cases, We may also have a legal obligation to collect Personal Information from you. If We process your Personal Information with reliance on your consent, you may withdraw your consent at any time.
  3. If you have questions or need further information concerning the legal basis on which we collect and use your Personal Information, please contact Us.

# Cookies & Browsing

* 1. Tracking Technologies and Cookies
     1. We use Cookies and similar tracking technologies to track the activity on Our Service and store certain information. Tracking technologies used are beacons, tags, and scripts to collect and track information and to improve and analyze Our Service. The technologies We use may include:
        1. Cookies or Browser Cookies. A cookie is a small file placed on Your Device. You can instruct Your browser to refuse all Cookies or to indicate when a cookie is being sent. However, if You do not accept Cookies, You may not be able to use some parts of our Service. Unless you have adjusted Your browser setting so that it will refuse cookies, our Service may use Cookies.
        2. Web Beacons. Certain sections of our Service and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of a certain section and verifying system and server integrity).
     2. Cookies can be "Persistent" or "Session" Cookies. Persistent Cookies remain on Your personal computer or mobile device when You go offline, while Session Cookies are deleted as soon as You close Your web browser.
  2. We use both Session and Persistent Cookies for the purposes set out below:
     1. Necessary / Essential Cookies
        1. Type: Session Cookies
        2. Administered by: Us
        3. Purpose: These Cookies are essential to provide You with services available through the Website and to enable You to use some of its features. They help to authenticate users and prevent fraudulent use of user accounts. Without these Cookies, the services that You have asked for cannot be provided, and We only use these Cookies to provide You with those services.
     2. Cookies Policy / Notice Acceptance Cookies
        1. Type: Persistent Cookies
        2. Administered by: Us
        3. Purpose: These Cookies identify if users have accepted the use of cookies on the Website.
     3. Functionality Cookies
        1. Type: Persistent Cookies
        2. Administered by: Us
        3. Purpose: These Cookies allow us to remember choices You make when You use the Website, such as remembering your login details or language preference. The purpose of these Cookies is to provide You with a more personal experience and to avoid having to re-enter your preferences every time You use the Website.
     4. Tracking and Performance Cookies
        1. Type: Persistent Cookies
        2. Administered by: Third Parties
        3. Purpose: These Cookies are used to track information about traffic to the Website and how users use the Website. The information gathered via these Cookies may directly or indirectly identify you as an individual visitor. This is because the information collected is typically linked to a pseudonymous identifier associated with the device you use to access the Website. We may also use these Cookies to test new pages, features or new functionality of the Website to see how our users react to them.
     5. For more information about the cookies, we use and your choices regarding cookies, please visit our Cookies Policy or the Cookies section of our Privacy Policy.

# Marketing and Preferences

* 1. We use your personal information to send you marketing by post, telephone, social media platforms, email, SMS, application notifications, and silent notifications to track the installation status of the application. We may also use your personal information to carry out online paid marketing activities in the nature of retargeting.
  2. We also use technology to help us understand your personal preferences and interests so that we can send recommendations and marketing communications that are likely to be of more interest to you. Using technology in this way is sometimes known as profiling.
  3. If you wish to unsubscribe from emails sent by us, you can do so at any time by clicking on the "unsubscribe" link that appears in all emails and by adjusting the settings on your device to turn off notifications from our app. Otherwise, you can always contact us to update your contact preferences. You may also object to profiling relating to direct marketing by contacting us at details given in the Contact Us clause.

# Marketing opts out

* 1. KFFPL will not send you any unsolicited marketing or promotional email without your permission. Even after you have given permission you may opt-out of receiving such marketing or promotional emails by following the instructions in those messages. Please note that we may continue to send you essential messages such as updates and notifications related to the Services you have subscribed to or information about your account.
  2. Please note that any opt-out is specific to the browser You use. You may need to opt-out of every browser that You use.
  3. Website: You can opt out of receiving ads that are personalized as served by our Service Providers.
  4. The opt-out will place a cookie on Your computer that is unique to the browser You use to opt-out. If you change browsers or delete the cookies saved by your browser, You will need to opt-out again.
  5. Mobile Devices: Your mobile device may give You the ability to opt out of the use of information about the apps You use in order to serve You ads that are targeted to Your interests:
     1. "Opt out of Interest-Based Ads" or "Opt out of Ads Personalization" on Android devices
     2. "Limit Ad Tracking" on iOS devices.

# Third-Party Sharing

* 1. We may also share your Personal Information externally with other third-party service providers, which might include, but is not necessarily limited to the companies who provide us with third-party services, payment providers, business entities, hosts that provide email address management, and communication contact services, network equipment and application management providers and hosting entities, credit and debit card payment gateways and processors and other service providers which may be involved in the other types of services and activities otherwise discussed in this privacy policy.
  2. We may also share your Personal Information for the purposes including but not limited to the below:
     1. When you agreed to share: If you are a business customer and agreed to receive KFFPL marketing communications. Note that we do not share Personal Information about consumers with third parties for their marketing purposes unless the customer agrees to that sharing.
     2. When we are required to provide information in response to a subpoena, court order, or other applicable law or legal process.
     3. When we have a good faith belief that the disclosure is necessary to prevent or respond to fraud, defend our apps or websites against attacks, or protect the property and safety of KFFPL, our customers and users, or the public.
     4. If we merge with or are acquired by another company, sell KFFPL, apps, or business units, or if all or a substantial portion of our assets are acquired by another company. In those cases, your information will likely be one of the assets that is transferred.
  3. We display personal testimonials of customers on our Site in addition to other endorsements. With your consent, we may post your testimonial along with your name. If you wish to update or delete your testimonial, you can contact us.
  4. Further, you agree that KFFPL may transfer the anonymous information we collect in the event of any corporate restructuring or any sale, assignment, or transfer of substantially all of its rights in the Apps.
  5. Some elements on the Site, such as any sponsored links advertising, are supplied to us by third parties under contract. We may supply some of your Personal Information to those third parties including complying with Google API Services, In case you have any query regarding the removal and/or deletion of such contact you can write to us.

# Data requests from the Law Enforcement Agency

* 1. We do not sell, trade, or otherwise transfer your Personal Information except by this Policy. We do not share any information that directly identifies you with any third party, except in the following limited cases:
     1. As required to comply with applicable law or regulation, or to comply with law enforcement;
     2. To respond to claims and/or legal processes;
     3. To protect our rights or our property, or to enforce our Terms of Service;
     4. To help ensure the safety of the public or an individual;
     5. To prevent behaviour that is (or that we think may be) illegal or unethical;
     6. With your consent, or at your request or direction; or
     7. As otherwise outlined in this Policy.

# Connecting your Email Account via social media

* 1. You can choose to provide explicit consent to connect your email accounts with your KFFPL Account. Once connected, the File will securely access and analyse the relevant contents related to the Services provided by KFFPL. We encourage you to review your Personal Information before signing in through the applicable service. KFFPL does not under any circumstances store your email messages, email message headers, message bodies, or attachments. KFFPL only accesses your email account for scanning purposes and displays information immediately as it is returned. KFFPL requests read-only access to your email account and will not attempt to alter or modify your email account or email messages in any way except as otherwise agreed by you through additional consent to write permission in your account concerning the services from KFFPL you are opting.
  2. KFFPL access to the email account/s is authorized through the email provider’s access mechanism. This information will be used to enable KFFPL to automatically access the applicable and relevant information to analyse, extract, and store information securely from such accounts for use in KFFPL.
  3. You will be asked in each case whether you want to connect your email account. You are free to de-link your email connection with KFFPL at any time. You may manage your connections to email and de-link the same at any time from the. For example, Google Mail’s permission settings are located at: myaccount.google.com/permissions. A user de-link the access to their email any time they wish at this URL.
  4. You may choose to enable or log in to our Services via various online services, including social network services like Facebook. Our Services also may enable you to access social networking services such as Facebook, Twitter, or Instagram (collectively, “Social Network”) directly or indirectly through our Services. In all such cases, any Personal Information that you share with such social networking services shall be governed by the privacy policy of the respective Social Network.

# Privacy of Children

* 1. We recognize the importance of children's safety and privacy. We do not request, or knowingly collect, any personally identifiable information from children under the age of 18. KFFPL is very sensitive to privacy issues regarding children. If a parent or guardian becomes aware that his or her child has provided us with Personal Information, he or she should write to us at the details given in the Contact Us clause.

# Security & Data Deletion Requests

* 1. Your Personal Information is extremely important to us. Your information resides on a secure server that only selected personnel have access to. Promotional and referral codes are random alphanumeric sequences that are encrypted. In addition to our precautions, it is important that you do not share your password with anyone. Although we try our best to protect your information, we cannot eliminate security risks associated with Personal Information.
  2. The right to delete Personal Data. You have the right to request the deletion of Your Personal Data, subject to certain exceptions. Once We receive and confirm Your request, We will delete (and direct Our Service Providers to delete) Your personal information from our records, unless an exception applies. We may deny Your deletion request if retaining the information is necessary for Us or Our Service Providers to:
     1. Complete the transaction for which We collected the personal information, provide a good or service that You requested, take actions reasonably anticipated within the context of our ongoing business relationship with You, or otherwise perform our contract with You.
     2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
     3. Debug products to identify and repair errors that impair existing intended functionality.
     4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
     5. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement if You previously provided informed consent.
     6. Enable solely internal uses that are reasonably aligned with consumer expectations based on Your relationship with Us.
     7. Comply with a legal obligation.
     8. Make other internal and lawful uses of that information that are compatible with the context in which You provided it.

# Your Rights under the DPDP Act

* 1. You may exercise Your rights of access, rectification, cancellation, and opposition by contacting Us. Please note that we may ask You to verify Your identity before responding to such requests. If You make a request, we will try our best to respond to You as soon as possible.
  2. Please Note, we may process Personal Data under the following conditions:
     1. If you have given your consent;
     2. Performance of a contract;
     3. Legal obligations;
     4. To protect your vital interests;
     5. In Public and Legitimate Interests.
  3. Your Rights under the DPDP: KFFPL undertakes to respect the confidentiality of Your Personal Data and to guarantee You can exercise Your rights. You have the right under this Privacy Policy, and by law if You are within the Indian territory, to:
     1. Request access to Your Personal Data.
     2. Request correction of the Personal Data
     3. Object to processing of Your Personal Data.
     4. Request erasure of Your Personal Data.
     5. Request the transfer of Your Personal Data.
     6. Withdraw Your consent.
  4. In any case, KFFPL will gladly help to clarify the specific legal basis that applies to the processing, and in particular whether the provision of Personal Data is a statutory or contractual requirement, or a requirement necessary to enter into a contract.

# Changes to this Privacy Policy

* 1. We may update Our Privacy Policy from time to time. We will notify You of any changes by posting the new Privacy Policy on this page.
  2. We will let You know via email and/or a prominent notice on Our Service, before the change becoming effective and update the “Last updated” date at the top of this Privacy Policy.
  3. You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.