

# **Flipkart Finance Private Limited (FFPL)**

## **Privacy Notice**

## PRIVACY NOTICE

We value the trust you place in us and recognize the importance of secure transactions and information privacy. This Privacy Notice outlines how Flipkart Finance Private Limited (collectively, “FFPL”, “company”, “we”, “our” or “us”) collect, use, disclose, transfer, and otherwise process personal data collected from you (hereinafter referred to as “you” or “your”) when you use our website or our digital lending application (herein referred to as “Platform”).

We are committed to protecting your privacy, to safeguarding your personal data and assure you that all personal data made available to us is securely maintained.

We encourage you to read this Notice carefully, and to regularly check this page to review any changes we might make. By visiting this Platform, providing your information or availing our product/service, you expressly agree to be bound by the terms and conditions of this Privacy Notice, the [Terms of Use](#) and the applicable service/product terms and conditions, and agree to be governed by the laws of India including but not limited to the laws applicable to data protection and privacy. If you do not agree please do not use or access our Platform.

### Collection and use of personal data

When you use our Platform, we collect and store your information which is provided by you from time to time. Once you give us your personal data, you are not anonymous to us. You always have the option to not provide data by choosing not to use a particular service, product or feature on the Platform.

We may collect your personal data including but not limited to your:

- First and last name
- Address
- Mobile number
- Email address
- Date of birth
- Age
- Gender
- Marital status
- Know Your Customer (KYC) details
- Employment type
- Income details
- Aadhaar details
- PAN details
- Photograph
- Geo-location
- Bank account number
- Device ID
- Credit score, credit information report, payment information and financial information, which may be shared/ uploaded by you as and when you avail any products through us.

We also capture one time access to your mobile resources including your geolocation, Device ID, microphone, and camera for the purpose of onboarding you as part of conducting KYC.

We may collect your personal data at various instances such as while you provide data to avail our products and services or while you provide feedback to us or when you submit requests for customer support, troubleshooting, etc.

We may track certain information about you based upon your preference and the transactions you carry out on the Platform, your participation in any promotions sponsored by us (if any), correspondence that you send us through the Platform or any other medium, calls that we make to you or you make to us and surveys that you complete through the Platform or based on our request. We also access details of your visits to Platform including but not limited to IP address, domain server, type of computer used for accessing Platform, browser type, referring/ exit pages and URLs, number of clicks, domain names, landing pages, pages viewed, and other such information. We use this information

to do internal research on our users' demographics, interests, and behaviour to better understand, protect and serve our users and to provide customized financial products to our users given individual interests, needs and requirements. This information is compiled and analysed on an aggregated basis.

If you choose to post messages on our message boards, chat rooms or other message areas or leave feedback on Platform, we will collect that information you provide to us. We retain this information as necessary to resolve disputes, provide customer support and troubleshoot problems as permitted by law.

If you send us or our partners personal correspondence, such as emails or letters, or if other users or third parties send us correspondence about your activities or postings on the Platform, we may collect such information into a file specific to you.

We shall in no manner be responsible for the accuracy of the personal data or other information shared by you to us or to any third party. If you provide any information that is false, inaccurate, non-current or incomplete (or is erroneous, wrong, non-current or incomplete), or if we have fair grounds to believe whether such details is false, wrong, non-current or incomplete, we shall reserve the right to suspend or terminate your account at its sole and absolute discretion.

### **Use of your personal data**

We use your personal data to provide, manage, develop and improve the products and services you request from us. These purposes include:

- offering and providing financial products and services
- undertaking KYC
- performing credit assessments to assess your eligibility for financial products offered on our Platform
- periodic assessment of creditworthiness via Bureaus and other financial institutions
- fulfilling your requests for our products and services
- resolving troubleshooting issues
- performing safety assessments
- processing payments
- conducting market research
- analyzing demographic and profile data about our users' activity on Platform
- gauging consumer interest in our products and services
- providing you a safe, efficient, smooth, customer experience
- customizing and enhancing your experience
- measuring consumer interest in our products and services, inform you about online and offline offers, products, services, and updates
- sharing with you, updates, information on products/service improvements along with their terms and conditions
- detecting and protecting against errors, fraud, and other illicit activities
- acting as required or authorized by law
- enforcing our terms and conditions

### **Sharing of your personal data**

We may share or disclose your personal data with associated technology partners, lending partners and other associated [third parties](#) such as credit bureaus and recovery teams. This disclosure may be required for us to provide you access to our products and services, use of our Platform, for checking your eligibility for the products and services offered on Platform, for enhancing your experience, to comply with our legal obligations, to enforce our agreement(s) with you, to prevent, detect, mitigate, and investigate fraudulent or illegal activities related to our services, for providing credit defaults and credit information, for communicating with you, conducting KYC verification and authenticate your KYC information with the relevant authorities such as TransUnion CIBIL, CRIF, NSDL, CERSAI, Digilocker, CKYCR, to register you for the products or services that you would be opting for, to facilitate our marketing and advertising activities and to provide you their products and services which they may market to you as a result of such sharing.

We may disclose personal data if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal process. We may disclose personal data to law enforcement offices, government authorities, auditors in the good faith belief that such disclosure is reasonably necessary to: enforce our Terms or Privacy Statement; prevention, detection, investigation of any fraudulent, unlawful, and illegal activities, respond to claims that an advertisement or protect the rights, property or personal safety of our users or the general public. Flipkart Internet Private Limited is the digital lending application (DLA) and Flipkart Advanz Private Limited is the lending service provider (LSP) authorized by us to process personal data that you provide to us.

### **Links to other sites**

Please note that our Platform may contain links to other websites that may collect personal information from you. FFPL is not responsible for the privacy practices or the content of those linked websites and you are requested to carefully read the other websites or apps privacy Notice when visiting such websites.

### **Cookies**

We use data collection devices such as "cookies" on certain pages of Platform to help analyse our web page flow, measure promotional effectiveness, and promote trust and safety. "Cookies" are small files placed on your hard drive that assist us in providing our services. We offer certain features that are only available through the use of a "cookie". Cookies can also help us provide information that is targeted to your interests. Most cookies are "session cookies," meaning that they are automatically deleted from your hard drive at the end of a session. You are always free to decline our cookies if your browser permits, although in that case you may not be able to use certain features on the Platform. No personal data will be obtained through cookies and other tracking technology; however, cookies can be connected to the personal data that you may have previously shared with us. Additionally, you may encounter "cookies" or other similar devices on certain pages of Platform that are placed by third parties. We do not control the use of cookies by such third parties.

### **Children information**

Use of our platform is intended only for individuals who are 18 years of age or older and can form a legally binding contract under the Indian Contract Act, 1872. We do not knowingly solicit or collect personal data from children under the age of 18 years. If you have shared any personal data of children under the age of 18 years, you represent that you have the authority to do so and permit us to use the data in accordance with this privacy Notice.

### **Safeguarding your personal data**

We strive to have reasonable security practices in place to safeguard your personal data in accordance with the applicable laws. We maintain reasonable security practices and procedures to protect your personal information from unauthorized access, damage, use, modification, disclosure or impairment of the information under our control. Whenever you change or access your account information, we offer the use of a secure server. Once your information is in our possession, we adhere to such reasonable security practices and procedures, protecting it against unauthorized access. However, by using the Platform, the users accept the inherent security implications of data transmission over the internet and the World Wide Web which cannot always be guaranteed as completely secure, and therefore, there would always remain certain inherent risks regarding use of the Platform. Users are responsible for ensuring the protection of login and password records for their account.

In the unforeseen and unfortunate case of any information security breach, we will work to recover the data, without delay including in conjunction with law enforcement authorities, and will work on placing controls to ensure such incidents do not occur again.

### **Choice/Opt-Out**

We provide all users with the opportunity to opt-out of receiving non-essential (promotional, marketing-related) communications after setting up an account with us. If you do not wish to receive promotional communications from

us, please email to us at [dpo@flipkartfinance.com](mailto:dpo@flipkartfinance.com) for opting out from non-essential (promotional, marketing-related) communications.

### **Retention of personal data**

We retain your personal data in accordance with applicable laws for a duration no longer than necessary for the purpose for which it was collected or as required under any applicable relevant law and in consonance with our record retention policy. However, we may retain data associated with you if we believe it may be necessary to prevent fraud or future misuse, to enable us to exercise its legal rights and/or defend against legal claims, or if required by law. Your data may also be retained in anonymized form for analytical and research purposes.

### **Destruction Protocol**

Once the retention period expires, data is purged using secure deletion standards to ensure the information cannot be reconstructed or retrieved

### **Your Consent**

By visiting our Platform or by providing your personal data, or using our service or product, you consent to the collection, use, storage, disclosure and otherwise processing of your personal data on the Platform in accordance with this Privacy Notice. If you disclose to us any personal data relating to other people, you represent that you have the authority to do so and to permit us to use the data in accordance with this Privacy Notice.

You authorize and expressly consent us to share your personal data with third parties including but not limited to Credit Information Companies, Telecom Service Provider, NSDL, CERSAI, DigiLocker, CKYCR to do an aggregate check of your credit profile, carry out background check and to verify the court records for products and services.

You, while providing your personal data over the Platform, consent to us (including our partners, marketing channels, business partners and other third parties like credit bureaus ) to contact you through SMS, instant messaging apps, call and/or e-mail for the purposes specified in this Privacy Notice.

### **Your Privacy Rights**

We take every reasonable step to ensure that your personal data that we process is accurate and, where necessary, kept up to date, and any of your personal data that we process that you inform us is inaccurate (having regard to the purposes for which they are processed) is rectified. You may access, correct, and update your personal data directly through the functionalities provided on the Platform. You can also write to us at the [dpo@flipkartfinance.com](mailto:dpo@flipkartfinance.com) below to assist you with these requests.

You have an option to withdraw your consent that you have already provided by emailing us at [dpo@flipkartfinance.com](mailto:dpo@flipkartfinance.com). Please note, however, that withdrawal of consent will not be retroactive and will be in accordance with the terms of this Privacy Notice, related Terms of Use and applicable laws. In the event you withdraw consent given to us under this Privacy Notice, such withdrawal may hamper your access to the Platform or restrict provision of our services to you for which we consider that information to be necessary.

### **Changes to this Privacy Notice**

Please check our Privacy Notice periodically for changes. We may update this Privacy Notice to reflect changes to our information practices. We will alert you to the changes of this Privacy Notice and where there is any change in relation to the processing activities in relation to your Personal Data, by posting the date our Privacy Notice last got updated or by sending you a notification when we are required to do so by applicable law. We also recommend that you review this Privacy Notice periodically to ensure that you are aware of the current privacy and data protection practices of Flipkart.

## **Grievance Officer**

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below:

Mr. Biju Joe  
Designation: Associate Director  
Flipkart Finance Pvt Ltd.  
447/C & 447/C-1  
1st A Cross, 12 Main Rd, 4th Block  
Koramangala, Bangalore-560034  
Email: [dpo@flipkartfinance.com](mailto:dpo@flipkartfinance.com)

## **Customer Support**

If you have a query, concern, or complaint in relation to collection or usage of your personal data under this Privacy Notice please contact us at [dpo@flipkartfinance.com](mailto:dpo@flipkartfinance.com)

You can reach our customer support team at [customercare@flipkartfinance.com](mailto:customercare@flipkartfinance.com) to address any of your queries or complaints related to the services offered by our Platform.

Last Updated: April 2026