

## Accretive Cleantech Finance Private Limited

### Privacy and Cookie Policy

Accretive Cleantech Finance Pvt Ltd (“Ecofy”) is sensitive to users’ privacy on its various platforms – website, mobile application, and any other channel at the time of client acceptance/application related to purchase of any product or service of Ecofy. Ecofy respects your privacy and finds it as utmost to protect your personally identifiable information like name, address, mobile etc shared with us.

## **Privacy Policy**

### **Data Collection**

Ecofy collects personal information namely but not limited to name, address, email address, date of birth, gender, employment information, masked aadhaar, driving license and Sensitive personal data namely but not limited to bank statements, financial information, KYC details, security detail and such other information as may be required about you through various channels, including but not limited to a) online interactions via Ecofy website, mobile app or through Ecofy branded pages on third party sites b) offline interactions via hardcopy application forms or contact through Ecofy customer service c) online targeted content such as advertisements or direct marketing campaigns.

Ecofy will shall obtain your consent in writing (including electronic consent) before collecting Personal Information or Personal Sensitive Information for providing services.

Withdrawal of Consent: If after consenting to share your Personal Information, you wish to withdraw/revoke your consent for the already shared Personal Information, you may contact us at [support@ecofy.co.in](mailto:support@ecofy.co.in) and we will return/destroy your Personal Information, if obtained.

### **How do we use your personal information**

We collect your Personal Information with the primary goal of providing you with a smooth, efficient, and customized experience. The information enables us to provide services and features that are most likely to meet your needs and to make your experience smoother.

### **Sharing personal information of User/s**

We do not sell, trade, or rent User's personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding User/s with our subsidiaries, our business partners, trusted affiliates, and advertisers for the purpose of providing you with the relevant services and personalised experience. We may further do so if we are required by a Court Order, by Government Authorities, by Law Enforcement Authorities; Credit Information Companies or by other legal processes or by any other statutory body or where it becomes necessary to do so to protect the rights or property of Ecofy in order to establish, exercise or defend its legal rights.

### **How do we protect User/s Information**

We use appropriate security measures to protect your data against unauthorised access, alteration, disclosure or destruction. All data exchanges between the sites and its users happens over a SSL secured communication channel which is encrypted and protected with digital signatures. While we take utmost measures to protect the data, you acknowledge that there is no "perfect security" on the internet.

The list of third party having access to customer is available on the website.

<https://www.ecofy.co.in/policies-disclosures>

## Cookie Policy

This Cookie Policy explains what are cookies, types of cookies, how the cookies are categorized and an identifiable individual's ("your") rights to control Accretive Cleantech Finance Private Limited's ("our", "Ecofy") use of them.

### Use of Cookies

Ecofy website may use "cookies" to enhance user experience. "Cookies" is a term generally used for small text files a website can use to recognize repeat users, facilitate the user's ongoing access to and use of the site, allow a site to track usage behaviour and compile aggregate data that will allow content improvements and targeted advertising, preferences etc. Cookies are stored on the hard drive of your computer. Cookies do not store any of your personal information, but they do identify your computer, computer resources and devices connected with computer resources. If you do not want information collected through the use of cookies, you may change the settings in the browsers that allows to deny or accept the cookie feature as per your discretion and in the manner agreed by you.

### What are Cookies

A cookie is a piece of information that webserver sends to an identifiable individual's ("your") computer, mobile or other device (browser file) when a website is accessed. It contains information about your visit to Ecofy's web page, as well as any other information you have volunteered for. It helps to provide additional functionality to the site and analyse site usage more accurately. Cookies can gather information about your website usage or enable the website to recognise you as an existing customer when you return to our website at a later date.

### Types of Cookies

Here's a list of the main types of cookies we use, and what we use them for.

#### Session cookie:

Session cookies remains as long as a browsing session is active and are intended to avoid user inconvenience during browsing. These cookies allow websites to link the actions of a user during a browser session and expire at the end of the browsing session. Session cookies also assist the user in navigating the website, and allow the user to access secure parts of the webpage when logged in.

#### Persistent Cookie:

Persistent cookies are stored on a user's device even after termination of a browsing session. It helps in recalling the preferences or actions of the user. Persistent cookies are used for a variety of purposes such as retaining the visitor's language and regional preference(s) at the end of each browsing session. It is also used to carry out a behavioural analysis in order to enhance user experience and convenience, also to provide targeted and relevant content to visitors.

#### Third Party Cookies:

Third-party cookies are cookies that are set by a website other than the current active site. These cookies are generated if the website has some content of a third-party site or if a user clicks on the

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Third party links provided by the current active website or if the user uses their third party website's credentials to log In to the current active website.

For detailed information on Privacy and Cookie Policy of Third party organization, please look into the respective policies at their official sites.

### **Cookie Category**

Cookies are categorized into below based on their purpose and functionality under Cookie Settings in cookie banner:

#### **Strictly Necessary Cookies:**

These cookies are necessary for the website to function and cannot be switched off in our systems. They are usually only set in response to actions made by you which amount to a request for services, such as setting your privacy preferences, logging in or filling in forms. You can set your browser to block or alert you about these cookies, but then some parts of the site will not work. These cookies do not store any personally identifiable information.

#### **Social Media Cookies:**

These cookies are set by a range of social media services that we have added to the site to enable you to share our content with your friends and networks. They are capable of tracking your browser across other sites and building up a profile of your interests. This may impact the content and messages you see on other websites you visit.

#### **Targeting Cookies:**

These cookies may be set through our site by our advertising partners. They may be used by those companies to build a profile of your interests and show you relevant adverts on other sites. They do not directly store personal information but, are based on uniquely identifying your browser and internet device. If you do not allow these cookies, you will experience less targeted advertising.

#### **Performance Cookies:**

These cookies allow us to count visits and traffic sources, so we can measure and improve the performance of our site. They help us know which pages are the most and least popular and see how visitors move around the site. All information these cookies collect is aggregated and therefore anonymous. If you do not allow these cookies, we will not know when you have visited our site.

### **Your Choices and Rights**

There are ways you can control and manage cookies on your device. Please remember that any setting changed by you will apply to all websites you visit unless you choose to block cookies from any particular site.

You will have below controls on cookies generated by our site through Cookie Settings as below:

- Opt-In/ Opt-Out for some cookies categories.
- View list of cookies generated by the website under each category.
- Access the website even if you Opt-Out of all cookies.

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Thus, you can control your cookie choices using above or system/browser settings as below:

- See what cookies you've got and delete them on an individual basis.
- Block third party cookies
- Block cookies from particular site
- Block all cookies from being set
- Delete all cookies when you close your browser

### Updates to this Cookie Policy

This Cookie Policy may be updated periodically. We will encourage you to check for changes to this Cookie Policy occasionally, which will be available at: [Green Finance India – EV Electric Vehicle, SME, Solar Loans \(ecofy.co.in\)](https://www.ecofy.co.in/green-finance-india-ev-electric-vehicle-sme-solar-loans).

To get further information on Ecofy's personal data collection and processing please check the Privacy Policy above.

On some occasions, we may also actively advise you of specific data handling activities or significant changes to this Cookie Policy, as required by the applicable law.

### Contact us

If you have any question about this Policy or wish to contact us for any reason in relation to our personal data processing, please contact us at: [support@ecofy.co.in](mailto:support@ecofy.co.in)

#### Principal Nodal Officer

**Name:** Mr. Nitesh Minocha

**Address:** Level 12, Birla Aurora, Century Bazaar, Dr. Annie Besant Road, Worli, Mumbai - 400030

**Email ID:** [pno@ecofy.co.in](mailto:pno@ecofy.co.in)

**Contact No.:** 1860-266-2059

#### Grievance Redressal Officer

**Name:** Ms. Reena Mishra

**Address:** Level 12, Birla Aurora, Century Bazaar, Dr. Annie Besant Road, Worli, Mumbai - 400030

**Email ID:** [gro@ecofy.co.in](mailto:gro@ecofy.co.in)

**Contact No.:** 1860-266-2059