

# Privacy Policy

Last Updated: October 13th, 2018

Welcome to the Privacy Policy for TenLab Internet Pvt Ltd. In this Privacy Policy, we describe in detail our commitment to protecting your personal data. We consider this to be a vital part of our relationship with you. We commit that we will not share your personal data unless you have asked us to share, we have told you in advance that we will share as part of providing our services, we have removed information that could identify you, or legal rights are affected.

## What This Privacy Policy Covers

This Privacy Policy applies to users of our products and services, and our mobile apps. We refer to our website, products and services, and app in this Privacy Policy collectively as our Services. This Privacy Policy describes the personal data that we collect from you, how we use this data, and how we protect this data. By using our Services, you are agreeing to our collection and use of your personal data as described in this Privacy Policy.

## How Our Services Work

Our Services are designed to create the best place to manage your financial life. Our Services enable you to connect and view your various online or app-based financial and finance related accounts in one place. Our Services may also permit you to analyze these accounts and receive offers relating to various financial products and services, including loans, payments, money transmission, and passive investment and savings vehicles from third parties.

## What Information We Collect

We may collect your personal data and other information from you in the following circumstances:

### Information You Provide

We collect personal data from you when you voluntarily provide this information to us, such as when you register for access to our Services, contact us with inquiries, link your accounts, and respond to offers from third parties, or when you authorize our Services to collect this information about you from your financial institution or from credit bureaus. Personal data that

you voluntarily provide may include your name, address, email address, phone number, date of birth, annual income, and other information about your finances.

Please note that if you are located outside of the United States, by providing this information to us, you acknowledge and agree that this personal data may be transferred from your current location to the offices and servers of TenLab and the authorized third parties referred to in this Privacy Policy, located in the United States.

## Other Information We Collect:

- **Non-Identifiable Data:** When you interact with our Services, we receive and store certain personally non-identifiable information. Such information, which is collected passively using various technologies, cannot presently be used to specifically identify you. We may store this information itself or it may be included in databases owned and maintained by our agents or service providers. Our Services may use this information and pool it with other information to track, for example, the total number of visitors to our service, the number of visitors to each part of our service, and the domain names of our visitors' Internet service providers. It is important to note that your personal data is not available or used in this process.
- **Cookies:** In operating the Services, we may use a technology called "cookies." A cookie is a piece of information that the computer hosting our Services gives to your browser when you access our Services. Cookies help provide additional functionality to our Services and help us to analyze usage more accurately. For instance, our website may set a cookie on your browser that allows you to access our Services without needing to remember and then enter a password more than once during a visit to our website. In all cases in which we use cookies, we will not collect personal data except with your permission. On most web browsers, you will find a "help" section on the toolbar. Please refer to this section for information on how to receive notification when you are receiving a new cookie and how to turn cookies off. We recommend that you leave cookies turned on because they allow you to take advantage of additional features of our Services.
- **Third Party Analytics.** We may allow third party service providers to use cookies or similar technologies to collect information about your browsing activities over time and across different websites following your use of the Services. These third party service providers help us analyze how our users use our Services, and can enhance your experience when you use our Services.

## How We Use Your Information

We will use the personal data you give us to provide our Services to you in a way that is consistent with this Privacy Policy.

Please note that if you provide your personal data for one part of our Services, we may use it for another part of our Services. For example, if you contact us by email, we may use the personal data you have submitted to us to provide you with the answer to your question or to resolve your problem. Also, if you provide personal data in order to obtain access to our Services or to link your financial accounts, we will use your personal data to provide you with access to these Services and features and to monitor your use of these Services.

We may also use your personal data and other personally non-identifiable information collected through our Services to help us improve content and functionality, to better understand our users, and to improve our Services. We may use this information to contact you in the future to tell you about services we believe will be of interest to you. If we do so, each marketing communication we send you will contain instructions permitting you to "opt-out" of receiving future marketing communications. In addition, if at any time you wish not to receive any future marketing communications or wish to have your name deleted from our mailing lists, please contact us as indicated below. If we plan to use your personal data in any manner that is not consistent with this Privacy Policy, you will be informed prior to or at the time when your personal data is collected.

## When We Share the Information We Collect

We are committed to protecting your personal data. We consider this to be a vital part of our relationship with you. We commit that if we share your data, it will be only in the following circumstances.

- **At Your Request.** We may share your data where you have consented or otherwise given us permission to share your data. Using our Services does not require you to provide any information directly to such providers, unless you wish to.
- **Your Public Profile.** When you choose to create or claim a public profile on any of the Services, certain parts of your personal data will be publicly displayed. You consent to our public display of any personal data or other data that you include in your public profile or that is associated by default with your public profile at the time you create or claim your public profile.
- **With Third Parties Needed to Provide Our Services.** We may share your information with third party service providers whom we use in delivering our Service. Examples include providers who provide us with technology services such as hosting, identity verification, support, payment, and email service. We provide these providers with only the information they need to perform their specific function. For example, we may use third parties to gather your information from financial institutions.
- **For Legal Reasons.** We may share your information if required by applicable law or legal process, or if we believe it is in accordance with applicable law or legal process. This can

include protecting the rights, property, and safety of TenLab, our users, and the public, including, for example, in connection with court proceedings, or to detect or prevent criminal activity, fraud, material misrepresentation, or to establish our rights or defend against legal claims.

- **As Part of a Corporate Change.** As we develop our business, we might sell or buy businesses or assets. In the event of a corporate sale, merger, reorganization, dissolution, or similar event, your personal data may be part of the transferred assets

## How to Update or Delete Your Account Information

You agree to promptly update your account information in the event of any change. If you need to update your personal data, please contact us at [support@tenlab.co](mailto:support@tenlab.co). We will take reasonable steps to update or correct your personal data in our possession that you have previously submitted through our Services.

You may also choose not to provide us with your personal information, but you may as a result not be able to use some of our Services. You may terminate your account with us at any time by submitting a request to [support@tenlab.co](mailto:support@tenlab.co).

## When You Provide To Us Unsolicited Information

This Privacy Policy does not apply to any unsolicited information you provide to us. This includes, but is not limited to, information posted to any public areas of our website, such as forums, any ideas for new products or modifications to existing products, and other unsolicited submissions. If you make an unsolicited submission, we will not treat this as confidential and we can reproduce, use, disclose, and distribute this information to others without limitation or attribution. For the safety and security of your information, please do not submit information to us other than when we specifically ask you for it.

## When Our Services Are Unknowingly Accessed by Children

We do not knowingly collect personal data from children under the age of 13. If you are under the age of 13, please do not submit personal data to us. If you have reason to believe that a child under the age of 13 has provided personal data to us, please contact us and we will endeavor to delete that information from our databases, subject to applicable law.

## When You Link to Other Websites or Services

This Privacy Policy applies only to our website and our Services. Our website or Services may contain links to other websites or services not operated or controlled by us, including websites and services operated by the third party product providers who may make offers available to you through our Services. The policies and procedures we describe in this Privacy Policy do not apply to the websites of these third parties. The links from the Services do not imply that we endorse or have reviewed these third parties' websites or their respective privacy policies. We suggest contacting such websites directly for information on their privacy policies.

## Our Security Practices

We take reasonable steps to protect your personal data from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. However, no Internet or email transmission is ever fully secure or error free.

## Changes to This Policy

Our business and Services may change from time to time. As a result, at times it may be necessary to make changes to this Privacy Policy. If we make changes, we will notify you by revising the "Last Updated" date at the top of this page. If we make material changes, we will do so in accordance with applicable legal requirements, and we will post a notice on our website and mobile applications alerting our users to the material changes prior to such changes becoming effective. Your continued use of our Services after any changes or revisions to this Privacy Policy will indicate your agreement with the terms of such revised Privacy Policy

## Want To Reach Us?

You may contact us by email at [support@tenlab.co](mailto:support@tenlab.co)