

# Business NextGen Finance Private Limited (BNF)

Website Privacy Policy

Sep 2025



*Disclaimer: No part of this document may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, recording, photocopying or otherwise outside of Business NextGen Finance Pvt. Ltd. (BNF) without the prior permission of BNF.*

## Introduction

Business NextGen Finance Private Limited (“BNF”, “we”, “our”, “us”) respects your trust and is committed to safeguarding your personal information. This Privacy Policy explains how we collect, use, store, and protect your information when you use our website, mobile application, or services.

By accessing our website or using our services, you agree to this Privacy Policy. If you do not agree, please discontinue use.

## Information We Collect

- Personal Information you provide: Name, contact details, PAN, Aadhaar (if you choose to share for KYC), banking/financial data, or documents submitted during registration, loan application, or service use.
- Automatically collected data: IP address, device identifiers, browser type, cookies, and usage patterns when you access our website/app.
- From third parties: Credit bureau reports, account aggregators, or service partners, as required to deliver financial services.

## How We Use Your Information

- Verifying your identity (KYC, fraud prevention, regulatory compliance).
- Assessing your eligibility for financial products.
- Providing services, updates, and support.
- Improving our website, app, and user experience.
- Meeting legal and regulatory obligations under RBI and Indian privacy laws.
- BNF will not process your information for purposes other than those stated above unless fresh consent is obtained, wherever legally required.

## Data Security

We maintain strong technical and organizational controls to protect your information against unauthorized access, loss, or misuse. Measures include:

- Access controls and authentication.
- Encryption of sensitive data in storage and transmission.
- Firewalls, antivirus protection, and monitoring against malware.
- Regular audits, reviews, and incident response procedures.
- BNF follow ISO 27001 or equivalent reasonable security practices as required under the SPDI Rules.

Your information is accessed strictly on a need-to-know basis by authorized personnel only.

## Sharing of Information

We do not sell your personal data. However, we may share it with:

- Regulatory bodies (e.g., RBI, credit bureaus) as required by law.
- Service providers and partners (account aggregators, IT vendors, collection partners) who support our services, subject to strict contractual obligations to maintain the same level of data protection as required under applicable law and the SPDI Rules.
- Legal or enforcement authorities, if mandated under applicable law.

- Sensitive personal information (such as financial data, Aadhaar, biometric data, passwords, etc.) is not shared with third parties without your prior consent, except where:
  - (i) such disclosure is agreed under a valid contract;
  - (ii) required under law; or
  - (iii) made to a government agency based on a written request specifying purpose.

## Data Retention

We retain your personal information only for as long as required:

- To fulfill the purpose, it was collected for.
- To comply with statutory and regulatory requirements.
- To resolve disputes and enforce agreements.

Once retention periods expire, data is securely deleted or anonymized.

## Your Rights

You have the right to:

- Access and review your personal information.
- Request corrections or updates to inaccurate data.
- Withdraw consent for processing (subject to legal or contractual restrictions).
- Raise concerns on misuse or breaches.
- If you choose not to provide certain information or withdraw consent, some services may become unavailable or discontinued as required under law.

Requests can be raised with our Grievance Officer.

## Cookies & Tracking

We use cookies and similar technologies to enhance user experience, analyze traffic, and personalize content. You can manage cookie preferences through your browser settings.

## Third-Party Links

Our website/app may link to external sites. We are not responsible for the privacy practices or content of such third-party platforms.

## User Obligations

You agree to provide accurate, complete, and lawful information and not submit any misleading or wrongful data.

## Policy Updates

We may update this Privacy Policy from time to time. The latest version will always be available on our website with the "Effective Date."

## Contact Us

For queries, complaints, or requests regarding this policy, please contact:

Grievance Officer

Business NextGen Finance Private Limited (BNF)

305, Samarpan Complex, New Link Road,

Chakala, Andheri East, Mumbai – 40009

Toll-Free Number 1800 267 4888

Email ID: [management.bnfl@bnfl.com](mailto:management.bnfl@bnfl.com)

