

## TERMS AND CONDITIONS

**PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS WEBSITE.**

### **Privacy and Data Protection**

Piiritu Innovations Pvt. LTD (“**we**”, “**us**”, “**our**”) is committed to protecting and respecting your privacy.

This Privacy and Data Protection policy (“**Policy**”) together with our Terms of Website Use of efffactor.com (and any other documents referred to in it) sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us. Please read the following terms carefully to understand our views and practices regarding your personal data and how we will treat it. By visiting [www.efffactor.com](http://www.efffactor.com) (“**the Website**”) you are accepting and consenting to the practices described in this Policy.

For the purpose of the Information Technology Act 2000 (the “**Act**”), the data controller is Piiritu Innovations Pvt. LTD Ltd of 1 , Kakad Industrial Estate , S. Keer Road, Off L. J. Road, Mahim (W) Mumbai 400 016.

#### **Personal Data We May Collect From You**

We may collect and process the following data about you:

- Personal data you give us

You may give us personal data about you by filling in forms on the Website or by corresponding with us by phone, email or otherwise. This includes personal data you provide when you register or subscribe to use any of the features on the Website, contact us or when you report a problem with the Website. The personal data you give us may include your name, e-mail address and phone number, identification no. (PAN no./GSTIN/Passport no./Aadhar Card No./CIN (Company Registration no) or website url as applicable.

- Personal data we collect about you

With regard to each of your visits to the Website, we may automatically collect the following data:

- technical information, including the IP address used to connect your device to the internet, your login information, device type, browser type and version, time zone setting, browser plug-in types and versions, operating system and platform; and
- information about your visit, including the full URL clickstream to, through and from the Website (including data and time); services you viewed or searched for; page response times; download errors; length of visits to certain pages; page interaction information (such as scrolling, clicks and mouse-overs); and methods used to browse away from the page.

- Personal data we receive from third parties

We work closely with third parties (including, for example: business partners, sub-contractors in technical, payment and delivery services; advertising networks; analytics providers; search information providers; and credit reference agencies) and may receive personal data about you from them.

#### **Uses Made of Your Personal Data**

We use personal data held about you as follows:

- Personal data you give us
  - to carry out our obligations arising from any contracts entered into between you and us;
  - to provide you with information and services that you request from us;
  - to provide you with information about other services we offer that are similar to those that you have already received or enquired about;

- to provide you, or permit selected third parties to provide you, with information about goods or services we feel may interest you. If you do not want us to use your data in this way, please let us know (see “Contact Us” below);
- to notify you about changes for our service; and
- to ensure that content from the Website is presented in the most efficient manner for you and for your device.
  
- Personal data we collect about you
  - to administer the Website and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
  - to improve the Website to ensure that content is presented in the most effective manner for you and your computer;
  - to allow you to participate in interactive features of our service, when you choose to do so;
  - as part of our efforts to keep the Website safe and secure;
  - to measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you; and
  - to make suggestions and recommendations to you and other users of the Website about goods or services which may interest you or them.
  
- Personal data we receive from third parties
  - we may combine this personal data with personal data you give to us and personal data we collect about you; and
  - we may use this personal data and the combined personal data for the purposes set out above (depending on the types of personal data we receive).

#### Payments & Invoicing

We request use of credit cards or other payment account information, which would be used solely for processing payments. No other information will be stored other than name and address of the card holder, the expiry date and the last four digits of the credit card number. Subject to your prior consent and where necessary for processing future payments, your financial information will be stored in encrypted form on secure servers of our payment gateway service provider whose duty is to treat your personal information in accordance with this privacy policy statement.

#### External Links

On our website there would be some external links. Our advice is that you verify the privacy policies of such other website. We would not be responsible for any misuse of information made by you on such other websites. We would also suggest not to disclose your personal information, without verifying the privacy policy statement of other websites.

#### Illegal activity

For any suspected activity or any violation of terms and conditions of the Eff Factor Software, we would have right to access and share your personal information and contents of your user account to our employees and service providers. However, Eff Factor would make sure that such access is in adherence to the Privacy Policy statement and subject to appropriate confidentiality and security measures.

### Blogs and Forums

We provide a platform for users to post information in blogs and forums for sharing information on the website. This information would be available to all the users as well as to the visitors on our website. Signing-up is required to publish information, but any personal information shared within these forums may be used to contact users with unwelcomed messages. Eff Factor is not responsible if users elect to disclose any personal information in public forums.

Eff Factor also provides widgets like Facebook and Twitter buttons on website to share articles of the users and other information on different platforms. These widgets may collect your IP address, the page you are visiting on our site, and may set a cookie to enable the widgets to function properly. These widgets simply act as a bridge for sharing information and do not collect or store any personal information from users on the website. Your actions with these widgets are governed by the privacy policy of the company providing it.

### Sharing Your Personal Data

We may share your personal data with any (current or future) member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries.

We may share your personal data with selected third parties, including:

- business partners, suppliers and sub-contractors for the performance of any contract we enter into with them or you;
- advertisers and advertising networks that require the data to select and serve relevant adverts to you and others. We may also use such aggregate personal data to help advertisers reach the kind of audience they want to target. We may make use of the personal data we have collected from you to enable us to comply with our advertisers' wishes by displaying their advertisement to that target audience; and
- analytics and search engine providers that assist us in the improvement and optimisation of the Website.

We may disclose your personal data to third parties:

- in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets;
- if we or substantially all of our assets are acquired by a third party, in which case the personal data held by us will be one of the transferred assets;
- if we are under a duty to disclose or share your personal data in order to comply with any legal obligation; or in order to enforce or apply our Terms of Website Use and other agreements; or to protect the rights, property, or safety of us, our customers, or others. This includes exchanging personal data with other companies and organisations for the purposes of fraud protection and credit risk reduction.

### Storing Your Personal Data

We will take all steps reasonably necessary to ensure that your personal data is treated securely and in accordance with this Policy.

All personal data you provide to us is stored on our secure servers. Where we have given you (or where you have chosen) a password which enables you to access certain parts of the Website, you are responsible for keeping this password confidential and you must not share it with anyone.

Unfortunately, the transmission of data via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of data transmitted to our Website and any transmission is at your own risk. Once we have received your personal data, we will use strict procedures and security features to try to prevent unauthorised access.

#### Your Rights

You have the right to ask us not to process your personal data for marketing purposes. We will usually inform you (before collecting your personal data) if we intend to use your personal data for such purposes or if we intend to disclose your personal data to any third party for such purposes. You can exercise your right to prevent such processing at any time by contacting us (see "Contact Us" below).

If you believe that any personal data we hold about you is incorrect or incomplete, please contact us (see "Contact Us" below) and we will correct any personal data which is found to be incorrect as soon as practicable.

#### Changes

Any changes we may make to this Policy in the future will be posted on this page and, where appropriate, notified to you by email. Please check back frequently to see any updates or changes to our Policy.

#### Applicable Law

These Terms of Website Use, their subject matter and formation (and any non-contractual disputes or claims) are governed by Indian law. We both agree to the exclusive jurisdiction of the courts of Mumbai, India.

#### Contact Us

To contact us, please email [sales@effactor.com](mailto:sales@effactor.com) or through the Contact page of [www.effactor.com](http://www.effactor.com).

# Cookie Policy

Piiritu Innovations Pvt. LTD's ("we", "us", "our") website: [www.effactor.com](http://www.effactor.com) ("Website") uses cookies to distinguish you from other users. This helps us to provide you with a better experience and improve the Website, but also provides us with information about your experience and interests. This information is generally used to make content, services and advertising more relevant and useful during future visits.

Cookies are small text files that are placed and stored on your device by websites that you visit. **By clicking "Accept" wherever applicable and/or continuing to browse the Website, you agree and consent to our use of cookies.** If you do not agree you must not continue to use or browse the Website (or alternatively adjust your browser settings to not accept cookies (see "Controlling Cookies" below)).

## Types of Cookies

The types of cookies used on the Website are:

### Analytical [and Functionality] Cookies

These cookies collect information about the number of visitors to the Website and how such visitors use it, for example: which pages are visited most often; and any error messages received. These cookies do not collect any personal data and the information that is collected is aggregated and anonymous. Some of the cookies are automatically deleted from your device afterwards (for example: the cookie which recognises whether you are a new or returning visitor to the Website). Others are "session cookies" which are stored in your device's temporary memory and are erased after the browser is closed.

### Name Cookie: Google Analytics

These cookies collect information about how visitors use a website, for instance which pages visitors go to most often, and if they get error messages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies collect is aggregated and therefore anonymous. Some of these cookies are automatically deleted from your computer in 2 years (eg. the one that records whether you are a new or a returning visitor to our websites). Others are session cookies which are only remembered for the duration of your session at our websites and are deleted automatically when you close your browser.

[Click here for an overview of privacy at Google](#)

### Third Party Cookies

Please note that not all cookies on our Website are controlled by us. Third parties (including, for example, advertising networks and providers of external analysis services) may also use cookies, over which we have no control. These cookies are likely to be analytical or targeting cookies.

## Controlling Cookies

If you don't want us to use cookies when you use the Website, (in addition to, for example, downloading the "Google Analytics Opt-out Browser Add-on" (see above)) you can delete cookies after having visited the Website, or browse the Website anonymously using your browser's anonymity settings and you can do this through your browser settings. If you use your browser settings to block cookies, you may not be able to access all parts and/or functionality of the Website.

For more information about cookies and details of how to delete, disable and turn off cookies you can visit [www.aboutcookies.org](http://www.aboutcookies.org).

#### Contact Us

To contact us, please email [sales@effactor.com](mailto:sales@effactor.com) or through the Contact page of [www.effactor.com](http://www.effactor.com).