

# Privacy Policy

This policy states the data we collect about you and how it is used and shared with other third parties. By agreeing to use our Services, you consent to our use and sharing of your data under this Privacy Policy.

## 1. Introduction

CashCrux is a mobile app service provided by “Tnine Infotech LLP” a Limited Liability Partnership firm registered in India. The service includes creation and maintenance of personal expense and income data, with supporting documents for further reference.

This is not a social network application. No member can access the personal data, including your e-mail address, full name, profile photo, personal expenses and incomes and location (collectively referred as “personal data”) of another member unless the other member gives his consent. CashCrux will not share your personal data with anyone without your explicit authorization.

Processing of your Personal Data is needed mainly in setting up and keeping your CashCrux account and ensuring server synchronization from time to time, or sharing your content with other users based on your explicit authorization. However, CashCrux may also process your Personal Data to communicate with you through notifications, extract anonymous data, provide you with personalized offers, for marketing and advertising purposes or in order to improve your user experience and further enrich CashCrux with new features. Further, when you use a third-party service, i.e., Analytics, Recommendations, you automatically agree to share part of your profile data and identity with the agency that provides these services.

Our Privacy Policy applies to all users who have created profile on this site.

Whenever a user shares his profile data with a third party for a specific service, the Privacy Policy of the third Party will be applicable on the data used by them.

## 2. Data Controller

“Tnine Infotech LLP” a Limited Liability Partnership firm registered in India will be the controller of your personal data entered for the creation of your profile.

## 3. Services

This Privacy Policy applies to all services provided by Tnine Infotech LLP on the CashCrux mobile app.

This Privacy Policy does not apply to the data you share with a third party while availing of a specific service provided by them through the CashCrux mobile app.

By signing up for our Services, you consent to the collection, use, and sharing of your personal data under this Privacy Policy, including our Data Policy, and User Agreement.

As and when we modify this Privacy Policy, we will notify through our app, or by other means to provide you the opportunity to review the changes before they become effective. If you do not agree to any changes, you may close your account. Use of our Services after a revision of the Privacy Policy will imply that you have consented to the updated Privacy Policy.

#### **4. User Profile**

To create an account you provide **your e-mail address, full name, password and profile photo**. For paid services, we may collect your credit card and billing information.

To avail of complete services of CashCrux you will need to provide the required personal data, as highlighted in the signup/login page.

**Please do not provide any personal data that you consider sensitive and ought to be secret.**

#### **5. Service Use**

We receive personal data about you when you log into our mobile app and also when you avail of any services. CashCrux shall use this data for business analytics, improving user experience, and to improve business and service strategy. CashCrux will not share individual usage data with any third party without explicit authorization of the user.

Further

- 5.1. We constantly redesign our service requiring new data on the same profile entry or new ways of displaying and analyzing the existing data. If any such redesigning affects the instant Privacy Policy we will notify you.
- 5.2. The way we use your profile data depends on the Services you use. We do this to provide you better user experience, provide you better support, and personalize our Services (including ads and recommendations) more relevant and useful to you in accordance with our business model and revenue generation..
- 5.3. In order to upload your bills/documents, you will be required to allow your phone camera to take pictures.

#### **6. Advertising**

We place tailored ads – selected through data analytics of your personal data, both on and off the CashCrux mobile app. You may opt out of interest based ads, but not from seeing generic ads, the main source of our revenue to give this free service. By clicking on an ad you may share your user log information with the advertiser but not your profile data in CashCrux. In case an advertising partner collects personal data from you, we seek to contractually ensure that the advertisers obtains your explicit, opt-in consent before collecting the data.

#### **7. Research**

- 7.1. We analyze your personal expense and income data and services use in order to provide you with better user experience, drive membership growth and include more third party services.
- 7.2. Any survey conducted by us for gathering additional information is purely voluntary.

## **8. Security**

CashCrux will use all collected user data for security, fraud prevention and investigations as mandated by Indian law and in the interest of the integrity of its business. CashCrux will use user data (including communications) for security purposes or to investigate possible fraud or violations of the User Agreement, this Privacy Policy, Data Policy or in the event of attempts to harm other users in the app.

CashCrux constantly monitors data logs and server activities to prevent security breaches, and vulnerabilities. Users must use security features available through our Services. However, CashCrux cannot warrant that user data may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards through illegal means. We will follow action as mandated by India law when such criminal breach occurs and will not be liable for any negligence in the event of such criminal act.

## **9. Legal Disclosures**

CashCrux is legally bound to share information about you with an authority or government enforcement agencies when required by law, subpoena, or other legal process or if we have a good faith belief that the disclosure is necessary to

- (1) investigate, prevent, or act against suspected or actual illegal or criminal activities
- (2) enforce your agreement to abide by User Agreement, and Policies
- (3) investigate and defend ourselves against specific third-party claims or allegations,
- (4) protect the integrity and security of the service of CashCrux
- (5) protect the rights and safety of the Members and personnel of CashCrux

We will try to notify users about such legal demands for their personal data by an authority when we feel it appropriate in our judgment, unless prevented by law or a specific court order or when the request is urgent.

## **10. Change in Control or Sale**

CashCrux may share or transfer the control of your data when our business is sold or transferred to others. This transfer of control and subsequent use of the data, however, will continue to be accordance with this Privacy Policy.

CashCrux may also share your profile and usage data as part of a sale, merger or change in control, or in preparation for any of such business outcome. The new entity that buys fully or part of the business of CashCrux will have the right to continue to use your data, but only in conformity with this Privacy Policy unless you agree otherwise.

## **11. Data Retention Obligations**

CashCrux will retain your profile data till your user account is open. The data will be deleted within 30 days of account closure, unless required by law or authorities for cases specified in Clause 11. Analytics and statistical results are retained for aggregate anonymous data analytics in future. You can access or delete your profile data through various controls provided on the mobile app.