

## **Privacy Policy**

**last updated: 21<sup>st</sup> August 2025**

Reference to “Abhi”, “we”, “our”, “ourselves” or “us” used in this Privacy Policy includes Abhi LLC and other Abhi group entities. Reference to “you” or “your” includes you, our customer or visitor. Reference to “your information”, “your data” or “your personal data” includes any information about you that you or third parties provide to us.

### **The Provisions of this Privacy Policy**

The terms mentioned here set out our Privacy Policy in respect of personal information provided by you, and explains how we collect, process and share personal data.

Regardless of whether you are an Abhi customer or a visitor on Abhi’s website, the privacy of the personal information provided by you will be governed by applicable Laws and regulations. We are committed to keeping your personal information private in accordance with the applicable data protection laws.

### **Principles of personal data processing**

We respects your privacy and recognizes the need for appropriate privacy, protection and management of Personal Data.

In this respect, we are guided by the following principles in Processing Personal Data:

- Lawfulness, fairness, and transparency: Personal Data is processed lawfully, fairly, and in a transparent manner.
- Purpose limitation: Personal Data will be collected for specific, explicit and legitimate purposes consistent with our official activities.
- Data minimization: The Processing of Personal Data will always be adequate, relevant and limited to what is necessary in relation to the purposes for which data is collected and/or further processed.
- Accuracy: Personal Data stored by us shall be accurate and, where necessary, kept up-to-date and any inaccurate Personal Data will be deleted or rectified without delay.

- Storage limitation: Personal Data will be kept or stored for no longer than is reasonably necessary for the purposes for which such data is processed.
- Integrity and confidentiality: Personal Data will be processed in a manner that ensures appropriate security of the Personal Data, including protection against unauthorized or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organizational measures.

### **Collection your information**

Abhi is a data controller or its equivalent under applicable privacy laws where it decides how and why Personal Data is used. We will collect, store, use and share Personal Data where applicable and in accordance with the governing laws, we will use best endeavors to assist any third party whom process customer data on our behalf in complying with your privacy rights.

Other than Personal Data obtained from you directly, we may also obtain your Personal Data from external partners we deal with or are connected with, social media, forms, websites, mobile and internet banking and from such other sources where you have given your implicit or explicit consent for the disclosure of information relating to you, and/or where otherwise lawfully permitted or required.

### **Processing your information**

Where we act as a data controller or its equivalent in our capacity of providing services to you, we will only use Personal Data in accordance with specific written instructions from you. Your personal data is confidential and sensitive and can only be disclosed where legally compelled to do so. Your Personal Data will not be used for any purposes other than those which are directly related to the purposes for which your data is being used at the time of collection. Our collection of Personal Data from customers is for the purposes relating to the provision of financial services or related products.

To the extent permitted by law, we will be using your data for the following reasons without limitation:

1. Verifying your identity to register you as a customer;
2. Improving our business and provide services to you;
3. Processing payments made through our services;

4. Complying with legal and regulatory obligations;
5. Marketing and advertising the services to you after obtaining your explicit consent;
6. Conducting risk control, financial crime detection, and prevention activities;
7. Responding to court orders, establishing or exercising our legal rights, or defending ourselves against legal claims;
8. Improving the functionality of our services-based from feedback we receive from you;
9. Monitoring trends and personalizing your experience.

### **Types of Personal Data collection**

We collect, process, store and share your personal data as per the applicable laws. This may include, without limitation, your name, username, signature, email addresses, phone numbers, addresses, KYC/identity documents (for example: Civil ID card, passports), CCTV footage, voice, biometric data, communications with us, device(s) and location data, etc.

We also use your financial data, which includes but is not limited to information about your bank account details, financial information, payment credentials, transaction data (such as amounts), and repayments, credit history and income details, etc.

It is your obligation to ensure the data provided to us is accurate and up-to-date and true. We will provide you with the ability to access and correct your information through our digital channels.

### **How Do We Protect your information?**

In order to keep your information private and safe, we will ensure all privacy principles are adhered to in accordance with the applicable laws and regulations which includes:

- Safeguarding, according to strict standards of security and confidentiality, any information you share with us.
- Explaining to you transparently and clearly what information we collect, how and why we use your personal data and what rights you have in relation to this Privacy Policy.

- Maintaining physical, electronic, and procedural safeguards in connection with the collection, processing, disclosure and secure retention and storage of Personal Data.
- Protecting your Personal Data against unauthorized or accidental access, processing or erasure.
- Limiting the collection and use of customer information to the minimum we require to deliver superior service to you, which includes advising you about our products, services and other opportunities, and to administer our business.
- Ensuring that customer information is complete, up-to-date, and accurate. We will tell you how and where to conveniently access your account information (except when we are prohibited by law) and how to notify us about errors which we will promptly correct.

We will continuously assess ourselves to ensure that your privacy is respected. We will conduct our business in a manner that fulfills our promise in all jurisdictions in which we do business.

### **Third Party Access to Personal Data**

- The personal information collected from you may be transferred to, stored, processed or otherwise administered by third party agents working for us. We will ensure at all times that the information is kept confidential and secure.
- For purposes of credit reporting, verification and risk management, we will exchange your information with reputable reference sources and clearinghouse services.
- We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information. Employees who violate our privacy policy will be subject to our existing disciplinary procedures.
- We will not disclose your information to any third party unless we have your consent, except when required by law.

### **Non-Personal Data Collection**

In addition to the information you choose to leave when requested by us, your visit to this site will record non-Personal (Browser, ISP, OS, Clickstream information). Such information will be used to prepare aggregate

information about the number of visitors to the site and general statistics on usage patterns.

## **Cookies Management**

Cookies are text files containing small amounts of information, which your computer or mobile device downloads when you visit a website. When you return to websites – or visit websites that use the same cookies, they recognize these cookies and therefore your browsing device.

We may collect personal information by using website cookies tools.

## **Managing your cookie preferences**

You can manage your cookie preferences by using our cookie preference tool and can revoke your consent at any time by using the same tool.

Please note that if you disable some types of cookies, it may affect your experience on our website and some features may not work as intended.

## **Your rights**

We understand the importance of your ability to exercise your privacy rights at any point. If you have any questions about your data privacy at Abhi or would like to exercise your rights, please contact us at [care@abhi.om](mailto:care@abhi.om).

## **Changes to the Privacy Policy**

We may amend this Privacy Policy from time to time and the updated version shall apply and supersede any and all previous versions, including but not limited to, leaflets or hard copy versions. Please check our website for information on our most up-to-date practices.