

Privacy Policy

By visiting this BoBaCash mobile and/or web application ("App") (collectively, the "Platform") and availing the services provided by us ("Services") you agree to be bound by the terms and conditions of this Privacy Policy.

SMS

our app collects and monitors your SMS information so as to enrich your financial profile and assist us in performing a credit risk assessment to identify your risk profile and providing you with the proper credit analysis and ensure that users meet their credit needs. In addition, this helps us to make sure that your loan application is safe and it is you that get the loan amount. Therefore, before you submit your application, we need your authorization to collect "SMS" Information, and upload them to "<https://ghana.getcediboom.com/>". We are committed to using secure data transfer protocol to encrypt data and ensure the security of information. Please feel free to use. If you do not agree, we will not perform this operation, and the application will not be able to provide normal service for you and exit Application.

CALL LOG

In order to ensure account security and stop fraud, our app needs to receive your call data, including phone number, name, and call time, to confirm that you are using it in a real environment and not a simulator.

Therefore, we require your consent before gathering "CALL LOG" information and uploading it to "<https://ghana.getcediboom.com/>" before you submit your application. To safeguard information and encrypt data, we are committed to adopting secure data transfer protocol. Feel free to use at any time. If you do not consent, we will not carry out this action, and the application will depart without being able to deliver its usual level of service to you.

From this application that is being used, there is a need to note that when taking the user device information such as taking SMS, pictures, contacts, GPS, and the network will be involved. In agreement this, we will explain and define the use and acquisition of information authority at the top by the client and our service program. Only collect your personal information for certain legitimate purposes and upload it to <https://getBoBaCash.com> in a secure and encrypted manner. We focus on protecting privacy and will not disclose information to third parties.

Point 1

USER PERSONAL INFORMATION

In general, you can browse the Website or App without telling us who you are or revealing any personal information about yourself. However, to create an account on the Website or App, you must provide us with certain basic information required to provide customized services. The information we collect from you, inter alia, including:

- your full name;
- email;
- mailing address;
- postal code;
- family details;
- university/college details;
- phone number;
- Aadhar Number
- Permanent Account Number (PAN);
- Academic records and certificates.

Where possible, we indicate the mandatory and the optional fields. You always have the option to not provide your personal information by choosing not to use a particular service or feature on the Platform. We also collect other identifiable information (your payment card details and transaction histories on the Platform) from you when you set up a free account with us as further detailed below. While you can browse some sections of our Platform without being a registered member as mentioned above, certain activities (such as availing of loans from the thirdparty lenders on the Platform) requires registration and for you to provide the above details. The Platform shall clearly display the personal information it is collecting from you, and you have the option to not provide such personal information. However, this will limit the services provided to you on the Platform.

Point 2

Geolocation data: We and our Lending Partner collect the location data from you in two ways: (i) when you add the pin code as part of your BoBa Cash Account data; and (ii) from your mobile device when enabled by you to do so. We collect this data when our App is running in the background of your mobile device. You will not be able to use the App if you disable the location services.

Collection of installed applications: We and our Lending Partner collect the data about your installed applications, including the applications that you have installed on and from the date

you create your BoBaCash Account and the manner in which you use them. This also includes having access and permission to send you messages and notifications via your social media and instant messaging applications. You will not be able to use the App if you disable this access.

Usage data: We collect data about how you interact with our Services. This includes data such as access dates and times, App features or pages viewed, App crashes and other system activity, type of browser, and third-party sites or services used before or in the course of interacting with our Services.

Camera: Face recognition requires the camera permission to be turned on to complete the matching with a real person in the ID information. It is determined that it is a personal operation to improve account security and prevention. You may not be able to complete real-name authentication without turning on the camera.

Device data: We collect data about the devices used to access our Services, including the hardware models, device IP address, operating systems and versions, software, preferred languages, unique device identifiers, advertising identifiers, serial numbers, device motion data, and mobile network data.

Point 3

USE OF YOUR DEVICE INFORMATION

To establish identity and verify the same.

Monitor, improve and administer our Website / Platform.

Provide our service i.e. perform credit profiling for the purpose of facilitating loans to You.

design and offer customized products and services offered by our thirdparty financial partners.

Analyse how the Website is used, diagnose service or technical problems and maintain security.

Send communications notifications, information regarding the products or services requested by You or process queries and applications that You have made on the Website.

Manage Our relationship with You and inform You about other products or services We think You might find of some use.

Conduct data analysis in order to improve the Services / Products provided to the User;
use the User information in order to comply with country laws and regulations.

To conduct KYC for our thirdparty lending partners based on the information shared by the User.

Use the User information in other ways permitted by law to enable You to take financial services from our lending partners.

Point 4

STORAGE AND SECURITY OF INFORMATION

We store and process Your personal information, including the information received from Your Device on Amazon Cloud Servers and other secure cloud service providers. All information received by us, either directly from You or through Your Device is protected and secured by us. We adopt multiple safeguards to protect the security of the information and data provided by You, some of the safeguards we use are firewalls and data encryption using SSL, and information access authorization controls.

We use reasonable safeguards to preserve the integrity and security of Your information against loss, theft, unauthorized access, disclosure, reproduction, use or amendment. To achieve the same, we use reasonable security practices and procedures as mandated under applicable laws for the protection of Your information. Information You provide to us may be stored on our secure servers located within or outside India. However, You understand and accept that there's no guarantee that data transmission over the Internet will be completely secure and that any information that You transmit to us is at Your own risk. We assume no liability for any disclosure of information due to errors in transmission, unauthorized third-party access to our Platform and data bases or other acts of third parties, or acts or omissions beyond Our reasonable control and You shall not be entitled to hold India Union Credit Cash loan responsible for any breach of security.

Point 5

CHILDREN'S PRIVACY

Our Service does not address anyone under the age of 18. We do not knowingly collect personally identifiable information from anyone under the age of 18. If You are a parent or guardian and You are aware that Your child has provided Us with Personal Data, please contact Us. If We become aware that We have collected Personal Data from anyone under the age of 18 without verification of parental consent, We take steps to remove that information from Our servers.

If We need to rely on consent as a legal basis for processing Your information and Your country requires consent from a parent, We may require Your parent's consent before We collect and use that information.

Point 6

YOUR CONSENT

By using the Website/App and/ or by providing your information, you consent to the collection and use of the information you disclose on the Website in accordance with this Privacy Policy, including but not limited to Your consent for collecting, using, sharing and disclosing your information as per this privacy policy.

If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.

Point 7

GRIEVANCE OFFICER

In accordance with Information Technology Act 2000 and rules made there under, the name and contact details of the Grievance Officer are provided below:

Email: kacyegan6@gmail.com.