

Privacy Policy

eSthenos Technologies Pvt. Ltd.

PRIVACY POLICY

WHAT DO WE DO WITH YOUR INFORMATION?

When you pay a payment to your Lender/Financial Institution, who is our client, we collect the personal information you give us such as your name, address and email address. We use the information only to send you updates about the payment.

CONSENT - How do you get my consent?

When you provide us with personal information to complete a transaction, we imply that you consent to our collecting it and using it for that specific reason only.

DISCLOSURE

We may disclose your personal information if we are required by law to do so or if you violate our Terms of Service.

PAYMENT

We use Razorpay for processing payments. We/Razorpay do not store your card data on their servers. The data is encrypted through the Payment Card Industry Data Security Standard (PCI-DSS) when processing payment. Your payment transaction data is only used as long as is necessary to complete your payment transaction. After that is complete, your payment transaction information is not saved. Our payment gateway adheres to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, MasterCard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of card information by our application and its service providers.

THIRD-PARTY SERVICES

In general, the third-party providers used by us will only collect, use and disclose your information to the extent necessary to allow them to perform the services they provide to us. However, certain third-party service providers, such as payment gateways and other payment transaction processors, have their own privacy policies in respect to the information we are required to provide to them for your purchase-related transactions. For these providers, we recommend that you read their privacy policies so you can understand the manner in which your personal information will be handled by these providers. In particular, remember that certain providers may be located in or have facilities that are located a different jurisdiction than either you or us. So if you elect to proceed with a transaction that involves the services of a third-party service provider, then your information may become subject to the laws of the jurisdiction(s) in which that service provider or its facilities are located. Once you leave our website/app or are redirected to a third-party website or application, you are no longer governed by this Privacy Policy or our website's Terms of Service. We are not responsible for the privacy practices of other sites and encourage you to read their privacy statements.

SECURITY

To protect your personal information, we take reasonable precautions and follow industry best practices to make sure it is not inappropriately lost, misused, accessed, disclosed, altered or destroyed.

COOKIES

We use cookies to maintain session of your user. It is not used to personally identify you on other websites.

AGE OF CONSENT

By using this site, you represent that you are at least the age of majority in your state or province of residence, or that you are the age of majority in your state or province of residence and you have given us your consent to allow any of your minor dependents to use this site.

CHANGES TO THIS PRIVACY POLICY

We reserve the right to modify this privacy policy at any time, so please review it frequently. Changes and clarifications will take effect immediately upon their posting on the website. If we make material changes to this policy, we will notify you here that it has been updated, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we use and/or disclose it.