

Privacy Policy – InstantRupiya

At **InstantRupiya**, we are committed to protecting the privacy and security of our users. This Privacy Policy explains how we collect, use, store, process, disclose, and protect your personal information when you access or use our website, mobile application, and related services.

By accessing, registering, or using InstantRupiya, you acknowledge that you have read, understood, and agreed to the terms of this Privacy Policy. If you do not agree with any part of this Privacy Policy, you should discontinue the use of our services immediately.

Information We Collect

To provide financial services efficiently and securely, InstantRupiya may collect the following categories of information:

Personal Information

- Full Name
- Date of Birth
- Gender
- Residential Address
- Email Address
- Mobile Number
- PAN Card Details
- Aadhaar Information (where legally permitted)
- Photograph and Selfie Verification Data

Financial Information

- Bank Account Details
- IFSC Code
- Income Details
- Employment Information
- Salary Information
- Existing Loan Information
- Credit Score and Credit History

Device Information

- Device Model
- Operating System Version
- IP Address
- Device Identifiers

- Browser Information
- Network Information
- Login Activity

Location Information

We may collect real-time or approximate location information to verify address details, detect fraudulent activities, comply with regulatory requirements, and improve service delivery.

Camera and Microphone Access

Camera access may be required for document uploads, KYC verification, selfie capture, and identity verification. Microphone access may be required where video verification is mandated by lending partners or regulatory guidelines.

Storage Access

Storage permissions may be required to upload documents such as identity proofs, address proofs, bank statements, salary slips, and other supporting documents.

Purpose of Information Collection

The information collected by InstantRupiya may be used for:

- Customer onboarding and verification
- Loan application processing
- Creditworthiness assessment
- Fraud prevention and risk management
- Compliance with legal and regulatory requirements
- Customer support and grievance handling
- Communication regarding loan applications and services
- Service improvement and analytics
- Security monitoring and account protection

Information Sharing

InstantRupiya may share your information with:

- Lending Partners
- Banks and Financial Institutions
- Credit Bureaus
- KYC Verification Agencies
- Payment Service Providers
- Technology Service Providers
- Regulatory Authorities

- Law Enforcement Agencies where required by law

We do not sell your personal information to third parties.

Data Security

We implement industry-standard administrative, technical, and physical safeguards to protect personal information against unauthorized access, disclosure, alteration, misuse, or destruction.

Despite our security measures, no method of electronic transmission or storage is completely secure. Users acknowledge and accept these inherent risks.

Data Retention

We retain personal information only for as long as necessary to fulfill business, legal, regulatory, audit, compliance, and fraud prevention requirements. Certain information may be retained even after account closure where required by law.

User Rights

Users may:

- Access their personal information
- Request correction of inaccurate data
- Withdraw consent where applicable
- Request account closure
- Request deletion of information subject to legal obligations

Requests may be submitted through our official support channels.

Third-Party Services

Our platform may contain links to third-party websites, lenders, and service providers. InstantRupiya is not responsible for the privacy practices of such third parties. Users should review the privacy policies of those entities independently.

Policy Updates

InstantRupiya reserves the right to modify this Privacy Policy at any time. Updated versions shall become effective upon publication on the platform. Continued use of services after updates constitutes acceptance of the revised policy.

Contact Us

For privacy-related queries, complaints, or requests, users may contact the InstantRupiya support team through the official communication channels provided on the platform.