

## Privacy Policy

### Introduction

Espresso Financial Services Private Limited (formerly known as Sharekhan Comtrade Pvt. Ltd.) (TM) operates the web site accessible from the URL www.myespresso.com (the "web site").

Espresso Financial Services Pvt. Ltd. is committed to protecting your privacy and utilising technology that gives you the most powerful, safe, online experience that you can get anywhere else.

Espresso Financial Services Pvt. Ltd. does, however, gather certain information that is provided by you to the Web Site. Espresso Financial Services Pvt. Ltd. believes that by collecting this information Espresso Financial Services Pvt. Ltd. is able to provide you with a personalised web experience, and to assist its own sales team and advertisers in efficiently reaching an appropriate audience.

Espresso Financial Services Pvt. Ltd. requests the minimum information it believes necessary to achieve this goal.

The following discloses Espresso Financial Services Pvt. Ltd.'s information gathering and dissemination practices for the Web Site:

#### System Data:

Espresso Financial Services Pvt. Ltd. uses your IP address to help diagnose problems with our server and to administer the web site. Your IP address is used to identify you and your shopping cart and to gather broad demographic information.

#### Registration Data:

The Web Site's registration form may require users to give us contact information (like their name, phone number and e-mail address), unique identifiers (like their PAN Number) and demographic information (like their pin code, age or income level). The Web Site uses customer contact information from the registration form to send the users information about Espresso Financial Services Pvt. Ltd. and promotional material from some of Espresso Financial Services Pvt. Ltd.'s partners. The customer's contact information is also used to contact the visitor when necessary. Unique identifiers (such as PAN numbers) are collected to verify the user's identity. Demographic and profile data is also collected at the Web Site. We use this data to tailor the visitor's experience at the Web Site, showing them contents that we think they might be interested in, and displaying the contents according to their preferences.

By submitting your contact details to Espresso, you override your NDNC registration and authorise Espresso and Espresso's representatives to contact you via a call, SMS, email and WhatsApp in order to assist you with the trading & demat account opening process and any other assistance as you may require pursuant thereto.

#### Links and Co-Branded Sites:

This site contains links to other Web Sites which are not necessarily been screened or reviewed by www.myespresso.com. Espresso Financial Services Pvt. Ltd. is neither responsible for the privacy practices or the contents of such Web Sites nor shall be held answerable for the inaccurate, inappropriate or offensive data, material, information, products and services that may be viewed on those sites.

Espresso Financial Services Pvt. Ltd. may operate a number of co-branded sites. Policies regarding information collection and sharing may differ on some of these co-branded sites. If you have any particular questions, you should check the privacy statement that appears on each co-branded site.

#### Order Forms:

The Web Site uses an order form for customers to request information, products and services. The Web Site collects visitors' contact information (like their mobile number or e-mail address), unique identifiers (like their PAN number) financial information (like their account or credit card numbers) and demographic information (like their pin code, age or income level). Contact information from the order form is used to send orders, information about Espresso Financial Services Pvt. Ltd., and promotional material from some of Espresso Financial Services Pvt. Ltd.'s partners to the visitors of the Web Site. The visitor's contact information is also used to get in touch with the visitor when necessary. Financial information that is collected is used to check the users' qualifications and bill the user for products and services. Unique identifiers (such as PAN numbers) are collected from Web Site visitors to verify the user's identity.

#### Surveys and Contests:

The Web Site's online surveys ask visitors for contact information (like their mobile number or e-mail address) and demographic information (like their pin code, gender, age or income level). The Web Site uses contact data from its surveys to send the user information about Espresso Financial Services Pvt. Ltd. and promotional material from some of the partners of www.myespresso.com. The customer's contact information is also used to contact the visitor when necessary. Users may opt-out of receiving future mailings; see the choice/opt-out section below. Demographic and profile data is also collected at the Web Site. The Web Site use this data to tailor its visitor's experience at the Web Site, showing them content that it thinks they might be interested in, and displaying the content according to their preferences. This information is shared with advertisers on an aggregate basis.

Espresso Financial Services Pvt. Ltd. runs contests on the Web Site in which we ask visitors for contact information (like their e-mail address). Espresso Financial Services Pvt. Ltd. uses contact data from its contests to send users, information about Espresso Financial Services Pvt. Ltd. and promotional material from some of our partners. The customer's contact information is also used to contact the visitor when necessary. Users may opt-out of receiving future mailings; see the choice/opt-out section below.

#### Third-Party Advertisement Servers:

Espresso Financial Services Pvt. Ltd. engages the services of an outside advertisement company to display advertisement on the Web Site. These advertisements may contain cookies. While Espresso Financial Services Pvt. Ltd. uses cookies in other parts of the Web Site, cookies received with banner advertisements are collected by the Advertisement company, and Espresso Financial Services Pvt. Ltd. does not have access to this information.

#### Protection of your Data and Information:

The privacy and protection of your data and information provided to us is of vital importance. Espresso Financial Services Pvt. Ltd. shall ensure to safeguard the security and confidentiality of any information you share with us. Any personally identifiable information of the customers obtained by us shall not be used or shared other than for the purposes to which the customers consents. However security and confidentiality of information cannot be guaranteed cent percent. Hence despite our utmost efforts to protect your personal information, Espresso Financial Services Pvt. Ltd. and www.myespresso.com cannot warrant the security of any information you transmit to us through our online services. Such transmission of your personal information is done at your own risk.

#### Disclosure of Customer Information :

Espresso Financial Services Pvt. Ltd. and www.myespresso.com shall not deliberately disclose customer's personally identifiable information to any unauthorized third person, save and except where such information shall be disclosed in good faith and for the purpose of law for the time being in force or to protect the rights and property of Espresso Financial Services Pvt. Ltd. and www.myespresso.com.

#### Public Forums :

The Web Sites makes chat rooms, forums, message boards and/or news groups available to its users. Please remember that any information that is disclosed in these areas becomes public information and you should exercise caution when deciding to disclose your personal information.

#### Supplemental Information :

We may provide you with relevant updates on product and service offerings of our group and third-party service/product providers which we believe could be useful for you.

The Web Site supplements the information that you provide with information that is received from third parties.

The Web Site DOES NOT entice by the prospect of a special game, prize or other activity, to divulge more information than is needed to participate in the activity.

#### Children's Guidelines: The Web Site:

- DOES NOT collect online information from children without prior parental/guardian consent or parental/guardian notification, which will include an opportunity for the parent to prevent use of the information and participation in the activity. Without prior parental consent, online information will only be used to respond directly to the child's request and will not be used for other purposes without prior parental consent;
- DOES NOT collect personally identifiable offline contact information without prior parental consent;
- DOES NOT distribute to third parties any personally identifiable information without prior parental consent;
- DOES NOT give the ability to publicly post or otherwise distribute personally identifiable contact

Further to the above, in light of the recently notified Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011. (Hereinafter referred to as the Rules)

#### The following shall be deemed to be sensitive information :

Sensitive personal data or information of a person means such personal information which consists of information relating to :

- Password;
- Financial information such as Bank account or credit card or debit card or other payment instrument details;
- Physical, physiological and mental health condition;
- Sexual orientation;
- Medical records and history;
- Biometric information;
- Any detail relating to the above clauses as provided to body corporate for providing service; and
- Any of the information received under above clauses by body corporate for processing, stored or processed under lawful contract or otherwise:

provided that, any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for the purposes of Rules.

#### Collection of Information:

Any personal information collected from the client through this website would be collected in order to satisfy the following conditions :

- Compliance with KYC guidelines as per SEBI / Exchanges / Or any other Act, law or regulation requiring the same and any internal KYC guidelines formulated by Espresso.
- In order to provide enhanced trading experience to the client.
- In order to provide any further information to be provided to regulators.

Such information may be collected in a manner that the client is always aware of the collection and purported usage of the same. The client shall have an option to withdraw consent to share the information. However such intimation shall be required in writing. Such intimation shall only be taken into account from the date on which the same is received. Espresso may choose to stop services to such a client in case such intimation is received. Such information shall only be used for the purpose it is collected.

Clients would be allowed an option not to disclose any information to be collected, provided the same is in compliance with regulatory requirements.

#### Disclosure of information:

- Disclosure of sensitive information would be as per the terms agreed by the clients. For any change in such terms, the clients would be informed.
- Provided no consent may be required in case the same is being shared as per compliance guidelines or as required by regulators.
- **We may transmit your name, mobile number(s) and email id(s) to our group and/or our affiliates and/or third-party providers should you choose to opt for any of the product and service offering(s) of our group and/or third-party service providers.**
- Any information being disclosed to third parties would be in accordance with the Rules and would be done provided such third party has the same level of compliance guidelines as Espresso Financial Services Pvt. Ltd..
- Espresso Financial Services Pvt. Ltd. shall allow clients to review their personal information and the same shall be allowed to be edited provided exchange guidelines relevant to the same are followed.

Espresso Financial Services Pvt. Ltd. shall maintain, reasonable security practices and procedures and maintain a comprehensive documented information security programme. In the event of an information security breach, Espresso or a person on its behalf shall be required to demonstrate, as and when called upon to do so by the agency mandated under the law, that we have implemented security control measures as per their documented information security programme and information security policies and information security policies that contain managerial, technical, operational and physical security control measures that are commensurate with the information assets being protected with the nature of business.