

Privacy Policy for Qbera.com

This website <https://qbera.com> (referred to as the “Website”) & the Brand **Qbera** is owned and operated by **ANT CREDITEX TECHNOLOGIES PVT. LTD** (the “Company” or in some cases “We”).

Protecting your personal information is very important to us. We have implemented best possible measures on the website to keep your personal information and transactions safe and secure.

We use a 128 bit SSL encryption and we promise never to sell your data.

We use a <https://> version of website which is more secure than the <http://> version.

We endeavour to comply with the laws of other countries but cannot and do not warrant that we do. We ensure to take all necessary efforts to protect your rights of privacy on systems and the website but we are not responsible or held liable for any unauthorised or unlawful disclosures of your personal and confidential information made by third parties. Certain advertisers and service providers can have links to our websites which is out of our control and we are not responsible for such links.

We keep the right to change the Privacy Policy at any time without notice, thus we request you to review this Privacy Policy periodically to keep yourself updated. The Privacy Policy also relates to another document “Terms of Use”, so it should be read together which is available at <https://qbera.com/terms-of-use>.

BY USING THE WEBSITE **QBERA.COM**, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY. IF YOU DO NOT AGREE WITH THE TERMS AND CONDITIONS OF THIS PRIVACY POLICY, WE REQUEST YOU NOT TO PROCEED FURTHER TO USE THIS WEBSITE.

1. Collection of Personal & Related information

In this section, **ANT CREDITEX TECHNOLOGIES PVT. LTD** explains how we collect, store, use & protect your personal or non-personal information, classified as mandatory or voluntary through the website.

Every user of this website with an intention to buy our product / service needs to provide certain personal or non-personal information. All the information is used to identify you as a contact trying to avail the product / service. Personal Information for the purposes of this Privacy Policy shall include, but not limited to, information regarding your name, address, telephone number, date of birth, gender, e-mail address, etc. You may need to provide this information for creating your User ID for yourself and to avail the necessary service. We ensure to collect the information that is relevant and necessary to deliver the product / service and try our best to avoid any fraud or unlawful use.

We would also like to inform you that apart from your personal information we also collect some other information each time you visit our website. This information is collected in effort to make our website effective and your journey safe, secure and simple. We collect this information to know certain things like the type or user, IP Address, Location, the type of browser (Internet Explorer, Firefox, Opera, Google Chrome etc.), the operating system of your system and the Website You last visited before visiting to our Website. Such information is stored in server logs and are securely encrypted just to identify your visit and not distribute. You visit to the website including your time on the website are also stored in a session along with date and time of your access. The data is only used for analytics purpose and the collective data can be shared by the sponsors, advertisers, developers, strategic partners, service providers and some associates to optimise and improvise our website for a better user experience but also ensure contains no personal information. This technical anonymous information is collected by a code which is an industry standard used by majority of the websites across the industry.

2. Cookies & How we use them.

We use cookies on the website. A Cookie is a small text file stored on your computer to keep certain records. All majority of the websites use this as an industry standard. We use both "session ID or session cookies" and "persistent cookies". The session cookies help us understand your experience on our website and optimise the navigation to make your journey on this website better. Persistent cookies also called as permanent cookie, or a stored cookie, a cookie that is stored on a user's hard drive until it expires (persistent cookies are set with expiration dates) or until the user deletes the cookie. However, your web browser allows you to control the use of cookies. You may remove the cookies and still use our website but it may reduce your ability to use some areas or functions of the website and may be limited. Some of the business advertisers also use the cookies but this policy covers the use of cookies by us only and does not cover the use of cookies by any advertisers or third parties.

3. Use of Personal Information

We (**ANT CREDITEX TECHNOLOGIES PVT. LTD**) do not trade or sell any of your personal information in any manner or form, except as specified herein, or if express consent is sought from you. The provided personal information on the website may be used for the following things.

- a) to make your actions and journey easy on the website.
- b) to facilitate service and respond to your inquiries or requests that are made in relation to our service.
- c) to provide you with latest product updates, information, materials, offers, schemes or announcements made by the company.

- d) to send any other important information about our website.
- e) to send you surveys, review requests and any marketing communications that we project to be of your interest.
- f) to personalise your experience on the website or help you address with your problems that also include any technical issues.
- g) to assist you to complete a form and fulfil your demand or service request.
- h) to conduct data analysis for the website and determine certain statistics about visitors and pages on the website.
- i) to protect the integrity of the website and services, content and advertising on the website.
- j) to also respond to the judicial process and provide information to law enforcement agencies or about an investigation on matters related to public safety, as permitted by law.

We also accept your acknowledgment that apart from your personal information, if you upload any other information or content on the website then such data will be available to other users on the website without we having any direct control on such personal information. We will not be responsible or liable about the availability of such personal information to the third parties or users.

4. Disclosure

The Company may disclose general or collective information about the use of website which will not contain personal information in any form. We don't not disclose or distribute your personal information in normal course of operations.

The company may disclose your personal information which may include your identity in case of any investigation or complaint we may identify or receive which may be causing

any problems to our brand values or property. The Company may also use your information in case there is a need to identify, contact or even bring legal action against someone who may be causing interference with (either intentionally or unintentionally) to the company rights or user property on the website.

The Company also reserves the right to disclose all necessary information including your personal information if questioned and is required to comply with any applicable regional law, regulation, legal procedure or a governmental request.

The Company may also exchange some information with other companies or agencies that could help both parties in fraud protection purposes.

You hereby request and agree that we hold the right to communicate with you through the website and may also provide such data if deemed to do so by law or if we determine that such disclosure is reasonably necessary to a) comply with legal process b) protect the rights / brand value of the company c) protects its employees, visitors, users, customers, the website and the public. We could also disclose the information to enforce the privacy policy or respond to claims that any such data violates the rights of others.

5. Security

We implement and use the best possible security measures to protect and keep your personal data fully secure but there are always chances beyond our control for unauthorised access to and unlawful interception of personal information.

Secure Process

We keep all your data secure with 128 bit SSL encryption and we promise never to sell your data.

We use a HTTPS:// version website.

Hyper Text Transfer Protocol Secure (HTTPS) is the secure version of HTTP, the protocol over which data is sent between your browser and the website that you are connected to. The 'S' at the end of HTTPS stands for 'Secure'. It means all communications between your browser and the website are encrypted.

Hypertext Transfer Protocol Secure (https) is a combination of the Hypertext Transfer Protocol (HTTP) with the Secure Socket Layer (SSL)/Transport Layer Security (TLS) protocol. TLS is an authentication and security protocol widely implemented in browsers and Web servers.

When you have another protocol like HTTPS, it specifies its own default port (443) so that means when you use HTTPS to connect to a website your browser is again always going to have to just assume it's going to be there on port 443. This also explains why you can't run more than one web server on port 80 and 443.

Although we ensure to have only quality and safe website links on our website that link to external links, we are not responsible for any issues outside our website that could be caused by those sites.

This Privacy Policy applies only to information that we collect on our website. The Company is not responsible for any breach of security or any other forms through which someone can receive your Personal Information outside our website. Notwithstanding anything contained in this Privacy Policy or elsewhere, the Company shall not be held responsible for any loss, damage or misuse of your Personal Information, if such loss, damage or misuse is attributable to a Force Majeure Event. "Force Majeure Event" We shall not be liable for any failure of or delay in the performance of this Agreement for the period that such failure or delay is due to causes beyond its reasonable control, including

but not limited to acts of God, war, strikes or labour disputes, embargoes, government orders or any other force majeure event.

6. Miscellaneous

You agree and acknowledge that by using this website your personal information collected through the website may be transferred across the national boundaries and could be stored and processed in any country around the world. You also acknowledge and understand that in certain countries based on the regional law and set of rules or way of working the activities, collection, transfer, storage and processing of your information may be executed by trusted parties, vendors and agents of the company such as analytic companies, web hosting companies, communication services. This will be all in interest to help facilitate the company in providing certain functions. You also authorise us, our affiliates, service providers and associated partners to contact you via email, phone call or sms and offer you services which you have opted or asked for through our website and irrespective of the fact that you have already registered yourself under DND or DNC or NCPR service, you still authorise us to give you a phone call.

The Company its directors, shareholders, officers and employees are in no way responsible to or liable to the users of the Website for the transactions made through the Website.

The Privacy Policy shall be governed by the laws of Republic of India. You further agree that any disputes or claims that you may have against us will be resolved by a court located in the city of Bangalore, state of Karnataka, India and you agree and submit to the exercise of personal jurisdiction of such courts for litigating any such claim or action. By visiting the Website, you agree to (i) waive all claims that you might otherwise have against us based on the laws of other jurisdictions, including Your own; (ii) irrevocably consenting to the exclusive jurisdiction of, and venue in, court of Bangalore in the state of Karnataka, India over any disputes or claims you have with us; and (iii) submitting yourself to the personal jurisdiction of such courts for resolving any such disputes or claims. Any dispute, differences or controversy of whatever nature and howsoever

arising under or out of or in relation to these Terms of Use, or Privacy Policy and other notifications published on the Site (the 'Dispute') shall, in the first instance be attempted to be resolved amicably. Any Dispute which is not resolved amicably by conciliation within the period of 30 days shall be finally decided by arbitration in accordance with and subject to the provisions of the Arbitration and Conciliation Act, 1996. The Venue of such Arbitration shall be city of Bangalore, Karnataka, India and language of Arbitration shall be English. The award passed in such arbitration shall be final and binding upon the Parties to the dispute and you shall bear all costs and expenses (including attorney fee) related to such arbitration proceedings. If any part of these Terms of Use or Privacy Policy is held invalid or unenforceable, that portion shall be construed in a manner consistent with applicable law to reflect, as nearly as possible, the original intentions of these Terms of Use and the remaining portions shall remain in full force and effect. You shall not assign any rights or obligations or liabilities created hereunder to any third party, however we reserve the right to assign any right or obligations or liabilities to any third party.

7. Contact Us

For any query or assistance, feel free to contact us on the following address:

Name of Person: Anuj Sachdev

Designation: VP

Email ID: anujATcreditexchange.in