



PRIVACY POLICY

1. SCOPE OF THE POLICY

At Aspire Home Finance Corporation Limited, a company incorporated under the provisions of Companies Act, 2013, having our registered office at Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai-400025, Maharashtra and having corporate identity number U65923MH2013PLC248741, hereinafter referred to as “AHFCL”, we value your trust and respect your privacy. Your Information is private and confidential and shall be held only with Aspire Home Finance Corporation Limited (AHFCL) and its group companies/affiliates.

This Privacy Policy provides you with details about the manner in which your data is collected, stored and used by us. You are advised to read this Privacy Policy carefully. By visiting AHFCL’s website/ AHFCL applications, you expressly give us consent to use and disclose your personal information in accordance with this Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use or access AHFCL website or AHFCL applications.

All visitors ("visitors") who visit the site <http://www.ahfcl.com> and provide information to AHFCL online are covered under this Policy.

AHFCL reserves its right to use the information to better the relations with customers, to provide more products and other useful information to customers, and also to cross-sell products which AHFCL markets alone or with jointly with other persons, agencies and entities. It will be well within the rights of AHFCL to disclose the information for any reasons whatsoever.

2. APPLICABILITY

This privacy statement is applicable to website of AHFCL, or any online application that refers to or links to this Privacy Policy (collectively, our “Services”). This Privacy Policy applies regardless of whether you use a computer, mobile phone, tablet, or any other media or computer resource to access our Services.

3. INFORMATION COVERED BY THIS POLICY

This Policy seeks to cover private information of the Visitors provided to AHFCL online as also any information collected by the AHFCL server from the visitor’s browser.

4. THE FEATURES OF THE POLICY

All Information collected shall only be used to provide the Visitor with the best possible services. AHFCL may disclose your information which is available with us if we are required by a Court Order, by Government Authorities, by Law Enforcement Authorities or by other legal processes or where it becomes necessary to do so to protect the rights or property of AHFCL and/or its group companies/affiliates etc. AHFCL shall have exclusive right to share your information, without obtaining your prior written consent, with government agencies mandated under the law to obtain information for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution, and punishment of offences, or where disclosure is necessary for compliance of a legal obligation. Any information may be required to be disclosed to any third party by us by an order under the law for the time being in force.

The AHFCL website uses cookies. Cookies are small data files that a website stores on your computer. We use persistent cookies which are permanently placed on your computer to store non-personal (Browser, ISP, OS, Clickstream information etc) and profiling information (age, gender, income etc). While cookies have unique identification nos, personal information (name, a/c no, contact nos etc) SHALL NOT be stored on the cookies.

We will use the information stored in the cookies to improve visitor experience through throwing up relevant content where possible. We will also use the cookies to store visitor preferences to ease visitor navigation on the site.

5. SECURITY

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

6. LINKS TO OTHER WEBSITES

Our Services may link to third-party websites and services that are outside our control. Further, AHFCL, its group companies, its affiliates, and their directors and employees (“AHFCL Group”) accept no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential, punitive, or exemplary loss, damage or expenses) from your use of any application or any site or inability to use by any party, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, omission, interruption, imperfection, fault, mistake or inaccuracy with any online application, its Contents (material, information, data, money market movements, news items, etc.) or associated services, or due to unavailability of any application or any part thereof or any Contents or associated services even if AHFCL Group are advised of the possibility of such damages, losses or expenses.

7. AMENDMENT

AHFCL reserves the right to amend/alter this Privacy Policy or any other terms of our policies/practices at any time without prior notice. The same shall be notified by posting such changes or updated Private Policy on the AHFCL website. Any changes or updates will be effective immediately upon posting to this website

We may, if considered necessary, elect to notify you of changes or updates to our Policy by additional means such as posting a notice on the front page of our web site or sending you an e-mail. We are committed towards protecting and safeguarding your privacy on-line.

8. INTELLECTUAL PROPERTY RIGHTS

Please note that AHFCL retains all rights (including copyrights, trademarks, patents as well as any other intellectual property right) in relation to all information provided on or via this web site (including all texts, graphics and logos).

9. CONTACTING US

If there are any questions regarding this privacy policy you may contact us on response@ahfcl.com.

10. DISCLAIMER

Please note that this Privacy Policy does not create any contractual or other legal rights in or on behalf of any party, nor is it intended to do so.