

# Privacy Policy

## **FOR MERCHANTS:**

agcoindia.com takes privacy and data protection issues seriously. We have designed this Privacy Policy to explain how we handle personally identifiable information collected from Sub-Merchants who register for services and submit information to agcoindia.com through the Internet. As the agcoindia.com services evolve, we may revise this policy, so please check back frequently. If you have questions about agcoindia.com privacy practices, please contact us at support@agcoindia.com.

## **Scope of this Privacy Policy:**

This Privacy Policy covers agcoindia.com's treatment of personally identifiable information collected from Sub-Merchants who use the agcoindia.com payment gateway services, as well as consumer information that we acquire in the course of our business. This Policy also covers the treatment of personally identifiable information that agcoindia.com's back end technology providers / partners may share with it.

This Policy does not apply to the practices of companies that agcoindia.com does not own or control, or to people that agcoindia.com does not employ or manage.

## **Objectives:**

- ▶ Provide consumers notice of our information practices
- ▶ Offer consumers choices as to how their information is used beyond the purpose for which the information was provided.
- ▶ Offer consumers reasonable access to their information and an opportunity to correct inaccuracies.
- ▶ Take reasonable steps to protect the security and integrity of personal information.

agcoindia.com respects your privacy and wants to promote trust and confidence on the internet. As such, agcoindia.com feels it is necessary to disclose to you what information this site collects and tracks and what we do with the information that we collect.

Information security is critical to our business. We work to protect the security of your information during transmission by using Secure Sockets Layer (SSL), which encrypts information you input. We store information gathered on secure computers. The number of employees involved in the management of the data center that have physical access to these computers is limited. We use advanced security technology to prevent our computers from being accessed by unauthorized persons.

Currently, agcoindia.com collects personal information on our Sub-Merchants, through the Sub-Merchant registration process, the service agreement that they execute and various submitted documents of the Sub-Merchant's creditability as required by AGCO India from time to time. AGCO India asks customers to supply various personal data when contacting, such as name and E-mail address. agcoindia.com uses this data only for the purpose of communicating with the customer or Sub-Merchant about the status of work. The data agcoindia.com collects is used in the aggregate to give us demographic information about the entire agcoindia.com audience in order to improve the service to you, to perform statistical analysis of the collective characteristics and behavior of our visitors, to measure overall patron demographics and interests regarding specific areas of the agcoindia.com domain and to

analyze how and where to use our resources. We use cookies to help us determine which sites users link to, and which services visitors use.

We also track information like the domain name from which you contact us, the pages you request, the referring site, and the time that you spend on the site. For everyone who visits an agcoindia.com page, we log IP addresses, the type of operating system that your computer uses, and the type of browser software used by you. From the IP address, we can determine the Internet Service Provider and the geographic location of your point of connectivity.

agcoindia.com uses reasonable precautions to keep the personal information disclosed to us secure and will not disclose this information to other individuals or organizations unless required by law. However agcoindia.com will exchange information with other companies and organizations for the sole purposes of fraud protection and risk reduction. However, in the case of abuse or breach of security, we are not responsible for any breach of security or for any actions of any third parties which receive the information illegally. agcoindia.com will not distribute customer information to be used in mailing lists, surveys, or any other purpose other than what is required to perform our services. However agcoindia.com will send personally identifiable information about you to other companies or people when: 1) we have your consent to share the information; 2) we need to share your information to provide the product or service you have requested; 3) we need to send the information to companies who work on behalf of agcoindia.com to provide a product or service to you (unless we tell you differently these companies do not have any right to use the personally identifiable information we provide them beyond what is necessary to assist us).

Personally identifiable consumer information is also shared with third parties (such as our Acquiring banks and credit card processors) to the extent necessary for agcoindia.com to deliver payment processing services. agcoindia.com is committed to safeguard the privacy of our customers' personal data. agcoindia.com may also link to a wide variety of other sites. We are not responsible for their privacy policies or how they treat information about their users.

If you have questions or suggestions, we can be reached by email at [support@agcoindia.com](mailto:support@agcoindia.com) or by writing to us at:  
510-511 Vikram Tower,  
Sapna Sangeeta Road,  
Indore 452001 (M.P.), India.

We respond to subpoenas, warrants, or other court orders regarding information that is contained within our access logs concerning any Sub-Merchant, customer or visitor. We reserve the right to release that information concerning any customer or visitor who we believe is in violation of our content guidelines, even without a subpoena, warrant, or other court order. We cooperate with law enforcement agencies in identifying those who use our servers and services for illegal activities. We also reserve the right to report any illegal activity by our customers to law enforcement for prosecution.

Please be aware that agcoindia.com does not control the acts of its clients or visitors. All customers and visitors should be aware that, when they disclose personal information such as their actual name, e-mail address, etc. to third parties, the information may be collected and used by others to send that person unsolicited e-mail from other parties, outside of agcoindia.com.

If you feel that agcoindia.com has violated this Statement on Privacy in any way, please contact us at support@agcoindia.com that we may address this issue.

#### **FOR CUSTOMER:**

agcoindia.com take privacy and data protection issues seriously. We have designed this Privacy Policy to explain how we handle personally identifiable information collected from Customers/Users (you/ your) who use services of AGCO India directly or through any third party, submit information to AGCO India through the Internet. As AGCO India services evolve, we may revise this policy, so please check back frequently. If you have questions about AGCO India privacy practices, please contact us at support@agcoindia.com.

AGCO India being a responsible organisation acknowledge the Importance of right to privacy. Customers all across the globe place their trust on us by transacting through AGCO India and we at AGCO India values that trust. And we are committed to protect and safeguard your personal data.

This Policy also covers the treatment of personally identifiable information that AGCO India back end technology providers/partners may share with it. This document describes the usage of your personal data acquired by AGCO India.

This Policy sets out how we will use and protect your information. We will use your personal information only for the purposes and in the manner allowed by the applicable data protection laws. We recommend that you read this Privacy Policy carefully.

#### **1. Kind of Personal Data collected by AGCO India:**

AGCO India asks Customers to supply various personal data when contacting, such as name and E-mail address. We collect Customers name, contact details, and customers Debit/Credit Card Details and other details as per several payment options. (We collect the Debit/Credit Card details and other payment details, as per the rules and regulation law, established by the Reserve Bank of India and Card Companies). In addition to curb down the chance of risk and fraud we also collect information from Customer's computer, phone, tablet or other device Customers are using to access our services. This includes the IP address, the browser, and Customer's language settings. There are also situations in which we receive information about Customer from others or automatically collect other information. This is the basic overview of the information we collect.

We may also receive information about you from other sources. These include business partners, such as affiliate partners, and other independent third parties, and anything we get from them may be combined with information provided by you.

#### **2. Reason for collecting and processing the data:**

We collect the personal information to render our services efficiently. To curb down the chance and risk of online/offline frauds. In process to provide our service we, are required to have the personal information of the Customer to

authorise and complete the transactions or requests of the Customers. We process and collect your information mainly for the following purposes:

- To help you purchase/ acquire the Products/Services that you have requested and to process any payment connected with that Products/Services as requested.
- To contact you if required in relation to the Product/Services that you have purchased/requested to any communications that you might have sent us.
- To provide you with customer care
- For security and fraud prevention purposes
- To help improve our Applications and our Services
- The use of this information is necessary for the purpose of our legitimate interests.

### **3. Sharing of Data**

We currently share your personal data, where necessary, with the following recipients:

- you and, where you request, any third party you ask us to share it with.
- acquiring Banks, AGCO India Merchants and Facility providers.
- governmental, legal, regulatory, or similar authorities, on request or where required, including for the purposes of reporting any actual or suspected breach of applicable law or regulation;
- third party service providers used for the delivery of some aspects of the Services (e.g. SMS delivery, email delivery, web notifications, app notifications and phone number lookup);

Our Applications may, interface with third party services that you have previously interacted with (e.g. Facebook), or contain links to third party content. Please note that AGCO India is not responsible for such services or content, or the privacy policies associated with those services or content. We recommend that you review any third party's privacy policy before accessing such services or content.

### **4. Security of Your Personal Data**

As state above we are heavily regulated body and our operation are monitored by the Reserve Bank of India, Acquiring Bank and Card Companies. We abide by the provisions of Indian Information Technology Act 2000 and its Rules and all relevant amendments. AGCO India protects, processes and uses all the data collected in accordance with the applicable Data Protection Laws.

AGCO India observe reasonable procedures to prevent unauthorized access to, and the misuse of, personal data collected by AGCO India.

We use appropriate business systems and procedures to protect and safeguard the personal data you give us. We also use security procedures and technical and physical restrictions for accessing and using the personal data on our servers. Only authorized personnel are permitted to access personal data in the course of their work.

We will retain your personal data for as long as we deem it necessary to enable you to use our services, to provide our services to you (including maintaining the online user account (if created)), to comply with applicable laws, resolve

disputes with any parties and otherwise as necessary to allow us to conduct our business, including to detect and prevent fraud or other illegal activities. All personal data we retain will be subject to this Privacy Policy. If you have a question about a specific retention period for certain types of personal data we process about you, please contact us via the contact details provided below.

## **5. Control of Data**

Customer has all the right and control over their personal data provided to us. Customer can request us for an overview of their data by putting up a mail to us. In certain situations, you can ask us to modify, erase, or block or restrict the processing of, the personal data we hold about you, or object to particular ways in which we are using your personal data;

and

We rely on you to ensure that your personal data is complete, accurate and current. Please do inform us promptly of any changes to or inaccuracies of to your personal data by contacting us.

AGCO India want customers to be in control of how personal data is used by us. Customer can do this in the following ways:

- A. You can ask us for a copy of the personal data we hold about that particular individual;
- B. You can inform us of any changes to their personal data, or can ask us to correct any of the personal data we hold about them
- C. An individual can ask us to erase, or block or restrict the processing of, the personal data we hold about them, or object to particular ways in which we are using your personal data; and
- D. in certain situations, individual can also ask us to send the personal data, we have given to a third party.

Where we are using personal data on the basis of individual's consent, He/she is entitled to withdraw that consent at any time subject to applicable law. Moreover, where we process personal data based on legitimate interest or the public interest, individual have the right to object at any time to that use of personal data subject to applicable law.

If you wish to object to the processing of your personal data on the basis of legitimate interest and no opt-out mechanism is available, please contact us at [support@agcoindia.com](mailto:support@agcoindia.com).

## **6. Personal Data of Children**

AGCO India services are only allowed to be use by people over 186 years of age. We only process information about children with the consent of the parents or legal guardians or when the information is provided to us by the parents or legal guardian.

## **7. Personal Data received from other Sources.**

We may also receive information about you from other sources. These include business partners, such as affiliate partners, and other independent third parties, and anything we get from them may be combined with information provided by you.

## **8. What if AGCO India is bought by another company?**

We reserve the right to transfer information (including your personal data) to a third party in the event of a sale, merger, liquidation, receivership or transfer of all or substantially all of the assets of our company. The third party must only use your personal data for the purposes that you provided it to us in the first place and as set out in this privacy notice. You will be notified in the event of any such transfer.

## **9. Cookies**

What is a Cookie? A cookie is a small text file of letters and numbers that is stored by the browser on your computer when you visit certain websites. A cookie allows a website to distinguish your computer from other users' computers. Cookies do not contain Personal Data unless you have already given this information to the Website. You may delete or block the cookies, if that is what you choose to do. Note that this may make it less convenient for you to use our websites.

If you would like to view the information that we have collected from you or you want to correct your information or the billing/shipping details, you can mail us at [support@agcoindia.com](mailto:support@agcoindia.com) or write to us at: 510-511 Vikram Tower, Sapna Sangeeta Road, Indore 452001 (M.P.), India.

We respond to subpoenas, warrants, or other court orders regarding information that is contained within our access logs concerning any Merchant, customer or visitor. We reserve the right to release that information concerning any - Merchant/customer who we believe is in violation of our content guidelines, even without a subpoena, warrant, or other court order. We cooperate with law enforcement agencies in identifying those who use our services for illegal activities.

We also reserve the right to report any illegal activity by any customers to law enforcement for prosecution.

Please be aware that AGCO India does not warrant the acts of its Merchants or customers or visitors. All customers and visitors should be aware that, when they disclose personal information such as their actual name, e-mail address, etc. to third parties, the information may be collected and used by others to send that person unsolicited e-mail from other parties, outside of AGCO India. In the event that you encounter any AGCO India Merchant who is improperly collecting or using information about users or customers, please contact us by emailing at [support@agcoindia.com](mailto:support@agcoindia.com).