Privacy Policy

Vivamoney Solutions Private Limited ("Vivamoney", "we","our","us"), a company registered under the Companies Act, 2013 is a company incorporated in India bearing CIN No. U67100HR2022FTC108681, having its registered office in Gurgaon, India and its corporate office at BHIVE Workspace, No.467/468, Shri Krishna Temple Road, Indiranagar 1st Stage, Bengaluru, Karnataka – 560038

Vivamoney is a Digital Lending App ('DLA') and a Lending Service Provider ('LSP') that facilitates access to personal loans to its users in collaboration with other non-banking financial companies, insurance companies and other financial institutions ("Partner Institutions") or merchants providing various products and services to us ("Merchants"). Vivamoney's mobile application's ("App"). The goal of the App is to make it easier for users to apply for a personal loan by guiding them through the entire process. Further, the user can withdraw from the approved loan limit and repay either within the Grace Period at 0% interest, subject to the applicable Grace Repayment Fee, Processing Fee and other charges, all of which are disclosed in the all-inclusive Annual Percentage Rate (APR) set out in the Key Fact Statement (KFS) provided to you before execution of the loan contract or split it into EMI using the App itself. Additionally, you may visit our webpage www.vivamoney.in to get more information about the products ("Website"). Vivamoney is a part of Digital Finance International group. Vivamoney strictly acts as an LSP and DLA. Its role is solely limited to providing technology and marketing related services to the Partner Institution. Vivamoney does not engage in any lending, credit approval, or underwriting / credit decisioning functions, or any decisions thereof. All such functions and decisions remain the sole responsibility of the Partner Institutions.

The present Privacy Policy (or 'Policy') applies to the App, Platforms, Website, and any related software or services, collectively, the "Services". Further, this Policy is applicable to all Users who apply or intend to apply for any of the Services provided by the Company through its Platform. It also extends to Users who visit the Website to learn more about the Company, its offerings, and its operations.

Vivamoney recognizes the importance of maintaining your privacy and is committed to protecting the privacy and security of your Data. We value your privacy and appreciate your trust in us. This Policy describes how we collect, store, use, disclose, transfer and process your data when : i) you access and use the software and mobile applications ("App") or create an account with us ("Account"); ii) you use our websites including www.vivamoney.in ('Website') or iii) platforms of any of our partners including Vivamoney's App and Website ("Platform"). You are advised to read the Privacy Policy carefully and accept the terms of this Privacy Policy before using the services offered by us. By accessing and using the App, Website and Platform directly or indirectly, you signify that you have read, understood and agree to be bound by this Privacy Policy. Where consent is required under applicable law for the processing of your Personal Data, such consent shall be free, specific, informed, unconditional and unambiguous, given through clear affirmative action, and shall be obtained separately and specifically for each specified purpose, in accordance with applicable law. You may withdraw your consent at any time with the same ease with which it was given, as further described in Section viii below. This Privacy Policy should be read in conjunction with the applicable Terms and Conditions ("Terms and Conditions") as available on the Website. Any capitalised terms used but not specifically defined in this Policy shall carry the same meaning as set forth in the relevant Terms and Conditions.

For the purposes of this Privacy Policy the term "User(s)" and wherever the context so requires "You", "Your", "Yourself" shall mean any natural or legal person who accesses or uses the Platform.

This Privacy Policy should be read together with the privacy policy of the lending partners, each of whom independently collects, retains, analyses, uses and discloses your Data as a data fiduciary in its own right, subject to your separate and specific consent obtained by each entity in accordance with applicable law for their collection, retention, analysis, use and disclosure of your Data.

1. INFORMATION WE COLLECT

We may collect personal data that you voluntarily provide to us or that is collected in accordance with the "certain legitimate uses" recognised under Section 7 of the DPDP Act. "Personal Data" refers to any data that identifies or can be used to identify an individual, in accordance with Section 2(t) of the Digital Personal Data Protection Act, 2023. Vivamoney does not collect, process or store health or medical information, information relating to religious belief or affiliation, or information relating to gender identity, and no such data is required for, or used in, any credit assessment.

Vivamoney does not store biometric data. Where biometric authentication (including Aadhaar-based e-KYC or facial-match liveness checks) is required for customer identification, that authentication is performed by the Partner Institution or its authorised KYC service provider directly, on a one-time basis, with your separate explicit consent obtained at that step, and the biometric identifier is not retained by Vivamoney in any form.

We may collect, store, use, disclose, transfer and process your data for processing your loan application, which includes:

i) Contact information: Full Name, User ID, permanent and current address, email address, phone number, city of residence, pin code.

ii) Identification information: Permanent Account Number (PAN), Aadhaar card number, passport details, Voter ID card, date of birth, photograph in line with the KYC Directions.

iii) Financial information: Income, employment status and details, credit history, bank account number and bank account data including E-Mandate/E-NACH, NEFT, IMPS and UPI ID details, bank statement, information and details of either credit or debit card, salary and income details. iv) Demographic information: Age, gender, nationality.

v) Credit Information: Credit Reports, credit scores, payment history, credit inquiries, any public record of credit including but not limited to bankruptcy, court litigation, or other legal actions that may impact an individual's creditworthiness.

vi) Transactional information: Mode of payment, amount of the transaction, services and products availed, payment gateway ID, any other information received by us through banks, third-party providers including merchants and partners.

vii) Usage and device information: IP address, MAC address, domain server, interaction with App/Website, type of device etc.

viii) Marketing and Communication records: Any communication with customer service including emails, call recordings, cat logs, information about promotions, surveys, campaigns, subscription or withdrawal from getting any marketing materials.

ix) Strict one-time access to camera, microphone, location only for onboarding and KYC process, verification or Account opening purposes and such access will be discontinued once the specific onboarding/KYC step requiring it is complete. This activity is carried out to minimize fraudulent activities by verifying you and your address which prevents any other individual from using your personal data on your behalf without authorisation. We do not read, collect, store or transmit the content of your SMS messages, and the App does not request SMS read permission. We do not access your file storage, media gallery, contact list, call logs, or other telephony functions, in accordance with paragraph 13(1) of the Reserve Bank of India (NonBanking Financial Companies – Credit Facilities) Directions, 2025.

x) Cookies: Strictly necessary cookies are used to operate the Website and are set without consent, as they are essential to delivering a service you have requested. All other cookies, including analytical and marketing cookies, are set only where you have given consent through the cookie banner, and you may withdraw that consent at any time through the "Cookie Preferences" link in the Website.

xi) Any other information voluntarily provided by you for the purpose of loan processing, onboarding and KYC procedure.

In the event you choose to associate your loan Account managed by us with an account maintained with any third party to enable us to access certain data maintained in such third-party managed accounts, we will seek your free, specific, informed and unambiguous consent. Upon your consent being given, you agree that we may collect, store and use such data in accordance with this Privacy Policy and you may withdraw such consent at any time, with the ease of doing so being comparable to the ease with which it was given. We will not be responsible for the data-handling practices of any third party once you leave our App/Website via a link, plug-in, or integration. Any such third-party acts as an independent data fiduciary in its own right for the data it collects, and is subject to that third party's own privacy policy governing data collection, use and disclosure. We encourage you to review the privacy policy of any such third party before providing your personal data to it.

The visit to the Website is anonymous and we do not collect information that would allow the identification (such as name, surname, e-mail address, etc.). In case you provide your Data, it will be processed in accordance with the rules set out below and the provisions of the applicable laws of India.

2. HOW IS THE INFORMATION COLLECTED

We use various methods to collect and transmit your Data, including:

i) Collection of information directly from you

a) Information provided to us by you that is required to complete loan application form which captures the personal and financial information, including without limitations - name, address, contact information, email address, employer name, job position, income, bank account information and the purpose of the loan.

b) Information received by us through documents submitted by you for verification purposes, including but not limited to PAN card, Aadhaar card, any proof of address like utility bills, rental agreements, bank statements, pay stubs, tax returns, or other records necessary for processing your loan application.

c) Any information provided to us when you engage in direct communication with us for availing our services with customer care support; signing of loan agreement; registering for our promotional and marketing material; use and access to our App or/and Website.

ii) Collection through publicly available source or any third-party

a) Any credit information received after performing credit checks to assess an individual's creditworthiness and determine their eligibility for the loan offered. This may include accessing credit reports from credit bureaus, which contain information about an individual's credit history, outstanding debts, payment behavior and credit scores.

b) Information from various merchants, payment service providers, market, payment partners, payment aggregators and financial institutions.

c) Any third parties which are within the group of companies of which Vivamoney is a part of including its affiliates and subsidiaries.

d) Information collected from social platforms and networks provided to us through a

cookie consented by you.

e) Information collected from publicly available sources in accordance with applicable laws of India including but not limited to reviews, comments, posts, messages on an App Store. Please note that we shall not be responsible or liable to You or any third party for any loss or damage arising from Your disclosure of information in a publicly available source or/and any third party. 3. USE OF YOUR DATA AND PURPOSES

i) For loan assessment and decision-making based on lender's credit models: to assess eligibility for the loan through the personal data provided by you.

ii) For verifying, validation and authentication: The personal data provided is verified and validated to ensure its accuracy and authenticity and for doing KYC evaluation and risk assessments. The data may be used to cross-check information with relevant authorities, verifying supporting documents to confirm the individual's identity and other relevant details.

iii) Fraud detection: Personal data collected from you is used to evaluate the level of risk associated with lending of loans. This is necessary to improve our services, reduce fraud rates, etc.

iv) For processing loan and transactions: We process the personal data collected from you to facilitate the processing and disbursement of approved loans. This will include activities such as creation of loan agreements, maintaining records of loan, availing of credit facilities including initiating fund transfers, making repayments, etc.

v) For providing services and customer support: We need to communicate regarding loan application status, provide updates, and address any queries or concerns. This information also enables our lenders to provide customer support throughout the loan application process.

vi) For marketing our products and services: We use your Data to market our products and services including products and services of our group entities and also to notify you about events, offers, sponsorships, marketing programmes and similar marketing campaigns.

vii) We use your data to research and gain insights into the latest market trends so that we can improve and develop technologies to support the products and services provided to you.

viii) Compliance with legal and regulatory requirements: Data is processed to fulfill legal and regulatory obligations imposed on us, including but not limited to Anti-Money Laundering (AML) and Know Your Customer (KYC) requirements. This may involve sharing information with regulatory authorities or conducting necessary reporting.

4. SHARING DATA

We believe that your Data should be treated with utmost confidence, and we take all reasonable measures to ensure that your Data is disclosed and shared with third parties using secure methods. This section describes the categories of third parties with whom we may share your Data subject to your separate and specific consent obtained at the relevant stage, in connection with services and products provided to you with third parties, its affiliates, and organizations. We may share your Data with the following parties: We treat your Data as confidential and take all reasonable measures to ensure that any disclosure to a third party is made through secure methods. We share your Data with a third party only:

(a) where you have given prior explicit consent, obtained separately and specifically for the relevant category of recipient and for the relevant purpose; or

(b) where the disclosure is required under applicable law or by a court, regulator or law enforcement authority.

Every processor and recipient engaged by us is bound by a written contract imposing confidentiality, purpose limitation, security and deletion obligations no less protective than those set out in this Policy. The categories of third parties with whom we may share your Data are:

i) Credit Bureaus: We share your Data with credit bureaus to obtain credit reports and assess your creditworthiness. This sharing is typically done to verify credit history, outstanding debts, payment behavior, and credit scores.

ii) Verification Agencies: Personal data may be shared with third-party verification agencies or service providers to validate the accuracy and authenticity of the information provided in the loan application by you. This may include verifying employment details, income, identity, or other relevant data.

iii) Merchants: We may share Data with our service providers and vendors in accordance with our service agreements with them to ensure confidentiality, security, and lawful processing of your Data. The data is shared either directly or through a payment aggregator or a referral partner.

iv) Lending Partners: We may share your Data with our lending partners to facilitate loan disbursement and manage the loan portfolio, and, where your loan is transferred, assigned or securitised in accordance with applicable RBI directions, with the transferee entity or investor(s) participating in such transfer or securitisation.

v) Regulatory and Legal Compliance: Data may be shared with regulatory authorities, government agencies, or law enforcement entities as required by applicable laws and regulations. This sharing is typically done to ensure compliance with legal and regulatory obligations, including with CKYC (Central KYC Registry).

vi) Data Storage and Localisation: Vivamoney stores Personal Data on secure servers located in India and implements appropriate technical and organisational measures to protect its confidentiality, integrity and availability. Vivamoney does not store your Personal Data outside India. Where an authorised service provider requires temporary remote access to Personal Data for support or maintenance purposes, such access is provided only on a need-to-know basis, under appropriate contractual, security and confidentiality obligations, is logged and monitored, and does not result in the storage of Personal Data outside India. Any transfer of Personal Data outside India, where permitted, shall be subject to applicable law, including any restrictions notified under Section 16 of the Digital Personal Data Protection Act, 2023, and shall not reduce the level of protection afforded to your Personal Data.

vii)Partner Lending Service Provider (‘LSP’) and Digital Lending Apps (‘DLAs’): In the event your loan application is rejected by the Company’s Partner Institutions/Lending Partners, we may share your Data with our partnered Lending Service Providers (‘LSP’) and/or Digital Lending Apps (‘DLA’) for assessment of your eligibility for their products.

5. SECURITY BREACH

We at Vivamoney, are committed to providing You the utmost security and safeguarding of your personal data. We implement sufficient and reasonable security measures to protect your Data from unauthorized access, use and disclosure. While we take every reasonable measure to protect your Data, it is important for You to understand and fulfill your responsibilities as no method of transmission over the internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

This includes maintaining the confidentiality of your Account credentials, promptly reporting any suspicious activities, and adhering to the terms and conditions outlined in our Privacy Policy.

i) Your personal data can be accessed after you login to your Account through the App. You are requested not to share your password and login ID with anyone as it can lead to unauthorised access to your Account or Personal Data. You can update the data such as your postal address, contact details, employment information from the App.

ii) Your information is stored on our servers which are located in India and we encrypt certain sensitive information using Secure Socket Layer (SSL) technology to ensure that your personal details are safe as it is transmitted to us.

iii) The processing of data including the collection, usage, and sharing of your Data by Vivamoney shall be in compliance with the Information Technology Act, 2000 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive
Personal Data or Information) Rules, 2011, relevant provisions of Digital Personal Data Protection Act (DPDP), 2023, and DPDP Rules, 2025, the Reserve Bank of India (NonBanking Financial Companies – Credit Facilities) Directions, 2025 as applicable to our Partner Institutions and other applicable laws.

iv) In the event of a personal data breach, we will (a) intimate each affected user, without delay and through the App and registered email or mobile number, describing the nature, extent and timing of the breach, its likely consequences, the measures we have taken or propose to take to mitigate risk, and the safety measures you may take; and (b) intimate the Data Protection Board of India without delay, followed by detailed particulars within 72 hours of becoming aware of the breach or such longer period as the Board may allow. We will also report the incident to the Reserve Bank of India through the Partner Institution and to CERT-In, as required under applicable law.

6. MARKETING

Vivamoney may send you marketing communications through messages, emails, WhatsApp or any other digital mode, in relation to the products and services provided by us on Website and Apps, any third-party platforms, or other platforms including social media platforms, only where you have given separate, specific opt-in consent for marketing, which is sought independently of your consent to the processing necessary to provide the Services and is not a condition of obtaining any loan or Service. The provision of such marketing activities shall be in accordance with applicable laws, including the TCCCPR and DND registry. You are entitled to withdraw your consent from receiving such marketing communication at any time, and with the same ease with which it was given by writing to us at chat@vivamoney.in.

7. DATA RETENTION

Vivamoney will only retain minimal Data for operational and compliance purposes. Our Partner Lenders would store Data till such time as is required to fulfil the purposes for such information was collected, including You continue to have a loan or credit facility. The retention of Data by Vivamoney and Partner Lenders is determined by considering compliance with legal (contractual, statutory, or regulatory requirements), accounting and compliance reporting requirements.

Subject to the rights provided to you, the storage and purpose limitation restrictions provided within this Privacy Statement, and applicable laws, Vivamoney shall retain your data only for so long as is necessary for the purpose for which it was collected, and in any event no longer than five (5) years from the date of closure of your Account or cessation of your business relationship with us, whichever is later, being the period prescribed under the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 and applicable RBI directions, if required by the Partnering Institution. On expiry of that period, or on withdrawal of your consent where no legal obligation requires continued retention, your personal data will be erased, and we will cause our Data Processors to erase it.

8. PROCEDURE FOR REMOVING USERNAME FROM THE RECORDS

i) If and when you desire to have your Data (a) removed from the records or not be used; (b) not be shared with a third party. On receipt of your written request, Vivamoney shall erase your Data, cease using it, or cease sharing it with third parties, as requested. Retention is continued only where necessary for the purpose for which the Data was collected or required by any law in force, and we will tell you if that applies.

ii) If you no longer wish to receive notifications about the Services, you may change notification preferences by contacting us at chat@vivamoney.in. Notwithstanding the foregoing, Vivamoney may retain information if allowed under applicable law, even after receiving the written request to remove/delete all such information.

9. CHANGES TO PRIVACY POLICY

Vivamoney reserves the right to change or update this Privacy Policy at any time. Your access and use of the App/Website following any such change constitutes your agreement to follow and be bound by this Privacy Policy, as updated or modified. For this reason, we encourage you to review this Privacy Policy each time you access and use the App.

10. DISPUTE RESOLUTION

In the event of any dispute arising out of this Privacy Policy, it shall be settled in accordance with the laws of India and the Courts of Bengaluru, India shall have exclusive jurisdiction.

11. HOW TO CONTACT US

This Website and the App is controlled by Vivamoney Solutions Private Limited having its registered office at Gurgaon, India and its corporate office at BHIVE Workspace, No.467/468, Shri Krishna Temple Rd, Indiranagar 1st Stage, Bengaluru, Karnataka. We are happy to address any of your queries, concerns or questions relating to processing (including storing, using and deletion) of your information which you can raise by writing to us at chat@vivamoney.in.

For any complaint or issues, you may address them to our Nodal Grievance Redressal Officer at:

Mr. Syamprasad Reddy
Grievance Officer gro@vivamoney.in;
chat@vivamoney.in
+91-8884000361
Vivamoney Solutions Private Limited
BHIVE Workspace, No.467/468, Shri Krishna Temple Road,
Indiranagar 1st Stage, Bengaluru, Karnataka

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