

# **Privacy and Security Policy**

- [Privacy and Security Policy](#)
- [Disclaimer](#)

KIFS Securities Private Limited understands that you have entrusted us with personal information that is both important and confidential. We take our responsibility to protect your information extremely seriously. We are committed to keeping non-public personal information about you secure and confidential.

We thank you for entrusting us with your financial affairs, and we are committed to safeguarding the privacy of our online customers, mobile and site visitors. Establishing and adhering to an effective privacy policy is an important part of that dedication. When you interact with KIFS Securities Private Limited or any of its affiliates (hereinafter referred to as KIFS), through websites and mobile applications, owned and controlled by KIFS, KIFS handles personal information in accordance with the practices and safeguards described in our Privacy Policy.

This online privacy policy explains what information about you we collect, and how we use and protect it in mobile and internet commerce. Our online and mobile privacy practices strictly abide by the terms of our privacy notice.

How we collect information from you

## **From time to time, we may collect a variety of personal information about you, including:**

- Information we receive from you on applications and forms, via the telephone, and through our websites;
- Information about your transactions with us, our affiliates, or others (such as your purchases, sales, or account balances)

Generally, you may visit kifstradecapital.com anonymously and obtain information about our Company and products and services without providing any personal information. However, in a few sections of our website, we ask you to provide information that will enable us to enhance your site visit or to follow up with you after your visit. It is completely optional for you to participate. We collect personal information from you in a number of ways:

- **Account Opening and Registration:** We collect information from you when you request to open an account or register with kifstradecapital.com. You will also be asked for information when you choose to register with KIFS. The information we collect may include your name, address, phone number, email address, and date of birth, as well as details about your interests and investments. You will be asked if you choose to receive special offers, promotions and reports. You will also be asked for a login name, password

or password validation and other personal information that is needed to register or subscribe you to services or offers.

- **Request a Callback:** We ask for your name and contact details if you wish to inquire about our services or open an account on various pages of the website through Request a Callback Form.
- **Contact Us:** When you request us to contact you through Contact Us Form, we ask you for some personal details which may include your name, email address, address, phone numbers and your comments.
- **Website usage:** When you visit our website, our computer may use devices known as "cookies," graphic interchange format files (GIFs), or other similar web tools to enhance your web experience. These tools enable us to recognize you when you return to our site, maintain your web session while you browse, as well as help us provide you with a better, more personalized experience at KIFS.

## **How is the collected information used?**

The personal information you provide is kept confidential and used to support our customer relationship with you. We may use the information you provide to improve our services to you, to provide you with products you have requested, to inform you about additional products or services that may be of interest to you and to inform you of special offers or upgrades.

If you do not want to receive information about special offers, upgrades, newsletter, mailing list from Kifstradecapital.com or its affiliates, you are given the opportunity to unsubscribe for the emails or opt-out from the calls you receive and we will ensure you are not contacted further, unless you wish to.

The personal data of customers and website visitors is stored indefinitely and may be collected and processed in one or more data bases maintained directly or indirectly by Kifstradecapital.com. By providing personal information to Kifstradecapital.com, you agree and understand that Kifstradecapital.com and its affiliates may access, store, and use this information for a variety of purposes including identification, registration, authentication and marketing.

We do not sell your personal information to third parties.

## **Information sharing within the KIFS family of companies**

We selectively share your information with KIFS Securities Private Limited's affiliates. KIFS is part of the KIFS Family of financial services companies. KIFS and its affiliates together offer you a host of financial services and products to help you meet your financial goals.

Many clients within the KIFS family of companies do business with more than one affiliate of KIFS to meet individual needs. When appropriate, KIFS may share information we collect about you within our family of companies to help you serve better.

## **How we share information about you outside of the KIFS family of companies**

We do not disclose your non-public personal information, except as permitted by applicable law or regulation. For example, we may share this information with others in order to process your transactions. We may also provide this information to companies that perform services on our behalf, such as printing and mailing, marketing survey, or to other financial institutions with whom we have joint marketing agreements. We will require these companies to protect the confidentiality of this information and to use it only to perform the services for which we hired them.

We provide access to information about you to outside companies and other third parties in certain limited circumstances, including:

- To help us process transactions for your account;
- When we use another company to provide services for us, such as printing and mailing your account statements;
- When we believe that disclosure is required or permitted under law. For example, we may be required to disclose personal information to cooperate with regulatory or law enforcement authorities, to resolve consumer disputes, or for risk control; we will whenever called upon to do so, disclose your personal information to any Government, Central or State, local or public or regulatory authority such as the Securities and Exchanges Board of India (SEBI), Reserve Bank of India (RBI) or such other authority;
- When we enter into a joint marketing agreement with another financial institution in order to provide you with an KIFS Securities Private Limited. (or other KIFS affiliate-branded) financial product or service. We only make such agreements with companies that we believe can help us provide a financial product or service that will benefit you;
- When we believe that in order to help you serve better we may appoint an outside agency to take feedback from you on how you feel about our products and services and similar information.

## **Safeguarding Your Information**

We take precautions to ensure the information we collect about you is protected and is accessed only by authorized individuals or organizations.

## **Greater Accuracy**

We are committed to keeping accurate, up-to-date records to help ensure the integrity of the information we maintain about you. If you identify an inaccuracy in your personal information, or if you need to make a change to it, please contact us promptly by **calling 079-26420592/594.**

## **Authentication**

Authentication is the process that our clients and registered users go through to access secure areas of our Website. This process takes place when you log into your account. The two key components of login are your Login ID and Password.

**Login ID:** Our system generates an automatic login ID for you which is emailed at your correspondence address.

Passwords: We maintain strict rules to help prevent others from guessing your password, and recommend that you change your password periodically. Your password must meet the following criteria:

- At least 6 characters long
- Include both letters and numbers

In addition, for your protection, repeated unsuccessful attempts to log in will cause your online access to be disabled. Once this happens your password must be reset. If this happens to you inadvertently, please follow the instructions under “Forgot your password” on the Login page.

## **Social Media**

KIFS maintains information on social media sites like Facebook and Twitter. When you post information on KIFS social media pages it will be subject to the privacy and security conditions of the social media site. When you log into KIFS owned social media properties, we collect information about your activities on those properties. The information we review includes whether you visited or commented on a blog or provided a rating.

KIFS mobile applications are not socially enabled and do not allow you to connect to and share information with a community of other users, such as Facebook or Twitter.

## **Public Forums**

The website [www.Kifstradecapital.com](http://www.Kifstradecapital.com) contains public 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. KIFS will not be responsible in case of any misuse of information available in these forums or message boards.

## **Cookies and other tracking devices**

We use cookies to assist us in securing your trading activities and to enhance the performance of our website. (Cookies are small text files sent from the Web server to your computer.) Cookies used by KIFS do not contain any personal information nor do they contain account, PIN, or password information.

Cookies also may be placed by third parties when you access their sites through linking from this website. We do not have access to these cookies or any information that these cookies may contain. Please contact the third-party site for more information on these cookies. We are not responsible for the actions or policies of such parties.

KIFS may share website usage information about visitors to the website with reputable advertising companies for targeting our Internet banner advertisements on this site and other sites. For this purpose pixel tags or other web tools may be used to note the pages you've visited. The information collected by the advertising company through the use of these tools is not personally identifiable. These advertising companies have their own privacy policies.

To administer and improve the KIFS website, we may use a third party to track and analyze usage and volume statistical information, including page requests, form requests, and click paths. All data collected for this purpose is owned and used by KIFS. The third party may use cookies to track behaviour and may set cookies on behalf of KIFS. These cookies do not contain any personally identifiable information.

## **Privacy Statement to the sites to which we link**

KIFS Securities Private Limited. site contains links to and from other websites. We are not responsible for the privacy practices or the content of websites to which we link and have no control of the use or protection of information provided by you or collected by those sites. Whenever you elect to link to a co-branded website or to a linked website, you may be asked to provide registration or other information. Please note that the information you are providing is going to a third party and you should familiarize yourself with the privacy policy provided by that third party.

## **How to Protect Against Phishing**

### **What is phishing?**

Phishing is the illegal attempt to mislead consumers into providing personal or financial information, including account numbers, passwords and Social Security numbers, via email or through fraudulent websites.

The most frequent phishing attacks occur through email disguised to appear as though it came from a reputable financial institution or company.

Most phishing attempts urge you to update or validate your account information, typically through a link in an email directing you to a fake website that appears to be legitimate.

### **How to spot a phishing attack**

There are many phishing attacks active on the Internet. Here are a few of their lines and lures:

- An email contains an “urgent” or “shocking” tone requesting your immediate action on an account-related matter. Phishers frequently succeed by getting consumers to act quickly without thinking.
- An email is sent from a user falsely claiming to be a legitimate company with an attachment. An unsolicited email attachment more than likely contains a virus. Do not open it.
- A pop-up window appears from a user falsely claiming to be a legitimate company’s website asking for personal information.

### **How to Report a Phishing Attack**

If you suspect you have received a fraudulent email from KIFS Securities Private Limited or any of its subsidiary companies, please contact: [cs@kifs.co.in](mailto:cs@kifs.co.in). If you believe that any

communications with or from KIFS resulted in identity theft, call us immediately at 079-26420592 /594.

To learn more about Phishing Scams or Identity Theft visit [www.antiphishing.org](http://www.antiphishing.org)

## **Review of Privacy Policy**

We periodically review our Privacy Policy and the new version will be posted on this website, so please check back periodically for updates.

## **Your Consent**

By using this site, you consent to the collection and use of this information by KIFS Securities Private Limited and its affiliates. If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it.

## **General Online and Mobile Safety Tips**

Follow these guidelines to ensure online safety

- You should never share your UserID or password with anyone, and never write it down. If you share your password with a third party, you assume responsibility for their actions. Be extremely cautious about using aggregation services, as you are sharing your username and password with a third party.
- Avoid accessing your account from public computers in libraries, hotels, internet cafes, etc.-they can be accessed by malicious users who may have installed software in them to record your keystrokes. If you must use a public computer, make sure it is from a reputable provider.
- When you are finished accessing your account, always log off and close your browser.

## **Avoid Email Fraud**

Email can be a source of danger. Many internet scams today involve email messages that appear to come from a trusted source, but are not trustworthy. Additionally, email attachments can be harmful because they can contain viruses.

Do not respond to suspicious emails, the following email messages can be indications that an email is fake:

- The email claims to be from a legitimate company requesting that you change your password by clicking on a link. It may even threaten to suspend your account if you do not do this.
- The email claims to be from a person in authority requesting a copy of a password file, UserID, or banking information.
- The email asks you to verify your account information by clicking on a link and filling in a form.

- Right click on the link in the email and select properties. If the section under URL Address contains an '@' symbol or does not appear to be a Kifstradecapital.com address then it is likely fraudulent.

### **Here are some ways to protect yourself from email fraud:**

- Do not reply to any email asking for personal information.
- Use antivirus software and keep it updated. Scan all attachments with an anti-virus software program before downloading.
- Do not visit links sent by email as these can lead to phishing sites-sites made to look legitimate and designed to collect your personal information. One way to avoid this is to enter the URL into your browser instead of clicking the link.
- Do not open or reply to spam email which can prompt more spam to be sent to your inbox.
- Turn off the "preview pane," as this allows some viruses to be executed even if you never actually open the email.
- Report suspicious email to KIFS.

To find out more about email fraud and phishing, go to [How to spot phishing](#).

### **Beware of Stock Spam**

Online investors should be aware of stock spam schemes that guarantee high returns but dupe you. In other words, a company might be promoted and recommended as the latest hot stock in chat rooms, supposedly unbiased newsletters, or even in its own press releases. Unwitting investors purchase the stock, creating high demand and inflating its price. Then those who are behind the scheme sell their shares at the peak, stop the hype, and the stock price plummets-causing regular investors to lose money.

To protect yourself, always do your research before you invest:

- **Consider the source.** Be skeptical. People promoting a share may well be individuals who stand to profit.
- **Verify information.** Making grand claims is easy for a company to do. Before you invest, be sure to independently verify those claims. When you see an offer in an email or on the Internet, assume it's a scam unless your own research proves it's legitimate.
- **Know where the stock trades.** Many of the smallest and most thinly traded shares trade in the

If you receive a stock spam email you can file a complaint with the [Securities and Exchange Board of India](#). You probably only receive an auto-reply from them, but they do take complaints seriously and may be acting on yours behind the scenes.

### **This notice is being provided on behalf of:**

- KIFS Securities Private Limited
- KIFS Trade Capital Private Limited

- KIFS Financial Services Limited
- and other affiliated companies of KIFS Securities Private Limited

## **Disclaimer**

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## **Investments and Decisions**

Users of this website and mobile application are advised to use the data/information available for the purpose of information only and rely on their own judgment while making any decisions including investment decisions.

Any investments discussed or recommended are not intended to offer or solicit an offer to buy and/or sell any securities mentioned therein and/or is not an official confirmation of any transaction. Also, the same may not be suitable for all investors. The data/information contained in this web site may be based on sources believed to be reliable but is not guaranteed by KIFS.

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