

Creditmonitor is a brand and intellectual property of Spocto Solutions Pvt Ltd, website linked to <https://www.spocto.com/> by Spocto, its subsidiaries and affiliates, including Spocto sites around the world (collectively, the "Site"). The Site is the property of Spocto Inc. ("Spocto") and its licensors.

spocto, Inc. and its Affiliates ("spocto" or "We") realizes that it is very important for you to know how the information we receive from you is used and shared, and we take your privacy seriously. This Privacy Policy describes spocto's privacy practices in relation to information that we collect through websites operated by us from which you are accessing this Privacy Policy (collectively, the "Domains"), through the software applications made available by us for use on or through computers and mobile devices that link to this Privacy Policy (the "Apps"), through our social media pages and collecting public data via various channels.(collectively, the Internet and other services provided by us both online and offline; as well as through several digital medium like text, eMail, Telephony messages and Internet that we send to you that link to this Privacy Policy (collectively, including the Domains, the Apps and the Social Media Pages, the "Sites"). "You" or a "user" refers to any individual who visits or otherwise uses the Sites. By using the Sites, you accept and agree to the practices undermined in this Privacy Policy.

This Privacy Policy does not apply to the practices of third parties which spocto does not own or control or to that which spocto does not employ or manage.

This Privacy Policy also does not apply to information received or handled on behalf of our subscribers in our role as a service provider, such as information that we receive through the spocto or other spocto services like spocto profiling, including any apps we make available for use by Services subscribers (collectively, the "Services"). Such information is governed by the terms of the applicable services agreement, rather than this Privacy Policy.

You can request a copy of this Privacy Policy by contacting us at privacypolicy@spocto.com

1. What types of information does spocto collect about its users?

Personal Information: "Personal Information" is data that recognizes you as an individual or identifies with an identifiable individual, including: name, title, organization name, work capacity, ability, postal location, phone number, or email address. On the off chance that you present any Personal Information identifying with other individuals to us or to our administration suppliers regarding the Sites, you speak to that you have the power to do as such and to allow us to utilize the data as per this Privacy Policy.

spocto profile: spocto regards everybody's security. spocto acclimatizes all openly accessible data on purchasers empowering Organizations to have a superior comprehension of their clients. We utilize this data to encourage our operation of spocto and for different purposes in our scientific stage.

IP Address: Your "IP Address" is a number that is automatically assigned to the computer that you are using by your Internet Service Provider (ISP). An IP Address may be identified and logged automatically in our server log files whenever you access the Sites, click an email or open a MicroURL in text message along with the time of the visit and the page(s) that you visited. Collecting IP Addresses is standard practice and is done automatically by many websites, applications and other services. spocto uses IP Addresses to geographically position a device and help in better analytics.

2. How does spocto collect information?

Personal Information: We and our service providers may collect Personal Information in a variety of ways, including:

Through the Sites: We may collect Personal Information through the Sites, e.g., when you request a free trial or demo, register for a webinar, contact us, subscribe to our email newsletter, download content (e.g. whitepapers), or register to use our Sites.

Offline: We may collect Personal Information from you offline, such as when you attend one of our events, during phone calls with sales representatives, or when you contact customer service.

Through you: spocto may collect information such as your location or your preferred means of communication when you voluntarily provide it. Unless combined with Personal Information, this information does not personally identify you or any other user of the Sites. Note that there is no legal obligation for you to provide us with personal information and any information collected by us will be provided by you at your own will and with your consent.

Information from Other Sources: In order to enhance our ability to provide relevant marketing, offers, and services to you, we may obtain information

Other Information: We and our service providers may collect Other Information in a variety of ways focussing on consumer channel behaviour preferences.

3. How does spocto use personal information?

We may use Personal Information:

- To respond to your inquiries and fulfil your requests, such as to send you newsletters.
- To send administrative information to you, for example, information regarding the Sites and changes to our terms, conditions, and policies.
- To communicate with you and provide you with related customer service.
- To send you marketing communications, including via email and SMS in compliance with applicable laws, that we believe may be of interest to you.
- To personalize your experience on the Sites by presenting products and offers tailored to you.
- To allow you to participate in sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which could contain additional information about how we use and disclose your Personal Information, so we suggest that you read these rules carefully.

For our business purposes, such as data analysis, audits, fraud monitoring and prevention, developing new products, enhancing, improving or modifying our Sites and services, identifying usage trends, determining the effectiveness of our promotional campaigns and operating and expanding our business activities.

4. How will spocto share personal information it receives?

Information about our users is an integral part of our business. We only share your Personal Information as described in this Privacy Policy. As far as children are concerned, we do not intentionally gather Personal Data from visitors who are under the age of 13.

Affiliates: We may disclose Personal Information to our Affiliates (for the purposes described in this Privacy Policy. spocto, Inc. is the party responsible for the management of the jointly-used Personal Information.

Third-Party Business Partners: spocto partners with a variety of businesses and works closely with them to market or sell products or services. In certain situations, these businesses operate within the Sites. We may disclose Personal Information to our partners for the purposes described above. Some of our third-party business partners may co-sponsor events and other offerings with spocto. We may share Personal Information with these co-sponsors when you sign up for events or offerings to allow our partners to send you marketing communications and information that may be of interest to you, as permitted under applicable law.

Agents and Service Providers: We contract with other companies and people to perform tasks on our behalf and may share your Personal Information with them to provide products or services to you or to otherwise communicate with you, such as to provide marketing or offers on our behalf. Examples may include removing repetitive information from customer lists, analysing data, providing marketing assistance, conducting billing, processing credit card payments, engaging technical support for our services, providing customer service, and performing analysis related to our products or services. We may also provide your Personal Information to agents and service providers to verify or compile aggregate usage data that we provide to our partners. When we share this information in this way, we seek to require the agent or service provider to maintain the privacy, confidentiality and security of the Personal Information.

Sweepstakes: We may share Personal Information with business partners or other third party sponsors of sweepstakes, contests and similar promotions.

spocto Blog and Social Media Pages: Personal Information may also be disclosed by you through the Sites, on message boards, chat, profile pages and blogs and other services to which you are able to post information and materials (including, without limitation, our spocto Blog, at <http://spocto.com/blog-page> , CreditMonitor Blog at <https://creditmonitor.info/resources/blog/> and the Social Media Pages at <https://www.linkedin.com/company/spocto> and <https://www.linkedin.com/company/creditmonitor>). This information may appear in public ways, such as through search engines or other publicly available platforms, and may be “crawled” or searched by third parties. Please do not post any information that you do not want to reveal to the public at large.

Business Transfers: In some cases, we may buy or sell assets or businesses. In these types of transactions, user information is one of the business assets that is also transferred. spocto may disclose Personal Information to a third party in the event of any reorganization, merger, sale, joint venture, assignment, transfer, or other disposition of all or any portion of our business, assets, or stock (including in connection with any bankruptcy or similar proceedings).

Protection of spocto and others: We may release Personal Information when we believe that release is necessary or appropriate (a) under applicable law, including laws outside your country of residence; (b) to comply with legal process; (c) to respond to requests from public and government authorities including public and government authorities outside your country of residence; (d) to enforce or apply our conditions of use and other agreements; (e) to protect our operations or those of any of our Affiliates; (f) to allow us to pursue available remedies or limit the damages that we may sustain; and (g) to protect the rights, privacy, property, or safety of spocto, our employees, our Affiliates, our users, or any other

person or entity. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction.

5. How does spocto use and disclose other information?

We may use and disclose Other Information for any purpose, except where we are required to do otherwise under applicable law. If we are required to treat Other Information as Personal Information under applicable law, then we may use it for all the purposes for which we use and disclose Personal Information. In some instances, we may combine Other Information with Personal Information (such as combining your name with your geographical location). If we do, we will treat the combined information as Personal Information for as long as it is combined.

6. How does spocto secure personal information about me?

We have implemented organizational, technical, and administrative measures to protect Personal Information within our organization, including security controls to prevent unauthorized access to our systems. While we take reasonable steps to secure your Personal Information from loss, misuse, interference and unauthorized access, modification and disclosure, you should be aware no security procedures or protocols are ever guaranteed to be 100 percent secure from intrusion or hacking, and there is therefore always some risk assumed by sharing Personal Information online.

7. How can I correct or remove information about me?

If you feel that any Personal Information about you that has been collected and stored by spocto is incorrect, or if you want your Personal Information to be removed from our systems, please notify us at privacypolicy@spocto.com so that we may consider and respond to your request in accordance with applicable law. You may also request access to your Personal Information held by spocto, by sending a written request to privacypolicy@spocto.com

For your protection, we may only implement requests with respect to the Personal Information associated with the particular email address that you use to send us your request, and we may need to verify your identity before implementing your request. We will try to comply with your request as soon as reasonably practicable, subject to applicable law. Please note that we may need to retain certain information for record keeping purposes and/or to complete any transactions that you began prior to requesting such change or deletion.

8. For how long will spocto retain my personal information?

We will retain your Personal Information for the period necessary to fulfil the purposes outlined in this Privacy Policy unless a longer retention period is required or permitted by law.

9. What choices do I have?

You can always opt not to disclose information. However, if you elect to do so, we may be limited in responding to your inquiry or providing services to you. You may opt-out of receiving marketing messages from spocto or our Affiliates by sending an email to privacypolicy@specto.com, by unsubscribing through the unsubscribe or opt-out link in an email, or by unsubscribing via the spocto Subscription Centre at privacypolicy@specto.com. We will try to comply with your request(s) as soon as reasonably practicable. Please note that if you opt-out of receiving marketing-related emails from us, we may still send you important administrative messages.

10. Can children use spocto's sites?

The Sites are not intended for minors under the age of 18. spocto does not knowingly or specifically collect information about minors under the age of 18 and believes that children of any age should get their parents' or legal guardians' consent before providing any Personal Information. If you believe that we have mistakenly or unintentionally collected such information, please notify us at [**privacypolicy@specto.com**](mailto:privacypolicy@specto.com) so that we may delete the information from our servers.

11. Third party sites:

The Sites may permit you to link to other websites on the Internet through direct links or through applications such as "share" or "Like" buttons, and other websites likewise may contain links to the Sites. The information practices or content of such other websites is governed by the privacy statements of those websites and not by this Privacy Policy. We encourage you to review the privacy policies found on such other websites, services, and applications to understand how your information may be collected and used. Similarly, please note that we are not responsible for the collection, use and disclosure policies and practices (including the data security practices) of other organizations, such as Facebook, Apple, Google, Microsoft, RIM, or any other app developer, app provider, social media platform provider, operating system provider, wireless service provider, or device manufacturer, including any Personal Information you disclose to other organizations through or in connection with the Apps or the Social Media Pages.

12. Sensitive information:

We ask that you not send us or disclose any sensitive Personal Information (e.g., social security numbers, information related to racial or ethnic origin, political opinions, religion or other beliefs, health, biometrics or genetic characteristics, criminal background, or trade union membership) on or through the Sites or via other means.

13. Changes:

Changes to this Privacy Policy spocto may amend this Privacy Policy from time to time. The "Effective Date" legend at the top of this page indicates when this Privacy Policy was last revised. Any changes to this Privacy Policy will become effective when we post the revised Privacy Policy on the Sites. Your use of the Sites following these changes means that you accept the revised Privacy Policy.

14. International Transfer of Data:

Your Personal Information may be stored and processed in any country where we have facilities or in which we engage service providers, and by using the Sites or disclosing information to us you consent to the transfer of information to countries outside of your country of residence, including the United States, Australia, Germany, Ireland, Israel, Japan, and the UK, which may have different data protection rules than those of your country or the country in which you were located when you initially provided the information.

15. Contact Information:

spocto welcomes your comments or questions regarding this Privacy Policy. Please contact us at this address or phone number:

Address: Spocto Solutions Private Limited, 809, Ecostar, Vishweshwar Nagar, Off Aarey colony, Goregaon East, Mumbai, Maharashtra 400063.

Phone Number: +918433938150