

Privacy Policy

Updated on: 08 July 2025

Introduction

1. FPL Consumer Services Private Limited ("FPL CS") is committed to safeguarding the privacy and confidentiality of your data or information.
2. In the process of an user ("you", "your", "user") using this website i.e., <https://www.onescore.app/> ("Website") and/or the app 'OneScore' ("App") or availing of the existing or future services or facility provided by the Website and/or the App, you may be required to furnish information, including personal information and/or sensitive personal information and/or any other information that is of a confidential nature. You are urged to keep the information current to ensure that the services and facility remain relevant and enable us to reach you.

Section A - General Privacy Policy

1. This section A is the general privacy policy ("Privacy Policy") that is applicable to all users who avail any services or products provided by FPL CS on the App/Website.

2. **Information supplied by you:**

To avail certain services on our App/Website, you are required to provide personally identifiable information / personal data for the registration process, which includes but is not limited to the following:

- i. Name;
 - ii. Mobile number;
 - iii. Gender;
 - iv. Email address;
 - v. Permanent Account Number (PAN);
 - vi. Date of birth; and
 - vii. Address.
3. Subject to the terms of this Privacy Policy, (i) FPL CS may require you to provide additional details, as and when required, in order to comply with any applicable regulatory requirement or for additional services/products via the App/Website, as and when offered; and (ii) FPL CS may also utilize data lawfully obtained from third party service providers authorized by you, to provide the App services/Website services. We also maintain some records of users (including recordings of customer support calls) who contact us for support, for the purpose of responding to queries or other related activities.

4. Express Consent

- i. While providing your details/documents via the App/Website, including but not limited to personal information as mentioned above, you consent to FPL CS (including its marketing channels and business partners) to contact you through SMS, WhatsApp, push notifications, call and/ or e-mail and to follow up calls in relation to the services provided through the App/Website, for imparting product knowledge, offering promotional offers running on the App/Website & various other offers offered by our business partners. The App/Website requires you to provide consent for keying in or uploading your personal information, as may be necessary to process your application. Any personal information which requires to be keyed in or uploaded is required for enabling hassle free, faster and paperless (to the extent possible) processing of applications for financial products so opted/ availed by you.

In order to expand the scope of our services, we may from time to time, seek additional information from you. Any such collection of additional information and documents shall be subject to an explicit & purpose specific consent sought from all users.

5. Information obtained from Credit Information Companies on your behalf

We obtain your credit information reports from credit information companies registered under the Credit Information Companies (Regulation) Act, 2005 ("CICs") on your behalf. By consenting to use and avail your credit information report through us, you agree that FPL CS shall be entitled to rely on your authorisation and consent granted by you to us, and authorised to share your personal information with CICs. We may analyse and profile your credit report in order to assist you in being better informed, understand and manage your credit score/rating, and to identify whether you may benefit from additional guidance concerning your credit score and steps you can take to improve your score and credit history etc. We may process these credit reports to derive credit information aggregates and then share these credit information aggregates with our partner regulated entities ("RE") to assess and evaluate your application in order to provide financial products, such as credit cards, personal loans etc., as requested / required by you.

6. Information automatically collected while using the app or website

We strive to keep automatically tracked information to a minimum by obtaining little or no permissions from the App/Website. However, we may collect information relating to your use of our App such as your IP address, browser type, mobile operating system, manufacturer and model of your mobile device, access time and time spent. We may also collect information about the screens you view within our App and other actions you take while using our App. We may use third party services for such automatic collection, however no personally identifiable information will be shared with such third parties, unless required under applicable laws.

7. Use of personal information

- i. Information collected using App / Website is used for specific business purposes or for a lawful purpose to comply with the applicable laws and regulatory contractual obligations which include, but are not limited to:
 - a. Personalise your experience whilst you are on App / Website

- b. Customise our interactions with you and assisting in expanding the scope of our services,
 - c. Verifying your identity for the purposes of providing banking or non-banking services,
 - d. Providing you with financial products,
 - e. Create and maintain a trusted and safe environment on App / Website (such as complying with our legal obligations and compliance with our policies),
 - f. Analytics for the purposes providing you with personalized offers and improving our products and services,
 - g. Assessing and processing applications or requests from you,
 - h. Communicating with you through various channels,
 - i. Notifying you about changes to our services,
 - j. Responding to your queries submitted by you through various channels,
 - k. Addressing and / or investigating any complaints, claims or disputes,
 - l. Conducting credit checks, screenings or due diligence checks as may be required under contractual arrangement with partner bank or / and non-banking financial company,
 - m. Preventing crime including fraud and financial crime,
 - n. Financial reporting through partner REs, audit and record keeping purposes,
 - o. Facilitating KYC services to the partner REs in order to expedite the onboarding process or related processes,
 - p. For any other purpose with your consent.
- ii. Any information provided by you will be used for creating and updating your account and for providing you products and services or for any other purposes for which you have granted access to such information to us, based on your interaction with the App/Website.
 - iii. We may also use the information collected to perform internal operations necessary to provide our services, including to troubleshoot software bugs and operational problems, to conduct data analysis, testing and research and to monitor and analyse usage and activity trends. We process this personal information for these purposes given our legitimate interest in improving the services.

8. Information Sharing

- i. We may share your information with the following entities, in order to provide you the services, or as may be required by applicable law, or help us operate our business:
 - a. FPL CS's affiliates,
 - b. partner REs and service providers (e.g. collection agencies, telecommunication, electronic clearing network).
- ii. Subject to prior explicit consent from you, we may share your information with credit information companies (e.g. Experian Credit Information Company of India Private Limited, TransUnion CIBIL Limited).
- iii. For the sake of clarity, we do not sell or lease such information.
- iv. We may advertise our services on other websites/apps. We may collaborate with other website/app operators as well as network advertisers to do so. We request you to read and understand such

concerned third party privacy policies to understand their practices relating to advertising, including what type of information they may collect about your internet usage. No personally identifiable information is shared with any third party online advertiser, website or app as part of any such activity. We do not provide any information relating to your usage on App/Website to such website operators or network advertisers.

- v. During your use of the App/Website, you may come across links to third party websites/apps that are not affiliated with FPL CS. FPL CS is not responsible for the privacy practices or the content of those other websites, or for any acts/ omissions by such third parties in the course of your transaction/interaction with them.
- vi. We may share your personal information with governmental authority/agency, regulator, court/tribunal proceedings if required by applicable law or by any court or governmental agency or authority to disclose, for the purpose of verification of identity, or for the prevention, detection, investigation including cyber incidents, or for prosecution and punishment of offences.

9. Information Security

- i. Your information is subject to rigorous security protocols for storage, handling, and access. We take appropriate security measures to protect against unauthorised access. These include internal reviews of our data collection, storage and processing practices and security measures, including appropriate encryption and physical security measures to guard against unauthorised access to systems where we store personal data. All information gathered on our App/Website is securely stored within a controlled database within servers and data centres located in the geographical territory of India. Access to the servers is password-protected and is strictly limited.
- ii. We are ISO/IEC 27001 compliant company which means we have implemented applicable industry standard security controls that help us protect our customer's data in a secure manner. You may be assured that in case we become aware of any security breach of your data, we shall take all measures in line with the aforementioned standards.
- iii. We are committed to our customer's data and privacy. We blend security at multiple steps within our products with state of the art technology to ensure our systems maintain strong security measures. The overall data and privacy security design allows us to defend our systems ranging from low hanging issues up to sophisticated attacks. In the unfortunate event of any unauthorized access or breach, we will act promptly to restore your data, work with law enforcement if necessary, and reinforce our defenses to ensure it does not happen again.

10. Opt-Out

Please refer to our consent withdrawal policy at <https://www.onescore.app/consentwithdrawalpolicy/> for withdrawing your consent to use or process your personal information.

11. Data Retention & Data Deletion

- i. We will retain your information for the following events: (i) for as long as it is necessary to provide you the services available on the App or Website, (ii) your request for termination of your account

with us, (iii) your explicit withdrawal of consent, or (iv) request for deletion of your personal information, whichever is later. We will delete your information as per our organization level protocols / policies / processes and in accordance with applicable law. We retain the trail of such deletion process.

- ii. Post termination of your account, we may continue to use your anonymised data aggregated or in combination with anonymised data of other users. We use this aggregated anonymised data for data analysis, profiling and research purposes. In certain circumstances, we may be unable to delete your account, such as if there is any outstanding dispute, or unresolved claims pending on your account. However, upon resolution of the issue preventing deletion, the information is immediately deleted and can't be recovered thereafter. We may keep your contact information along with your application details (if any) for fraud prevention purposes and for the exercise/ defence of a legal claim or for providing evidence in legal proceeding(s) to fulfil our legal and contractual obligations and compliance requirements.

12. Log Files

This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data. We may use the collected log information about you to improve services offered to you, to improve marketing, analytics, or App/ Website functionality.

13. Confidentiality of your account

User is solely responsible for maintaining the security of his/her account and must not provide these credentials to any third party. If you believe that they have been stolen or been made known to others, you must contact us immediately at onescorehelp@onescore.app. We are not responsible if someone else accesses your account through the login credentials they have obtained from you or through a violation by you of this Privacy Policy.

14. Grievance Redressal Policy

If you have any grievance, complaint, questions, comments, concerns or feedback in relation to the processing of information or regarding this Privacy Policy please refer to our grievance redressal policy at <https://www.onescore.app/grievanceredressalpolicy/>.

15. Changes to this Privacy Policy

FPL CS retains the authority to modify this policy at its own discretion. We may revise this Privacy Policy to account for alterations in legislation, our data collection and usage practices, the functionalities of our services, or technological advancements. We encourage you to periodically review this page for the latest information on our privacy practices.

Section B. Privacy Policy Specific to Personal Loan in App

1. This section B is in addition to the general Privacy Policy as specified in Section A hereinabove. This section B (read with section A) specifically applies to the users who avail the services related to personal loan ("PL") as provided by FPL CS on the App.

2. The App/Website is a digital lending app (DLA) and FPL CS acts as a lending services provider (LSP) to various banks and NBFC (Lenders) and allows users to apply for and access PL from the Lenders. Please see <https://www.onescore.app/lendingpartners/> for the full list of lenders. Please note that you may be subject to the privacy policies of the Lenders and the other obligations included in the loan documents in addition to this Privacy Policy.
3. Data collection, storage and sharing
 - i. In addition to the information collected as specified in Section A, we may collect further information for providing the PL services. We may collect the following:
 - a. Mother's name
 - b. Father's name
 - c. Nationality;
 - d. Marital status;
 - e. Spouse's name;
 - f. Residential Status;
 - g. Type of current residence (self-owned/rented/paying guest/others)
 - h. Employment Status (if employed/salaried or not);
 - i. Occupation;
 - j. Employer name;
 - k. Employer email ID;
 - l. Annual income;
 - m. Salary credit/deposit mode;
 - n. Bank account details (bank account name, bank account number, IFSC code);
 - o. Selfie.
 - ii. We may share your information with the following entities, in order to provide you the services, or as may be required by applicable law, or help us operate our business:
 - a. FPL Technologies Private Limited,
 - b. TransUnion CIBIL Limited,
 - c. Experian Credit Information Company of India Private Limited.
 - iii. As a part of the application process for PL, we may share the data previously provided by you with the Lender(s). You may also have to provide additional information as a part of the application process. Any information provided specifically for the purpose of accessing PL or generated upon successfully receiving credit from the Lenders, will be retained to the extent required by FPL CS to carry out its LSP obligations as set out in its contracts with the Lender(s).
 - iv. In respect of the information specifically provided as a part of the application process for PL, FPL CS and the Lender shall collectively decide and abide by the mutual understanding arrived at on matters regarding the storage of customer data including the type of data that can be stored, the length of time for which data can be stored, restrictions on the use of data, data destruction protocol, standards for handling security breach etc.
 - v. We do not collect your biometrics.

- vi. We will not access your mobile phone resources such as file and media, contact list, call logs, telephony functions, etc., in relation to the PL or as part of its role as a DLA / LSP. However, we may, with your prior explicit consent, seek one-time access for camera, microphone, location or any other facility necessary for the purpose of on-boarding requirements in connection with the PL.
- vii. All the data is securely stored in servers, databases and data centres located in the geographical territory of India.
- viii. In addition to this clause vis-à-vis data sharing, please refer to the clause pertaining to 'Information Sharing' as specified in Section A. In case of any contradiction (to the extent of data sharing with respect to PL) between this clause and clause pertaining to 'Information Sharing' as specified in Section A, this clause shall prevail.

4. Data deletion and revocations

You may request deletion of your data in accordance with 'Opt-Out' clause of Section A as set out above. Provided however, FPL CS as LSP and the Lenders may still retain data as required under applicable law and to the extent that any amounts are outstanding under PL or till the time approved in-principle credit limit is available to you.

5. Grievance Redressal Policy

For PL related grievance or complaint, you can send email to our grievance officer by accessing the lending partners page <https://www.onscore.app/lendingpartners/>. The grievance redressal officer shall address your concerns within a month from the date of receiving the grievance.
