

## Privacy Policy

The Privacy Policy governs the use of this website [www.novactech.in](http://www.novactech.in)

(Website/Site) of Novac Technology Solutions (Novac Technology/the Company) and Novac Technology values the privacy of the user (User).

By visiting the Website and all other links thereunder, the User agrees to be bound by the terms and conditions of the Privacy Policy of Novac Technology. By accepting the Privacy Policy, the User expressly consents to Novac Technology's use and disclosure of the User's information in accordance with this Privacy Policy.

Novac Technology is committed to protecting your privacy and working towards offering you a powerful, safe, online experience. Our web site [www.novactech.in](http://www.novactech.in) does not collect personal information about individuals except when such individuals specifically provide such information on a voluntary basis which information will not be sold or otherwise transferred to unaffiliated third parties unless otherwise stated at the time of collection or with the approval of the user as the case may be.

Novac Technology treats your personal information or your use of the service as private and confidential and does not check, edit or reveal it to any third parties except where it believes in good faith, such action is necessary to comply with the applicable legal and regulatory processes or to protect and defend the rights of other users or to enforce the terms of service which are binding on all the users of [www.novactech.in](http://www.novactech.in). Novac Technology and/or its affiliates will share / sell some or all of the User's personal information with another business entity, should the Company (or its assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. In the event such a transaction occurs, that other business entity (or the new combined entity) will be required to follow this Privacy Policy.

Except where specifically agreed or necessary for operational or regulatory reasons, Novac Technology will not send you any unsolicited information. If the user does not opt out, Novac Technology may use any e-mail addresses of users to send occasional e-mails pertaining to information on product and services.

The User can nevertheless unsubscribe from receipt of such e-mails by following instructions therein. Novac Technology may collect unnamed statistics, which do not personally identify you. Novac Technology reserves the right to perform statistical analysis of user behaviour and characteristics in order to measure interest in and use of the various areas of the Site and to inform advertisers of such information as well as the number of users that have been exposed to or clicked on their advertising banners. We will provide only aggregated data from these analyses to third parties. We will communicate with Users via e-mail or by other online delivery devices only if the User agrees to/elects to receive/send those communications. Users, who believe they are receiving our communications in error or no longer desire to receive them, should inform us and we will remove

those Users' names from our mailing lists. Novac Technology will be judicious in the use of e-mail and paper mail to communicate with users. Novac Technology reserves its right to correct any part of the content of the Website at any time as and when required at its sole discretion. The content of this Website shall not be displayed or printed in any form in part or whole without the prior written approval of Novac Technology. The information contents provided on this Site or the company logo cannot be copied, modified, uploaded, downloaded, published or republished, transmitted or otherwise distributed for commercial purposes without prior and explicit permission from Novac Technology. Reproduction of any information or material provided on this Website, with or without any modification, is prohibited unless, with prior permission of Novac Technology, and shall amount to violation of copyright and would be deemed an illegal act. You are requested to note that our financial products and the information, tools and planners contained in the Site, [www.novactech.in](http://www.novactech.in) are meant for your general information only and not to be used for deciding on your financial requirements. You are specifically advised to contact one of our Branches for any of your particular financial needs.

#### Protection of privacy of children/minor

Use of the Website is available only to persons who can form legally binding contracts under applicable law. Persons who are "incompetent to contract" within the meaning of the Indian Contract Act, 1872 including un-discharged insolvents, etc. are not eligible to use the Website.

#### Use of Information and material

The information and materials contained in these pages and the terms, conditions, and descriptions that appear thereon are subject to change. They should not be regarded as an offer, solicitation, invitation, advice regarding any financial product of Novac Technology. You are therefore requested to verify the veracity of all information with one of the Branches before relying on the same. Financial Products and services shown on the website may be withdrawn or amended or varied at any time at the sole discretion of Novac Technology. Save and except with the Novac Technology's prior written consent, you shall not insert a hyperlink to this website or any part thereof on any other website or "mirror" or frame this website, any part thereof, or any information or materials contained in this website on any other server, website or webpage.

Wherever certain information is requested and necessary to enable you to use our web-enabled services we gather such information, including personal information so that we can better develop our relationship with Users. You may choose not to share any such information with us, but then you may not be able to take advantage of the features on the site.

**Cookies:** 'Cookies' are computer data storage programs that enable a website to record a visitor's activities from his/ her computer hard drive. A cookie is

placed on our server for as long as a session is active. No data from the user's computer is accessed from our site. Our cookies tag each visitor's browser with a random, unique number. The cookie simply assigns a number and does not disclose any personal information about the person using the browser. Additionally, the User may encounter "cookies" or other similar data

collection devices on certain pages of the Website that are placed by third parties. Consul hereby disclaims that it does not control the use of and are not responsible for any activities of cookies by third parties.

#### No warranty

The information, product descriptions, material, advices, suggestions, illustrations notifications, circulars etc. are collectively stated "the content" in this Website. If the said content contains any mistakes, omissions, inaccuracies and typographical errors, etc. Novac Technology assumes no responsibility thereof.

The information and materials contained in this Site, are provided "as is," "as available" basis. Novac Technology does not warrant the accuracy, adequacy or completeness of any of such information and materials. Novac Technology expressly disclaims any and all liability for errors or omissions in all such information and materials. No warranty of any kind, implied, express or statutory, including but not limited to the warranties relating to non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with any of the information and materials published herein.

#### Limitation and liability

Novac Technology shall not be liable for any loss or damage, including without limitation direct or indirect, special, economic, incidental, or consequential damages, losses or expenses arising in connection with this Site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if Novac Technology has been advised of the possibility of such damages, losses or expenses.

#### Hyperlinks to other internet resources:

Hyperlinks to other internet resources are for the User's convenience only and are at your own risk; the content, accuracy, legality of or restrictions imposed or opinions expressed by and other links provided by or for these resources are not investigated, verified, monitored, nor endorsed by Novac Technology. Novac Technology is not responsible either for their standards of public order and decency or for their personal data protection policy or the use that could be made of such data. When you access another website through a hypertext link, you are accepting that this access is at your own risk. Consequently, Novac Technology will not be liable for any loss or damage arising directly or indirectly from the accuracy or

otherwise of materials or information contained on the pages of such sites, or for any loss arising directly or indirectly from the defects with such sites.

#### Information:

Submission of Information: Submissions to Novac Technology of information via Novac Technology's Web site and pages thereon shall be deemed to be the property of Novac

Technology. Please note that Novac Technology does not warrant that any e-mail from its Web site is secure and does not guarantee that any such e-mail from you or from Novac Technology is secure during Internet transmission.

Public Access to Personal Information: Please note that you should exercise caution when deciding to disclose or key-in your personal information on-line, and ensure that no third party is able to access such personal information as you key it in or view it on the screen of your computer. This caution is to be exercised in respect of the information that you may provide, to apply to become a customer of Novac Technology as well.

This Privacy Policy shall be subject to change without notice. Novac Technology recommends visiting this Privacy Policy every time the User visits the Website, in order to be informed about change, if any. In the event the modified privacy policy is not acceptable to the User, the User should discontinue using the Website. However, if the User continues to use the service the User shall be deemed to have agreed to accept and abide by the modified privacy policy of this Website.

#### Privacy Policy for Techbrewers App:

Techbrewers is a platform where Novac Technology Solutions employees can exhibit their skills in identifying a problem and bringing in innovative solutions that could be the next game-changer in the technology field. We invite ideas from the fields of InsureTech, RetailTech, FinTech, EduTech, and other technology facets that quirk up their interest.

This ideathon event app is exclusive for the employees of Novac Technology Solutions. The Techbrewers happens every year, and this year the event commences from March 7 - April 8, 2022. Techbrewers is an internal App exclusively made for Novac's employees. The login credentials used are the same as their internal employee portal credentials. And any intellectual property or the idea developed during this event will belong to the individual that developed it. All relevant points mentioned above are applicable to the Techbrewers App as well.