

Jumbostar operates a B2B marketplace, FMCG products, logistics, and fintech services. Their terms and policies are focused on providing a secure and efficient platform for business transactions.

Here are the key aspects of Jumbostar policy and terms:

## 1. Privacy Policy and Data Usage

- **Information Collection:** Jumbostar collects personal information to provide services, improve quality, analyse application usage, and ensure compliance with legal obligations.
- **Aadhaar/PAN Data:** The app may capture images of PAN cards and Aadhaar cards for user identification and verification, passing this data to lending partners (NBFCs).
- **Data Retention:** Identification data is not stored on their systems for more than one week after the verification and onboarding process is completed.
- **Data Sharing:** Information may be transferred to a third party in the event of a sale, acquisition, merger, or bankruptcy.
- **Cookies:** Cookies are used to provide uninterrupted service but not for unauthorized personal information storage.
- **Policy Updates:** Jumbostar may update its privacy policy at any time, with or without advance notice.

## 2. Terms of Use (Platform)

- **Account Rules:** Users are permitted to operate only one account.
- **Prohibited Activities:** The creation of multiple accounts to manipulate rewards, collusion, and exploitation of loopholes are strictly prohibited.
- **Penalties:** Violations of terms can result in account termination, forfeiture of earned benefits, or fines.
- **Service Modification:** Jumbostar reserves the right to modify, suspend, or terminate any aspect of the website/app without notice.
- **Jurisdiction:** The platform is operated by Jumbostar Enterprises based in Bangalore, India.

### 3. Seller and Customer Services

- **Services:** Jumbostar provides full-stack services, including warehousing, inventory management, quality control, and payment collection.
- **Account Management:** Sellers can use Jumbostar services to manage product listings, SEO, and paid campaigns.

### 4. Employment Policy

- **Confidentiality:** Employees must handle confidential and proprietary information about the company's operations and clients securely.

For the most up-to-date and legally binding information, it is recommended to review the specific Terms and Conditions page on the official Jumbostar website or mobile application, as these policies may change.

### Privacy Policy

Welcome to Jumbostar!

This mobile application (“**Application**”) is owned and operated by Jumbostar Enterprises a company incorporated in India, having its registered office at 60/2 A Madanayakanahalli, opp. Miami supermarket Bangalore - 562162, Karnataka, India (the “**Company**” which expression would mean and include its officers, successors and permitted assigns).

This Privacy Policy (“**Privacy Policy**”) sets out the privacy practices of the Company with respect to the entire content of the Application.

This document is published in accordance with the provisions of the Information Technology Act, 2000 and the rules made thereunder that require publishing the rules and regulations, privacy policy and terms of use on an online portal of the Company. We request you to go through this Privacy Policy and the [Terms of Use](#) carefully before you decide to access this Application.

For the purposes of this Privacy Policy, the words “**us**”, “**we**”, and “**our**” refer to Company and all references to “**you**”, “**your**” or “**user**”, as applicable mean the person who accesses, uses and/or participates in the Application in any manner.

The Company is strongly committed to protecting the privacy of its users and has taken all necessary and reasonable measures to protect the confidentiality of the user information and its transmission through the internet. The Company will not be held liable for disclosure of the Confidential Information if such disclosure is in accordance with this Privacy Policy and Terms of Use or applicable law. (“**Confidential Information**” shall mean and include all information, documents and materials whether written or otherwise in any other explicit form, that has been or may hereafter be provided or shown to us or uploaded on the Application, irrespective of the form of communication). If you object to your information being transferred or used, please do not use the Application.

All capitalized terms used but not defined herein shall have the meaning ascribed to in the Terms of Use.

## **1. Collection of Information**

- 1.1. Company is the sole owner of the information collected through the Application. Company may collect and process personal information from you, including but not limited to the following:
  - 1.2. Information provided by you at the time of registration such as your name, age, address, email ID, phone number and unique identifiers such as username, account number, password and preferences information including favorites and history. Providing additional information beyond what is required at the time of registration is entirely optional and can be altered or removed by you at any time;
  - 1.3. Information that you provide directly to the Company via email or electronic communication.
  - 1.4. Information that you provide to the Company over telephone. Company may make and keep a record of such information shared by you; and
  - 1.5. Information that you provide to the Company in physical form whether sent through post or courier or handed over to the Company’s representatives in person.
  - 1.6. Every computer/mobile device connected to the internet is given a domain name and a set of numbers that serve as that computer's Internet Protocol or “IP” address. When you request a page from any page within the Application, our web servers automatically recognize your domain name and IP address. The domain name and IP address reveal nothing personal about you other than the IP address from which you have accessed the Application.
  - 1.7. Location
    - 1.7.1. Jumbostar collects location data to optimize delivery services, enabling users to voluntarily share their location information for the purpose of ensuring precise and streamlined deliveries.
  - 1.8. Camera

1.8.1. Jumbostar accesses your mobile camera upon explicit request, prioritizing user privacy and ensuring data confidentiality, to capture the user profile image during the onboarding process.

#### 1.9. Voice/ Audio

1.9.1. Jumbostar utilizes voice capabilities to empower users in conveniently requesting or searching for app content, enhancing user experience and accessibility.

#### 1.10. Device Info:

1.10.1. Jumbostar requests the read phone state permission to access essential device information, such as the IMEI and device network details, in order to deliver an enhanced user experience and ensure optimal functionality of the application.

#### 1.11. Storage:

1.11.1. Jumbostar requests storage permission to enable convenient photo selection from your device's camera/gallery within the app, providing a seamless user experience for accessing and utilising photos.

1.12. Jumbostar may capture and process images of Aadhaar cards that user upload for identification purposes. Jumbostar passes on this information to lenders who will use this data for verification purposes. Jumbostar does not store this data on systems for more than one week of time. Once the verification and onboarding process is completed

1.13. Jumbostar may capture and process images of PAN cards that user upload for identification purposes. Jumbostar passes on this information to lenders who will use this data for verification purposes. Jumbostar does not store this data on systems for more than one week of time. Once the verification and onboarding process is completed

## **2. Use of the Information collected**

2.1. The primary goal of the Company in collecting the information is to provide you a mobile platform for the purpose of providing the Services as defined in the [Terms of Use](#). Company may use the personal information provided by you in the following ways:

2.2. To help provide you the Services;

2.3. To observe, improve and administer the quality of Service;

2.4. To analyze how the Application is used, diagnose technical problems;

2.5. Remember the basic information provided by you for effective access;

2.6. To confirm your identity in order to determine your eligibility to use the Application and avail the Services;

2.7. To notify you about any changes to the Application;

2.8. To enable the Company to comply with its legal and regulatory obligations;

2.9. For the purpose of sending administrative notices, Service related alerts and other similar communication with a view to optimizing the efficiency of the Application;

2.10. Doing market research, troubleshooting, protection against error, project planning, fraud and other criminal activity; and

2.11. To reinforce the Company's Terms of Use.

2.12. We use Aadhaar details and PAN details collected through captured Image for the sole purpose of user identification and verification. We pass this data to lenders (NBFCs) for verification process.

### **3. Sale of Assets, Merger, Acquisition, Bankruptcy**

3.1. Information collected from you may be transferred to a third party as a result of a sale or acquisition, merger or bankruptcy involving the Company.

### **4. Cookies**

4.1. Cookies are small portions of information saved by your browser onto your computer/mobile. Cookies are used to record various aspects of your visit and assist Company to provide you with uninterrupted service. Company does not use cookies to save personal information for unauthorized uses.

### **5. Sharing of Information**

#### **5.1. Sharing**

5.1.1. Other than as mentioned elsewhere in this Privacy Policy, the Company may share aggregated demographic information with Company's partners or affiliates. This is not linked to any personal information that can identify an individual person. Company will not be liable for transfer of any personal identification information resulting from loss or distribution of data, the delineation or corruption of media storage, power failures, natural phenomena, riots, act (s) of vandalism, sabotage, terrorism or any other event beyond Company's control. Further, Company's Privacy Policy does not cover the use of Cookies by its partners and affiliates since the Company does not have access or control over such Cookies.

#### **5.2. Consulting**

5.2.1. Company may partner with another party to provide specific Services if required. When you sign-up for the Services, the Company will share names, or other personal information that is necessary for the third party to provide these Services. Company's contractual arrangements with such third parties, restrict these parties from using personally identifiable information except for the explicit purpose of assisting in the provision of these Services.

#### **5.3. Non-disclosure of Information**

5.3.1. The Company pledges that it will not sell or rent your personal details to anyone and your personal information will be protected and maintained strictly confidential by the Company except in the following cases:

5.4. Company may disclose your personal information in the event it is required to do so by law, rule, regulation, law, enforcement, governmental official, legal or regulatory authorities and, or, to such other statutory bodies who have appropriate authorisation to access the same for any specific legal purposes;

5.5. Company may disclose your information in order to provide you the Services, enforce or apply the Terms of Use, or to protect the rights, property or safety of the Company, its users or others. This includes exchanging information with other companies / agencies that work for fraud prevention;

- 5.6. Company may disclose your information to such third parties to whom it transfers its rights and duties under any agreement entered into with such third parties; and
- 5.7. Company may disclose your information to any affiliate or related entity.
- 5.8. We do not disclose user information to third parties unless required by law, regulation, or with user's explicit consent. We may disclose information to service providers who assist us with app operation, subject to strict confidentiality agreements.

## **6. Security of Information**

- 6.1. Company takes the security of your information very seriously. The Company protects your information from loss, misuse and unauthorized access, disclosure, alteration and destruction by encrypting personal data like password, username etc. Company has put in place appropriate methods and managerial procedures to safeguard and secure such information. It only processes personal information in a way that is compatible with and relevant for the purpose for which it was collected or authorized by the individual. Application allows users access to their personal information and allows them to correct, amend or delete inaccurate information.
- 6.2. Company uses commercially reasonable precautions to preserve the integrity and security of your information against loss, theft, unauthorised access, disclosure, reproduction, use or amendment.
- 6.3. The information that is collected from you may be transferred to, stored and processed at any destination within and/or outside India. By submitting information on the Application, you agree to this transfer, storing and/ or processing. The Company will take such steps as it considers reasonably necessary to ensure that your information is treated securely and in accordance with this Privacy Policy.
- 6.4. In using the Application, you accept the inherent security implications of data transmission over the internet. Therefore, the use of the Application will be at your own risk and the Company assumes no liability for any disclosure of information due to errors in transmission, unauthorised third party access or other acts of third parties, or acts or omissions beyond its reasonable control and you agree not to hold the Company responsible for any breach of security.
- 6.5. In the event the Company becomes aware of any breach of the security of your information, it will promptly notify you and take appropriate action to the best of its ability to remedy such a breach.

## **7. Exclusion**

- 7.1. This Privacy Policy does not apply to any information other than information collected by the Company through the Application including such information collected in accordance with Clause 1 (Collection of Information) above. This Privacy Policy will not apply to any unsolicited information provided by you through this Application or through any other means. This includes, but is not limited to, information posted on any public

areas of the Application. All such unsolicited information shall be deemed to be non-confidential and the Company will be free to use, disclose such unsolicited information without limitation.

- 7.2. Company also protects your personal information off-line other than as specifically mentioned in this Privacy Policy. Access to your personal information is limited to employees, agents or partners and third parties, who the Company reasonably believes will need that information to enable the Company to provide Services to you. However, the Company is not responsible for the confidentiality, security or distribution of your own personal information by our partners and third parties outside the scope of our agreement with such partners and third parties.

## **8. Data Retention**

- 8.1. Your information will be retained with the Company as long as your account is active or as needed to provide Services to you. If you wish to cancel your account or request that the Company no longer uses your information to provide Services, you may contact the Company at [support@jumbotail.com](mailto:support@jumbotail.com). The Company will retain and use your information as necessary to comply with its legal obligations, resolve disputes, and enforce its agreements or for other business purposes.

## **9. Minor's Privacy**

- 9.1. Application is not intended for use by minors and the Company strongly encourages you and your representatives to supervise the online activities of your and your representatives' minor children.

## **10. Opt out Procedures**

- 10.1. Upon initial communication from the Company, you may opt-out of receiving further communications from the Company. To be completely removed from the Company's mailing list, you may contact us at [jumbostarenterprises@gmail.com](mailto:jumbostarenterprises@gmail.com). If you are using an e-mail forwarding service or other similar service please make sure to include the correct e-mail address or addresses.

## **11. Other Links and Widgets**

- 11.1. Application may contain links to other sites. The linked sites are not necessarily under the control of the Company. Please be aware that the Company is not responsible for the privacy practices of such other sites. The Company encourages you to read the privacy policies of each and every website that collects personally identifiable information. If you decide to access any of the third-party sites linked to the Application, you do this entirely at your own risk. Any links to any partner of the Company should be the responsibility of the linking party, and Company will not be responsible for notification of any change in name or location of any information on the Application.
- 11.2. The Application includes social media features, such as widgets or interactive mini-programs that run on the Application. These features may collect your IP address, the page which you are visiting on the Application,

and may set a Cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on the Application. Your interactions with these features are governed by the privacy policy of the entity providing it and not the Company.

## **12. Notification of Changes**

12.1. We may update this Privacy Policy at any time, with or without advance notice. In the event there are significant changes in the way we treat your personally identifiable information, or in the Privacy Policy document itself, we will display a notice on the Application or send you an email informing you of such changes, so that you may review the changed terms prior to continuing to use the Application.

12.2. Using the Company's Services or accessing the Application after a notice of changes has been sent to you or published on the Application will constitute your consent to the changed terms.

## **13. User Consent**

13.1. By using the app and providing Aadhaar and PAN Card images you(user) consent to the collection, processing, and use of this information in accordance with this privacy policy

## **14. Address for privacy questions**

14.1. Should you have questions about this policy or Company's information collection, use and disclosure practices, you may contact us at [jumbostarenterprises@gmail.com](mailto:jumbostarenterprises@gmail.com). We will use reasonable efforts to respond promptly to requests, questions or concerns you may have regarding our use of personal information about you. Except where required by law, the Company cannot ensure a response to questions or comments regarding topics unrelated to this policy or Company's privacy practices.

**You Have Read This Privacy Policy And Agree to All the Provisions  
Contained Above**