Effective Date: [01st April 2024]

Kasar Credit and Capital Private Limited ("we," "our," "us") operates the https://www.salaryontime.com website (the "Service"). This Privacy Policy explains how we collect, use, and share your personal information when you use our Service.

1. Information We Collect

We may collect and process the following types of information:

- **Personal Information:** Name, address, email address, phone number, date of birth, and other identifying information.
- Financial Information: Bank account details, credit card information, credit history, and other financial data necessary for providing our services.
- **Identification Documents:** Copies of government-issued identification documents, such as passports or driver's licenses.
- **Usage Data:** Information on how you access and use our website and services, including IP addresses, browser type, and operating system.

2. How We Use Your Information

We use your information for the following purposes:

- To provide and maintain our services.
- To process your transactions and manage your accounts.
- To verify your identity and prevent fraud.
- To comply with legal and regulatory requirements.
- To communicate with you about your account and our services.
- To improve our services and develop new products.

3. Sharing Your Information

We may share your information with:

- **Service Providers:** Third-party companies that perform services on our behalf, such as payment processing and data analysis.
- Affiliates: Companies related to us that help us provide our services.
- Legal and Regulatory Authorities: When required by law or to protect our rights.
- **Business Transfers:** In connection with a merger, acquisition, or sale of all or part of our assets.

4. Data Security

We implement appropriate technical and organisational measures to protect your personal information from unauthorised access, use, or disclosure. However, no method of transmission over the internet or electronic storage is 100% secure.

5. Your Rights

Depending on your jurisdiction, you may have the following rights regarding your personal information:

- The right to access your personal information.
- The right to correct any inaccurate or incomplete information.
- The right to request the deletion of your personal information.
- The right to object to or restrict the processing of your personal information.
- The right to data portability.

To exercise these rights, please contact us using the information provided below.

6. Cookies and Tracking Technologies

We use cookies and similar tracking technologies to enhance your experience on our website. You can control the use of cookies through your browser settings.

7. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. We will notify you of any significant changes by posting the new Privacy Policy on our website.

8. Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us at:

info@salaryontime.com

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