

Privacy Policy

Credit Assist

This Privacy Policy (“Policy”) explains how [Huey Tech Limited (formerly known as Huey Tech Limited)] (“Credit Assist”, “we”, “us” or “our”) collects, uses, shares, stores and protects your information when you access or use the Credit Assist mobile application, website and related services (together, the “Platform”). It applies to all visitors, registered users and any other persons who access the Platform.

By accessing or using the Platform, creating an account, or clicking to accept this Policy where prompted, you confirm that you have read and understood this Policy and that you consent to the collection, use, sharing and processing of your information as described here. If you do not agree with this Policy, please do not use the Platform.

1. Scope & acceptance

This Policy is an electronic record that does not require a physical or digital signature. It is published in accordance with the applicable laws of India, including the Information Technology Act, 2000 and the rules made thereunder, and the Digital Personal Data Protection Act, 2023, as amended from time to time.

This Policy should be read together with our Terms of Use. If there is any conflict between the two, the interpretation reasonably adopted by us will apply to the extent permitted by law. We may update this Policy from time to time; your continued use of the Platform after an update means you accept the revised Policy.

2. Consent

By accessing or using the Platform, you expressly consent to our collection, use, storage, sharing and processing of your information in accordance with this Policy. Where applicable law requires your explicit consent for processing certain information — such as your credit information — we will obtain that consent before proceeding.

You may withdraw your consent at any time as described in the “Your rights & choices” section. Please note that withdrawing consent may limit or prevent your ability to use certain features of the Platform. If you do not agree with this Policy, please do not use the Platform.

3. Information we collect

Depending on how you use the Platform, we may collect the following categories of information:

Category	Examples
Personal information	Name, mobile number, email address, date of birth, gender, and similar details you provide when you register or use our services.
Identity & financial information (sensitive)	PAN, identity details required for verification, and credit-related information such as your credit score, credit report and credit history obtained from licensed credit bureaus with your consent.
Loan-related information	Details you share when you explore or apply for a loan, including information required by our lending partners to assess eligibility.
Chat & support content	Messages, questions and information you share with Clio (our AI assistant) or with our human experts through Chat with Expert.
Device & usage information	IP address, device identifiers, device model, operating system, app version, language, time zone, and how you navigate and interact with the Platform.

You may browse certain parts of the Platform without providing personal information, but some features — such as checking your credit score, downloading your credit report, or applying for a loan — cannot be offered without it.

4. How we collect it

- **Directly from you** — when you register, complete your profile, verify your identity, chat with Clio or an expert, or apply for a loan.
- **Automatically** — through cookies and similar technologies that record device and usage information when you access the Platform.
- **From third parties** — for example, credit bureaus that provide your credit score and report, and verification or lending partners, in each case with your consent and only as needed to deliver the service you requested.

You confirm that any information you provide is accurate and provided voluntarily. If you share information about another person, you confirm you are authorised to do so and that they consent to its use as described here.

5. How we use your information

We use your information to:

- Create and manage your account and verify your identity.
- Retrieve and display your credit score, credit report and the factors affecting your score.
- Enable you to download your credit report.

- Power Clio, our AI assistant, and connect you with human experts.
- Help you explore loan options and facilitate applications with our lending partners.
- Respond to your queries, provide customer support and resolve technical issues.
- Improve, secure and personalise the Platform, including through analytics and research on de-identified or aggregated data.
- Send service updates and, where permitted, relevant offers and communications (which you may opt out of).
- Comply with legal, regulatory and contractual obligations and prevent fraud or misuse.

6. Credit score & credit bureau data

To show your credit score, credit report and the factors affecting your score, we request this information from one or more licensed credit information companies (credit bureaus) on your behalf, based on the consent you provide within the Platform.

- We access your credit information only after you authorise us to do so.
- We use it to display your score and report, explain the factors influencing it, and help you understand and improve your credit health.
- Your credit information is sensitive. We handle it using reasonable security practices and do not sell it.
- Your use of credit-bureau information may also be subject to the terms and policies of the relevant bureau.

7. Clio AI assistant & Chat with Expert

When you interact with **Clio**, our AI assistant, the questions and information you share are processed to generate responses and to help answer your queries about your score, report and credit-related topics. When you use **Chat with Expert**, the information you share may be reviewed by our support specialists so they can assist you.

We may retain chat content to provide support, maintain a record of your requests, improve our services and meet legal requirements. Please avoid sharing information in chat that is not necessary for your query, such as full card numbers, passwords or one-time passwords.

8. Sharing & disclosure

We do not sell or rent your personal information. We may share it only in the following circumstances:

- **Service providers** — who perform functions on our behalf (such as identity verification, cloud hosting, analytics and customer support) under confidentiality obligations and only to the extent needed.
- **Lending and credit partners** — when you choose to explore or apply for a loan, so they can assess your eligibility and process your request.
- **Credit bureaus** — as needed to retrieve your credit information at your request.
- **Legal and regulatory authorities** — where required by law, court order, or to establish, exercise or defend legal rights, or to prevent fraud or harm.
- **In aggregated or de-identified form** — that can no longer be used to identify you.

9. Third-party services

The Platform may rely on or link to third-party services and websites. We are not responsible for the privacy practices, content or actions of those third parties. We encourage you to review their privacy policies before sharing information with them.

10. Disclosure on merger or acquisition

In the event of a merger, acquisition, reorganisation, financing, sale of assets, or any similar transaction, your information may be transferred to the relevant investor, acquirer, assignee or successor entity as part of that transaction. We will take reasonable steps to ensure that your information continues to be handled in a manner consistent with this Policy.

11. Your rights & choices

Subject to applicable law, you may:

- Access and review the personal information we hold about you.
- Request correction or updating of inaccurate or incomplete information.
- Request deletion of your personal information.
- Withdraw consent you previously gave for processing.
- Opt out of promotional communications.

To exercise any of these rights, contact us at support@creditassist.in. Please note that withdrawing consent or requesting deletion may limit or prevent your ability to use certain features, and some information may need to be retained where required by law.

12. Data retention

12.1. We store your personal information for a minimum of seven (7) years, or for such longer period as required or permitted under applicable law, including financial, regulatory and credit-

bureau requirements. These periods may vary depending on the nature of the information and your interactions with us.

12.2. The Company may store the financial data of the customers, who are not associated anymore with the company, for maximum upto 6 months only. However, company can store the basic details of the customer like name, phone number, e-mail id and address for future perspective.

12.3. When your information is no longer required, we take reasonable steps to securely delete or anonymise it.

13. Cookies & tracking

We use cookies and similar technologies to remember your preferences, keep you signed in, understand how the Platform is used and improve our services. You can manage or disable cookies through your browser or device settings, though some features may not work properly if you do.

14. Data security

We use reasonable physical, technical and administrative safeguards designed to protect your information against loss, misuse and unauthorised access, alteration or disclosure. However, no method of transmission or storage is completely secure, and we cannot guarantee absolute security. You are responsible for keeping your login credentials confidential.

15. Minors

The Platform is intended for individuals who are competent to contract under applicable law. We do not knowingly collect information from minors without the consent of a parent or legal guardian. If you believe a minor has provided us information without such consent, please contact us so we can take appropriate action.

16. Limitation of liability

To the extent permitted by law, we are not liable for any indirect, incidental, special or consequential loss — including loss of profit, goodwill or data — arising from the use or inability to use the Platform, or for the acts or omissions of third parties who receive your information in accordance with this Policy.

We are also not responsible for any loss, damage or misuse of your information that results from events beyond our reasonable control (a “Force Majeure Event”). Such events include, without limitation, acts of God, fire, flood, natural disasters, civil unrest, riots, war, government action, strikes, pandemics or lockdowns, computer hacking, unauthorised access to systems, system failures, poor internet connectivity, and breaches of security or encryption.

17. Changes to this Policy

We may update this Policy from time to time. When we do, we will revise the “Last updated” date above and, where required, notify you. Your continued use of the Platform after changes take effect constitutes your acceptance of the updated Policy.

18. Governing law & dispute resolution

This Policy is governed by and construed in accordance with the laws of India. Subject to the arbitration provision below, the courts at **Noida, U.P.** shall have exclusive jurisdiction over any matter arising out of or relating to this Policy.

Any dispute arising out of or in connection with this Policy that cannot be resolved amicably shall be referred to and finally resolved by binding arbitration by a sole arbitrator appointed jointly by the parties, conducted in accordance with the Arbitration and Conciliation Act, 1996, as amended. The seat and venue of arbitration shall be **Noida, U.P.**, and the proceedings shall be conducted in English.

19. Grievance redressal

In accordance with the Information Technology Act, 2000 and the rules made thereunder, and the Digital Personal Data Protection Act, 2023, the contact details of our Grievance Officer are below:

- **Name:** Azhar Khan
- **Address:** Dr. I T M, Plot No-C-56A/10&11, Sector-62, Opposite Stellar IT Park Noida, (UP) 201301
- **Email:** support@creditassist.in
- **Phone:** +91- 9319738611

We will acknowledge and address grievances within the timelines required under applicable law.

20. Contact us

If you have any questions or concerns about this Policy or how we handle your information, please contact us at support@creditassist.in.