Taxable

POSTMAC VENTURES PRIVATE LIMITED

PRIVACY POLICY

This document explains how personal data is handled when you use Taxable.

Document	Privacy Policy
Version	2.3
Effective date	24 November 2026
Operated by	Postmac Ventures Private Limited
Registered office	3rd Floor, Orchid Center, Golf Course Road, Sector-53, Gurugram, Haryana – 122002
CIN	U66190HR2025PTC129138
GSTIN	06AAPCP5039G1Z7
Governing law	Laws of India; courts at Gurugram

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1. DEFINITIONS AND INTERPRETATION

1.1 In this policy the following words have the meanings given to them below.

1.2 **"Account Data"** means Personal Data about a User that we hold to run the User's Account, such as name, email address, role and sign-in history.

1.3 **"Assistant"** means an AI assistant, whether built into Taxable or connected by a User, such as Claude, ChatGPT or Gemini.

1.4 **"Books Data"** means the records you keep in Taxable: ledgers, entries, invoices, documents, stock, payroll, attendance and everything else you enter, import, upload or sync from Tally. Books Data often includes Personal Data of other people.

1.5 **"Data Fiduciary"** means the person who alone or with others decides the purpose and means of processing Personal Data, as the Digital Personal Data Protection Act, 2023 uses the term.

1.6 **"Data Principal"** means the individual to whom Personal Data relates.

1.7 **"Data Processor"** means a person who processes Personal Data on behalf of a Data Fiduciary.

1.8 **"DPDP Act"** means the Digital Personal Data Protection Act, 2023 and the rules made under it.

1.9 **"Processing"** means collecting, recording, storing, using, sharing, changing, deleting and any other operation on Personal Data.

1.10 **"Service"** means Taxable: the website, the web application, the desktop applications, the Tally connector, the connection for Assistants, and the Expert Services.

1.11 **"Service Provider"** means a company that helps us run the Service and processes Personal Data for us under a contract, listed in Schedule 2.

1.12 **"You"** means the person reading this policy: a visitor to our website, a User of the Service, or the Owner of a Company.

2. WHO WE ARE AND WHAT THIS COVERS

2.1 This policy explains how Postmac Ventures Private Limited, 3rd Floor, Orchid Center, Golf Course Road, Sector-53, Gurugram, Haryana – 122002 (CIN U66190HR2025PTC129138; GSTIN 06AAPCP5039G1Z7) ("Taxable", "we", "us") handles personal data when you use Taxable: the website, the web app, the Windows and Mac apps, the Tally connector, the connection for AI assistants, and our expert services.

2.2 There are two kinds of personal data in Taxable. Data about you as our customer or user, such as your name, email and how you use Taxable, is data we decide how to use. Data you put into your books about other people, such as your customers, suppliers and employees, is data you decide to hold, and we handle it on your behalf.

2.3 This policy is written in plain language so you can read it. If something here is unclear, ask us using the contact details at the end, and we will explain.

2.4 This policy applies to Personal Data processed through the Service, including the website. It does not apply to the websites and services of others that we link to or that you connect, such as Tally, Google, or the Assistants you choose; they have their own policies.

2.5 We have used capitalised words with a particular meaning, and the definitions are set out at the start. Other words are used in their ordinary meaning, or as the DPDP Act uses them.

2.6 In this policy "you" means anyone whose Personal Data we process as a customer, a User or a visitor. If you are asking about Personal Data that sits in a customer's books, the section on people whose data is in your books applies to you.

3. WHAT WE COLLECT

3.1 Account details: your name, email address, a hash of your password (never the password itself) or the identifier Google gives us if you sign in with Google, the name of your company or firm, your role, and your sign-in history such as the time of your last sign-in.

3.2 Your books and documents: whatever you or your team enter, import or upload. That can include ledgers, invoices, GSTINs, addresses, bank statement entries, stock, employees, salaries and attendance, tax

declarations, and files such as bills, bank proof and identity documents like PAN and Aadhaar cards that you or your staff upload for HR records.

3.3 Billing details: your plan, invoices, payment references, amounts and the name and GSTIN on your invoices. We do not store card numbers. Payments made today are by UPI or bank transfer, and we see the payment reference and amount, not your banking credentials.

3.4 Technical data: your IP address and browser or device type when you connect, the times of requests, and error reports from the app. An error report contains the page, the error message, your browser, and the ids of your user and company, so that we can fix a fault without asking for a screenshot. It never contains the content of your books.

3.5 Enquiries and support: what you write in the contact form (name, phone, email, topic, message) or in Help and support, and our replies. Please do not put passwords or banking credentials in a message to us.

3.6 Data from connections you make: when you pair the Tally connector, the ledgers, groups, stock items and vouchers it reads from your Tally company; when you connect an AI assistant, a record of which assistant is connected, what it asked to read, and what it prepared and what you approved or rejected.

3.7 We collect Personal Data from you directly when you sign up, use the Service, enter data and write to us; from your Company when an Owner or Admin invites you or adds you as an employee; from Tally, when the Connector brings data across; and from the technical operation of the Service.

3.8 We may receive Personal Data from a Third-Party Service you connect, for example your name and email address from Google when you choose Google sign-in, or the GSTIN details returned by an API provider for the GST portal when you ask for a lookup.

3.9 The employee records that a Company enters can include sensitive financial information such as salary and bank details, and identity numbers such as PAN. We treat these with particular care, limit who can see them by role, and ask Companies to keep them to what the payroll and compliance duties need.

3.10 When you sign up we make a record that you accepted the Terms of service, Privacy policy, Refund policy and Security statement. It holds your name and email address, the date and time (UTC and your own device’s clock and time zone), the version and a fingerprint of each document, the sentence you accepted, your IP address, the approximate place that address indicates (country, region and city), your browser and language, and the address you signed up at. We keep it as evidence of the agreement, and you can see it under Profile.

3.11 To find the approximate place of your IP address we send the address, and nothing else about you, to an IP location service at the moment you sign up. The result is a city-level estimate and can be wrong; it is not your street address and we do not track where you are afterwards. If the lookup fails, the record says the place is not available and your sign-up goes ahead.

3.12 We do not knowingly collect health data, biometric data, caste, religion or political views. Please do not enter them in Taxable unless the law requires it for your business; if you do, you are responsible for having a lawful basis.

4. HOW WE USE IT

4.1 We use your data to provide Taxable: to sign you in, keep and show your books, run reports and reminders, carry out what you ask, sync with Tally, and let assistants you have connected read and prepare work for your approval.

4.2 We use it to keep Taxable safe and working: to prevent misuse, limit repeated sign-in attempts, investigate faults, make backups, and keep a log of who did what in your company so that you can see it too.

4.3 We use your billing and contact details to invoice you, confirm payments, tell you about your trial and renewal, send verification and password-reset emails, and send important notices about the service or changes to our terms.

4.4 We do not sell your personal data. We do not use your books for advertising. We do not train AI models on your books. We may use anonymous, aggregate counts, such as how many companies are active, to run and improve the service, and these cannot be traced to you or to a company.

4.5 We use Personal Data on the following grounds: that you have given your consent, for example when you accept the terms and connect an Assistant; that it is needed to give you the Service you asked for; that the law requires it, for example to keep invoices; and that it is for a legitimate use the DPDP Act permits, such as keeping the Service secure.

4.6 We send you service emails, which are messages about your Account, your Plan, security and changes to the terms. We do not send marketing email to you unless you have asked for it, and every such message will say how to stop it.

4.7 We do not make decisions about you that have legal or similarly significant effect solely by automated means. An Assistant can suggest and prepare, but a person approves, and Taxable does not use your data to rate you for credit, employment or insurance.

4.8 We do not use Personal Data for purposes that are incompatible with those above. If we want to use it for something new, we will tell you, and ask for your consent where the law requires.

5. OUR ROLE UNDER THE LAW

5.1 We handle personal data in line with the Digital Personal Data Protection Act, 2023 and other Indian law that applies. For data about you as our customer, we act as the data fiduciary. For the personal data of other people in your books, you are the data fiduciary and we act as your data processor, handling it only on your instructions.

5.2 We rely on your consent and on what is needed to provide the service you asked for, and on legal obligations such as keeping tax records. You can withdraw consent where we rely on it, and the section on your rights explains how. Withdrawing consent may mean we can no longer provide the part of the service that needs that data.

5.3 If you enter personal data of employees or others into Taxable, you must have a lawful reason to hold it and must tell those people what you do with it. We provide the employee portal so that people can see their own attendance, leave, payslips and declarations, which helps you meet that duty.

5.4 As the Data Fiduciary for Account Data, Billing Data, Technical Data and Enquiries, we are responsible for how that data is used and for your rights over it. We give you notice when we collect it, and this policy is part of that notice.

5.5 As the Data Processor for Books Data, we process it only on your instructions, which are the use of the Service and the Documentation. We give the Company the tools to export, correct and delete it, and we help the Company to answer requests from the people whose data it holds.

5.6 We bind every Service Provider to protect Personal Data and to use it only for us. We remain responsible for what a Service Provider does with Personal Data on our behalf.

6. AI FEATURES AND YOUR DATA

6.1 Taxable’s own assistant answers your questions and prepares entries. To do that it sends your question, and the results of the tools it uses to look at your books, to an AI model provider we choose, such as Google (Gemini), so that the provider can write the reply. Only what is needed for that request is sent.

6.2 When you scan a bill or upload a document for reading, the image or text is sent to the same kind of provider so that the fields can be extracted. You check the result before anything is saved.

6.3 When you connect Claude, ChatGPT, Gemini or another assistant, you are choosing to let that company's service read what Taxable's tools return for your questions. Each connection is limited to the companies and tools you allow, uses sign-in tokens that expire and that you can revoke, and can only prepare changes, which you approve in Taxable. What that company does with what you send it is covered by its own privacy policy.

6.4 Each assistant acts with the role and branch access of the person who connected it, and never with more. The assistant's reads and the changes it prepared are recorded in Taxable so that you can see what it did.

6.5 We do not allow AI providers to be given your data except to answer your request, and we do not ourselves use your books to train AI models. The providers are independent companies and their own terms also apply to the data they receive; read them if this matters to you.

6.6 The built-in Assistant sends a request to the AI model provider that includes your question and the results of the tools needed to answer it. The tools are the same ones you could use yourself, so the Assistant can see only what your role and branch allow. We send only what the request needs, and we do not send the whole of your books.

6.7 Images and documents that you scan or upload for reading are sent to the model provider so that the text and figures can be extracted. You review what is read before it is saved, and a document that is not sent for reading stays in your Company's space.

6.8 When you connect an Assistant that is not ours, that Assistant's provider receives what it asks Taxable for and what Taxable's tools return. The connection is limited to the Companies and tools you allow, and you can revoke it from Taxable. The provider's own policy tells you what it does with the information it receives.

6.9 We do not use Books Data, questions or documents to train AI models of our own, and we do not sell them to anyone. The AI providers we use are independent, and we tell you in Schedule 2 the kinds of provider and what each receives.

7. WHO WE SHARE DATA WITH

7.1 We use a small number of service providers to run Taxable, under suitable obligations. They are: Google Cloud, which hosts the app and stores the database, files and backups; an email delivery provider,

for verification, receipts and notices; the AI model providers described above; and, only when you connect or use them, services such as the GST portal through an API provider and payment providers.

7.2 Our people can see your books only as far as they need to in order to support you, and only with the access that is granted for that. Support access to a company is read-only unless you have asked us to do work for you, and platform staff roles are limited. If you never engage our services, nobody at Taxable looks at your books.

7.3 When we do expert work for you, the people on that work can see the documents and records they need for it. For audits, tax audits and certificates, the independent practising chartered accountants engaged for the work will see what they need to examine, and you are told who they are before work starts.

7.4 We may disclose data when the law requires it, for example to a court, a tax authority or another government body with the power to ask, and to protect the rights, safety and security of Taxable, our customers or the public. Where we are allowed to, we tell you first.

7.5 If Taxable is sold or merged, your data may move to the new owner, who must keep honouring this policy, and we will tell you before it happens.

7.6 We share Personal Data with a Service Provider only so far as it needs it to do its work for us. A list of the kinds of provider is in Schedule 2.

7.7 We may share Personal Data with a professional adviser such as a lawyer or accountant who is bound by confidentiality, if we need advice, and with a court or authority when the law requires it. Where we are allowed to, we tell you before we do.

7.8 We do not sell Personal Data and we do not share it with advertisers or data brokers.

7.9 Inside a Company, Personal Data is visible to the Users the Owner has chosen to give access to. The Owner, and not Taxable, decides who sees a Company’s books, and an Owner is responsible for the Users it invites.

8. WHERE YOUR DATA IS KEPT

8.1 The Taxable database and the application run in Google Cloud’s Mumbai region (asia-south1). Files and backups are kept in Google Cloud Storage in the same project. Our websites are delivered through Google’s hosting network so that pages load quickly wherever you are.

8.2 Some of the providers named above, in particular AI model providers, may process a request outside India. When that happens it is only for the request you made, as described in the section on AI features.

8.3 We choose providers with care, but we cannot control the law that applies to them. If you need your data to stay in India for a legal or contractual reason, tell us before you use the AI features, and keep to the parts of Taxable that do not use them.

8.4 The database and the application are in Google Cloud's Mumbai region. The websites are delivered over Google's network, so a page may be served from a place near the visitor, but the pages do not contain Personal Data about other people.

8.5 If a provider processes Personal Data outside India, we do so only where the DPDP Act allows, and the transfer is limited to what the feature requires. The law of that place may be different from Indian law.

8.6 We take steps to keep Personal Data in India where we reasonably can. A Company with a legal need to keep data in India should tell us before using features that rely on a provider that processes data elsewhere.

9. COOKIES AND LOCAL STORAGE

9.1 Taxable uses one cookie, the one that keeps you signed in. It is marked HttpOnly (scripts on the page cannot read it), Secure (sent only over HTTPS) and SameSite=Lax, and it lasts up to 30 days unless you sign out. Signing out, or using "sign out everywhere", ends it.

9.2 The browser also stores your preferences, such as the theme and look you chose, and a note that you dismissed a banner. This stays on your device and is not used to follow you.

9.3 We do not use advertising or tracking cookies on the website or the app, and our website loads no scripts or fonts from other companies.

9.4 The cookie that keeps you signed in is set when you sign in and removed when you sign out. If you block it, you cannot sign in. The website does not set a cookie for visitors who only read pages.

9.5 The Service stores some settings in your browser, for example your chosen theme, look and whether a notice was dismissed. This is for your convenience and is not shared with anyone.

9.6 Some pages of our website embed nothing from other companies: there are no social media buttons, advertising pixels, analytics scripts or fonts loaded from elsewhere.

10. HOW LONG WE KEEP DATA

10.1 We keep your data while your account is active. If a trial or plan ends, the company becomes read-only and the data is kept so that you can come back and export it. You can ask us to delete a company at

any time.

10.2 When we delete a company, it is removed from the live database. We keep a daily backup of the database and hold up to thirty of them, so a deleted company can remain in older backups until those are replaced in the ordinary cycle, which is about a month. Backups are used only to restore the service.

10.3 We keep records the law requires us to keep, such as our invoices to you and the payment records behind them, for as long as the law requires. We keep short-lived items only briefly: sign-up verification links expire after 24 hours, password-reset links after an hour, and assistant sign-in tokens after an hour (with a renewal token that lasts up to 30 days unless you revoke it).

10.4 Support messages and error reports are kept for as long as they are useful to fix the problem and to show what was done, and then they are removed in routine clean-up. Anonymous aggregate counts can be kept longer because they cannot identify you.

10.5 When you ask us to delete Personal Data, we delete it from the live Service unless the law requires us to keep it, and we tell you if we cannot. Deleted data remains in daily backups until they are replaced in the ordinary cycle, and it is not used for anything else.

10.6 If the Personal Data is in a Company's books, the Company decides whether to delete it. If you ask us to delete a whole Company, an Owner must confirm it, because it cannot be undone.

10.7 Schedule 3 sets out how long the main kinds of data are kept.

11. HOW WE PROTECT IT

11.1 Passwords are stored only as salted scrypt hashes. Connections use HTTPS. Credentials you save for other services are stored encrypted, and sign-in tokens are stored only as hashes. Roles and branch scoping decide who in a company can see what, and every change is logged.

11.2 No system is perfectly secure. If a personal data breach affects you, we will tell you and the authorities as the law requires. Our security page explains in more detail what we do and what we ask you to do.

11.3 We use the measures described on our security page, including encryption in transit, encryption of stored credentials, hashed passwords, roles and branch scoping, an activity log, daily backups and a read-only support mode.

11.4 If there is a personal data breach that affects you, we will tell you and the Data Protection Board of India as the DPDP Act requires, in the form and time it requires, and we will tell you what happened,

what data was involved, what we have done and what you can do.

11.5 If you notice something that looks wrong with your Account or your Company, tell us at once.

12. YOUR RIGHTS

12.1 You have the right to ask for a summary of the personal data we hold about you and how we use it, to have it corrected, completed or updated, and to have it erased when it is no longer needed. You can edit most account details yourself in the app, and you can export your books and reports at any time.

12.2 You may withdraw a consent you gave, and you may nominate another person to exercise your rights if you die or are unable to. You may also make a complaint to us and, if we do not resolve it, to the Data Protection Board of India.

12.3 To use a right, write to us using the contact details below and tell us which company or account it concerns. We may need to check that you are who you say you are before we act. If you are a person whose data is in a customer’s books, we will usually ask you to contact that customer, because they decide what is in their books.

12.4 We will answer as promptly as we can and within the time the law gives us. We may refuse a request where the law lets us, for example where we must keep a record, and when we do we will say why.

12.5 We will not charge you for using these rights, except that where a request is clearly unfounded or excessive we may decline it, or ask for a reasonable fee if the law allows. We will tell you if we do.

12.6 You can withdraw a consent as easily as you gave it. If you withdraw a consent we relied on, we will stop the processing that depended on it, and tell you if that means we can no longer give you part of the Service.

12.7 Schedule 4 sets out how to ask. We cannot act on a request from someone whose identity we cannot reasonably check, because acting on a false request could harm the real person.

12.8 We may keep the record of your acceptance of the legal documents even after you ask us to erase your data, for as long as the law lets us keep evidence needed to establish, exercise or defend a legal claim. We keep only that record for that purpose, and we tell you when we do.

13. PEOPLE WHOSE DATA IS IN YOUR BOOKS

13.1 If you are a customer, supplier or employee of a business that uses Taxable, that business, not Taxable, decides what is held about you and why. Ask them first. If they cannot help, you can write to us and we will pass your request to them and help them answer it.

13.2 Employees can see their own attendance, leave, payslips and tax declarations in the employee portal, and see nothing about other people. A login for the employee portal opens only the portal.

13.3 If you are an Owner or a User and you enter Personal Data of other people, such as customers, suppliers or employees, you decide why it is processed and you are the Data Fiduciary for it. You must have a lawful basis, give those people the notice the law requires, keep it accurate, keep it only as long as needed, and answer their requests.

13.4 We process that data for you as your Data Processor. Our terms and this policy are your instructions to us. If you need a more detailed data processing agreement, ask us.

13.5 If a person asks us for access to or deletion of data in a Company's books, we do not decide it, because we do not know the Company's lawful reasons. We refer the request to the Company and help it to respond.

14. CHILDREN

14.1 Taxable is for businesses and their advisers and is not directed at children. We do not knowingly collect personal data from a child. If you think a child has given us data, tell us and we will delete it.

14.2 The Service is not for children and we do not knowingly process their data. A Company that holds data of children, for example in a school's books, must do so in line with the DPDP Act, including by getting verifiable consent of a parent or guardian where the law requires.

15. QUESTIONS AND COMPLAINTS

15.1 The data fiduciary is Postmac Ventures Private Limited, 3rd Floor, Orchid Center, Golf Course Road, Sector-53, Gurugram, Haryana – 122002 (CIN U66190HR2025PTC129138; GSTIN 06AAPCP5039G1Z7). To ask a question, use a right, or make a complaint, use the form on our contact page or Help & support in the app, and put "Privacy" in the subject.

15.2 We will acknowledge your message, look into it, and reply with what we found and what we did. If you are not satisfied with our reply, you may complain to the Data Protection Board of India.

15.3 Our registered office is the address given above. We do not publish a phone number or an email address for privacy requests on this page; the contact page is the route that reaches the person responsible.

15.4 We keep a record of each privacy request and complaint, how it was resolved, and when. We use the record to improve the way we handle them, not to profile you.

15.5 If you are not satisfied with how we handled your request, you can ask a senior person here to review it, and you can complain to the Data Protection Board of India once it is open for complaints.

16. CHANGES TO THIS POLICY

16.1 We may change this policy when Taxable or the law changes. The date at the top of the page shows when it was last updated, and when a change matters we will say so in the app or by email.

16.2 If we want to use your data for something new that you have not agreed to, we will ask first. Using Taxable after a minor change means you accept it; if you do not, you may stop using Taxable and ask for your data.

16.3 We keep earlier versions of this policy and can give you a copy if you ask. The version in force is the one at the top of this page.

16.4 We update the Schedules when the provider list or the retention periods change, and we date the change, so you can see what is current.

SCHEDULE 1: WHAT WE COLLECT, WHY, AND WHO CAN SEE IT

Category	Examples	Why we need it	Who can see it
Account Data	Name, email, password hash or Google identifier, role, last sign-in	To create and secure your login and tell you about your Account	You; the Owner and Admins of your Company (name, email, role); our support staff in read-only support mode
Books Data	Ledgers, invoices, GSTINs, addresses, bank entries, stock, payroll, attendance, documents	To keep your books and to run the features you use	Users of your Company, within their role and branch; Assistants you connect, within their tools; nobody at Taxable unless you ask us for work
Employee records	Salary, PAN, bank details, attendance, leave, declarations, uploaded identity documents	To run payroll and the employee portal for the Company	Users with the payroll and HR permissions; the employee, for their own record
Billing Data	Plan, invoices, payment references, name and GSTIN on invoices	To invoice you, confirm payment and meet tax duties	Owners of the Company; our finance staff
Technical Data	IP address, browser, time of request, error reports	To keep the Service secure, limit abuse and fix faults	Our engineering staff
Enquiries	Name, phone, email, topic, message; call-back requests	To answer you and give support	Our support staff
Connection records	Which Assistant or Connector is connected, what it read and what it prepared	To show you what was done and to keep the Service safe	Owners and Admins of your Company
Acceptance record	Date and time, name, email, document versions and fingerprints, the sentence accepted, IP address, approximate location, browser, time zone, sign-up address	To keep evidence that you accepted the legal documents, and when, how and from where	You (under Profile); our staff, to answer a dispute or a legal request

SCHEDULE 2: SERVICE PROVIDERS

These are the kinds of Service Provider we use, and what they do for us. We choose providers with care and bind them by contract; the names can change, and we will keep this schedule current.

Provider	What they do for us	What they receive	Where
Google Cloud (Firebase)	Hosts the application, the database, files and backups, and delivers the websites	Everything you store in the Service	Mumbai (asia-south1) for the application and database; website delivery from Google's network
Email delivery provider	Sends verification, reset, receipt and notice emails	Recipient address, subject and the text of the email	As the provider operates
AI model provider (for example Google, Gemini)	Writes the replies of the built-in Assistant and reads documents you upload for reading	Your question, the results of the tools used to answer it, or the document sent for reading	As the provider operates; may be outside India
API provider for the GST portal	Fetches returns data and looks up GSTINs when you connect it	The GSTIN, the credentials or OTP you give for that purpose	As the provider operates
Payment services	Process UPI, bank transfer and, when switched on, card payments	Payment reference and amount; card details go to the provider only	As the provider operates
IP location service	Turns the IP address at sign-up into an approximate place (country, region, city) for the acceptance record	The IP address only, at the moment of sign-up	As the provider operates

SCHEDULE 3: HOW LONG WE KEEP DATA

What	How long
Books Data of an active Company	While the Company is active
Books Data after a Trial or Plan ends	Kept, read-only, so you can return and export; deleted when you ask or after we have given you notice
Backups of the database	A daily copy; up to thirty copies are kept, and each is replaced in turn
Sign-up verification link	24 hours
Password-reset link	1 hour
Sign-in session in a browser	Up to 30 days, or until you sign out
Assistant sign-in code, access token, renewal token	10 minutes, 1 hour, up to 30 days; or until you revoke them
A prepared change waiting for Approval	1 hour, then it expires
Invoices to you and payment records	For as long as the law requires us to keep them
Acceptance record	While your Account is active, and afterwards for the period in which a legal claim could be brought (generally three years from the day a claim arises under Indian law, and longer where the law allows); it is not removed on request while that period runs
Support messages and error reports	For as long as useful to fix the problem and show what was done, then removed in routine clean-up

SCHEDULE 4: HOW TO USE YOUR RIGHTS

These are the steps for asking us to do something with your Personal Data.

Step	What happens
1. Ask	Use the form on the contact page, or Help and support in the app, with "Privacy" in the subject. Say which right you want to use and, if you are a User, which Company or Account.
2. Verify	We may ask you to confirm that you are the person concerned, in a way that fits the request. We never ask for a password.
3. Decide	We look at the request, and if the data is in a Company's books and not in your Account Data, we tell you and pass it to the Company, who decides what is in its books.
4. Reply	We reply within the time the law gives, and say what we did or why we did not.
5. If you are not satisfied	Ask us to look again. You may also complain to the Data Protection Board of India.

End of privacy policy · Version 2.3 · 24 November 2026