

Privacy Policy

Effective Date: September 25, 2026

CDL Financial Services Private Limited (CDLFS), values your privacy and is committed to protecting the personal information you share with us. This Privacy Policy explains how we collect, use, disclose, and safeguard your personal information when you visit our website or use our services.

By accessing our website or availing of our services, you agree to this Privacy Policy. If you do not agree with the terms, please discontinue your use immediately.

Information We Collect

Personal Information

We may collect personal details, such as:

- Name, date of birth, gender
- Email address, residential address, and contact numbers
- PAN number, Aadhaar details, and financial data
- Employment details, salary slips, and bank statements
- Information you voluntarily provide through forms or during communication with our team

Non-Personal Information

We automatically collect data when you visit our site, such as:

- Browser type and version
- IP address
- Device details (mobile/desktop)
- Usage patterns, pages visited, session durations, and frequency of visits
- Cookies and similar technologies to improve user experience

How We Use Your Information

We use your personal information to:

- Provide and improve our financial products and services
- Assess your eligibility and process your loan applications
- Verify your identity to prevent fraud and ensure security
- Communicates important updates, offers, or changes in policies

- Respond to your queries, requests, or complaints effectively
- Comply with regulatory and legal obligations

Non-personal information helps us enhance our website, understand user behavior, and optimize our offerings.

Sharing of Information

We may share your personal information in the following cases:

- With Financial Partners and Institutions: For loan approvals, credit risk assessment, processing, and fulfilling services.
- Service Providers: We may share data with third-party providers for website hosting, data analytics, security, and customer service support.
- Legal Requirements: We may disclose your information to comply with applicable laws, regulations, court orders, or lawful requests from authorities.
- Business Transfers: In the event of a merger, acquisition, or restructuring, your data may be transferred to a successor entity.

Data Security

We implement industry-standard security measures, including encryption, firewalls, and secure servers, to safeguard your personal information from unauthorized access, alteration, or misuse.

While we strive to protect your data, no transmission method over the internet or electronic storage is entirely secure, and absolute security cannot be guaranteed.

Retention of Data

We retain your personal information only as long as necessary for providing services, resolving disputes, compliance with legal obligations, and business purposes. Once the retention period expires, your data is securely disposed of in accordance with applicable regulations.

Your Rights

You have the right to:

- Access, update, or correct your personal information
- Withdraw consent for marketing communications
- Request deletion of your data (subject to applicable laws and regulations)
- Request details about how we handle and process your data

You may exercise these rights by contacting our support team at the details provided below.

Use of Cookies

Our website uses cookies to enhance user experience, remember preferences, analyze traffic, and customize content. You can control or disable cookies through your browser settings, though this might limit certain website functionalities.

Third-Party Websites

Our website may link to third-party sites. We are not responsible for their privacy practices or content. We advise reviewing the privacy policies of these external websites separately.

Changes to This Privacy Policy

We may periodically update this Privacy Policy to reflect changes in laws, regulations, or our practices. We will notify you of significant changes via email or prominently on our website. We recommend periodically reviewing this policy to stay informed about how we protect your data.

Contact Us

For any questions, concerns, or requests regarding this Privacy Policy, please contact:

CDL FINANCIAL SERVICES PRIVATE LIMITED

Email: contact@cdlfin serv.com

Address: Hall B, Ground Floor, Enkay Towers, Udyog Vihar Phase V, Gurgaon-122016, Haryana