

## **Privacy Policy**

Your Data is private. Only you have the access.

### **Privacy of Customer Data**

At Sahaj Retail Limited, we place the highest importance on securing and protecting the privacy of our customers. Our relationship with you is our utmost important asset. We want you to feel comfortable and confident when using our products and services and we also ensure you to keep your personal and tax return information secure when shared with us.

### **Scope**

This statement applies to the Sahaj Retail Limited Web sites and services that display or link to this statement.

### **Information Collection**

- When you purchase a Sahaj Retail Limited product or service, we shall ask you for information such as name, address, and telephone number, e-mail address that helps us to confirm that your payment information is correct. This information is used to create and/or maintain your Sahaj Retail Limited account information.
- When you register, we require that you create user credentials consisting of a User Id and Password. We also need your valid e-mail address so that we may send communications/information/intimations such as order confirmation and/or information about the status of return of your Recharge Transaction Amount.
- In order to prepare your return, to file your return, to provide advice about tax matters, and/or to provide an audit defense service, we collect information about your income, investments, concessions, deductions, credits, dependents, loans etc. This information is collectively known as tax return information.
- When you visit our Website(s) we may collect information about the pages you visited, links you viewed, the links you select or actions you take using the standard information that your browser sends to each Website you visit

such as IP address, search history, browser type, and the previously visited Web page.

- We do not disclose, sell or share your personal or tax return information to anyone in any manner whatsoever.
- We do not disclose, sell or share your personal or tax return information with anyone outside of Sahaj Retail Limited for their promotional or marketing use.
- We do not disclose, sell or share your tax return information inside of Sahaj Retail Limited for promotional or marketing use.
- Sahaj Retail Limited uses your personal information to manage your account, to contact you and to operate, improve, and deliver our products and services, including Web sites. We further use your personal information to provide you with information and services you request, to tell you about Sahaj Retail Limited products and services, and to give you a customized, interactive experience as and when you use our products. We also use your personal information to charge you for the products and services you purchase. We use the contact information you provide to communicate with you. We use your tax return information to prepare and file your return, and provide related assistance and services.
- We summarize information about your usage and combine it with that of others to learn about the use of Sahaj Retail Limited products to help us develop new products and services. This information is collected in such a way that it can not be used to identify an individual.
- We retain copies of your completed and filed tax returns in accordance with Sahaj Retail Limited's Records and Information Management Policy. This information may also be used to perform analysis relating to your claims under our guarantees, or to provide you with a copy of your returns for your convenience and record.
- We may use service companies on our behalf to perform services for you but these companies are not allowed to use your information for their own purposes and out side of this policy.
- We may access and/or disclose your information if it is necessary to comply with the law or legal process, to protect or defend Sahaj Retail Limited. For example, we may be required to cooperate and/or assist with any Government Regulators or law enforcement action such as a court order, seizure, subpoena or search warrant.

Information Security

Sahaj Retail Limited works to protect your personal information and tax return information from loss, misuse or unauthorized alteration by using industry recognized security safeguards, coupled with carefully developed security procedures and practices. We maintain electronic and procedural safeguards of all tax return information. We use both internal and external resources to review our security procedures. Whenever we prompt you to transmit sensitive information, such as tax return or credit card information, we support the encryption of your information as it is transmitted to us. Our employees are trained to safeguard your information.

### Changes to this Privacy Policy

Please note that this Privacy Policy may change from time to time for securing our services and your data. We shall post any Privacy Policy changes on this page and, if the changes are significant, we will provide a more prominent notice (including for certain services, email notification of Privacy Policy changes).

### ERI Services for e-Filing

When you are in the process of e-Filing your Income Tax Return, Sahaj Retail Limited may request information on your behalf only in order to provide e-Filing services to you.

- Addition of you as a Client of the E-Return Intermediary
- Retrieval of ITR information using E-Return Intermediary web services
- E-Filing access of your ITR
- Other additional web services as provided to E-Return Intermediaries

### **Terms and Conditions**

#### Accepting the Terms

- In order to use the Services, you must first agree to the Terms. You may not use the Services if you do not accept the Terms.
- You accept the Terms by creating an account for services at any Sahaj Retail Limited website.

- You may not use the Services and may not accept the Terms if (a) you are not of legal age to form a binding contract with Sahaj Retail Limited, or (b) you are not a resident of India.

#### Provision of the Services by Sahaj Retail Limited

- Sahaj Retail Limited is constantly innovating in order to provide the best possible experience for its users. You acknowledge and agree that the form and nature of the Services which Sahaj Retail Limited provides may change from time to time without prior notice to you.
- As part of this continuing innovation, you acknowledge and agree that Sahaj Retail Limited may stop (permanently or temporarily) providing the Services (or any features within the Services) to you or to users generally at Sahaj Retail Limited's sole discretion, without prior notice to you. You may stop using the Services at any time. You do not need to specifically inform Sahaj Retail Limited when you stop using the Services.
- You acknowledge and agree that if Sahaj Retail Limited disables access to your account, you may be prevented from accessing the Services, your account details or any files or other content which is contained in your account.
- You agree to allow us to add you as a client on the Income Tax Department web services to submit ITR, retrieve ITR-V, refund status, 26AS, etc.
- You acknowledge and agree that while Sahaj Retail Limited may not currently have set a fixed upper limit on the number of transmissions you may send or receive through the Services or on the amount of storage space used for the provision of any Service, such fixed upper limits may be set by Sahaj Retail Limited at any time, at Sahaj Retail Limited's discretion.

#### Use of the Services by you

- In order to prepare your return, to file your return, to provide advice about tax matters, and/or to provide an audit defense service, you will need to provide information about your income, deductions, credits, dependents, etc. Collectively, this information is known as tax return information. In order to use Sahaj Retail Limited Services, you will need to provide your tax return information. You agree that any information you give to Sahaj Retail Limited shall always be accurate, correct, up to date and believed to be true.
- You agree to use the Services only for purposes that are permitted by (a) the Terms and (b) any applicable law, regulation or generally accepted

practices or guidelines in the relevant jurisdictions (including any laws regarding the export of data or software to and from India).

- You agree not to access or attempt to access any of the Services by any means other than through the interface that is provided by Sahaj Retail Limited, unless you have been specifically allowed to do so in a separate agreement with Sahaj Retail Limited. You specifically agree not to access or attempt to access any of the Services through any automated means (including use of scripts or web crawlers) and shall ensure that you comply with the instructions set out in any robots.txt file present on the Services.
- You agree that you will not engage in any activity that interferes with or disrupts the Services (or the servers and networks which are connected to the Services).
- Unless you have been specifically permitted to do so in a separate agreement with Sahaj Retail Limited, you agree that you shall not reproduce, duplicate, copy, sell, trade or resell the Services for any purpose.
- You agree that you are solely responsible for (and that Sahaj Retail Limited has no responsibility to you or to any third party for) any breach of your obligations under the Terms and for the consequences (including any loss or damage which Sahaj Retail Limited may suffer) of any such breach.

If you file tax returns for another individual, you should be doing so with the consensus of that individual after fully understanding the implications of this action. Sahaj Retail Limited will not be held responsible if you are doing this without the knowledge / consensus of that person concerned.

#### Your passwords and account security

- You agree and understand that you are responsible for maintaining the confidentiality of passwords associated with any account you use to access the Services.
- Accordingly, you agree that you shall be solely responsible to Sahaj Retail Limited for all activities that occur under your account.
- If you become aware of any unauthorized use of your password or of your account, you agree to notify Sahaj Retail Limited immediately

#### Privacy and your personal information

- For information about Sahaj Retail Limited's data protection practices, please read Sahaj Retail Limited's privacy policy at <https://sahajcorporate.com> This policy explains how Sahaj Retail Limited

treats your personal information, and protects your privacy, when you use the Services.

- You agree to the use of your data in accordance with Sahaj Retail Limited's privacy policies.

### Income Tax Return Correctness

Sahaj Retail Limited takes great care in ensuring the correctness of your Income Tax Return. There are strong test suites and professionals (internal and third party) who work hard on ensuring the correctness of Sahaj Retail Limited software. However, Sahaj Retail Limited provides no guarantee or warranty on the correctness of your Income Tax Return. You are required to review your Income Tax Return for ensuring correctness. You will not hold Sahaj Retail Limited responsible for any issue that arises from incorrect Income Tax Return filing.

### Refunds & Cancellation

1. Questions about refunds and cancellations should be addressed to [sujit.buduk@sahaj.co.in](mailto:sujit.buduk@sahaj.co.in) & [sudarsan.guhasarkar@sahaj.co.in](mailto:sudarsan.guhasarkar@sahaj.co.in)
2. For self e-Filing plans, you can cancel your payment or request a refund of an e-Filing credit before the credit has been used for an e-Filing attempt. After an e-Filing attempt, no refund shall be made.
3. For Assisted Plans, you can cancel your payment or request a refund before the expert assigned has commenced working on your case.
4. As per RBI guidelines, in any Refund cases should be initiated within T+4 (where T is the transaction date) after that we can not process through our Payment Gateway