

Worldwide Transcripts Private Limited

(ISO 9001, 27001, 23026 Certified firm)

Privacy Policy

1. GENERAL PRINCIPLES

Worldwide Transcripts Private Limited (hereinafter referred to as 'Worldwide Transcripts' or 'Company' or 'We' or 'Us' or 'Our') has developed for the benefit of the user (hereinafter referred to as 'you' or 'your' or 'your of its Website or Mobile Application http://www.worldwidetranscripts.com (the website) and by this privacy policy ("Privacy Policy") we demonstrate our commitment to protecting the privacy of the information that we collect through the Website or Mobile Application. This Privacy Policy summarizes how Worldwide Transcripts handles the personally identifying information that you voluntarily provide when you use the website or mobile application and that we may automatically collect when you visit the Website ("Personal Information"). Worldwide Transcripts strives to protect your Privacy and Personal Information in order to gain your trust and confidence.

If you are accessing, using or browsing this Website or mobile application either for self or on behalf of an individual other than yourself, which may be either a natural person or an entity other than yourself:

- You represent, warrant and covenant that You are at least age 18;
- You represent, warrant and covenant that You are authorized to engage in the activities that You conduct within the Website on behalf of that person or entity other than Yourself, which by way of illustration but not limitation includes the submission and receipt of any and all Personal Information on behalf of that person or entity other than Yourself:
- You agree that We can rely on Your representation that You are authorized to engage
 in the activities that You conduct within the Website on behalf of that natural person or
 entity other than Yourself; and
- You understand that "You," "Your," and "Yourself" in this Privacy Policy mean both that natural person or entity and you acting on behalf of that natural person or entity other than Yourself.

This Privacy Policy specifies how Worldwide Transcripts handles the information that you voluntary provide when you use the Website or Mobile application and information that we may automatically collect when you visit the Website or Mobile application, is governed by Indian laws, and not by the laws of any country, territory or jurisdiction other than the India and more specifically courts of state of Chhattisgarh, India.

Worldwide Transcripts make no representations that the Website or Mobile Application is appropriate or available for use outside of the India. Access to the Website or Mobile Application from territories where its contents or purpose is illegal is prohibited. Those who choose to access the Website or Mobile Application are responsible for compliance with applicable local laws and regulations.

Your use of this Website or Mobile Application will be deemed conclusively to constitute your acceptance of and agreement to this Privacy Policy and all portions hereof.

Worldwide Transcripts reserves the right, at its sole discretion, to change this Privacy Policy at any time. If we decide to change the Privacy Policy, We will then post the changes in appropriate places on the Website or Mobile application so that you are aware of the changed or revised Privacy Policy. Your continued use of the Website or Mobile Application for any such changes to the Privacy Policy will be deemed conclusively to constitute your acceptance of and agreement to the changed Privacy Policy; consequently, you should frequently review this Privacy Policy.

Worldwide Transcripts categories information about you (collectively referred to as "Personal Information") as follows:

- a. Profiling Information: Information which you provide when you register for a Service, which may include some or all of the following:
 - Information about your personal identity such as gender, marital status, age, preferences, likes and dislikes etc.;
 - Your financial information such as your banking details, PAN number and any information relating to or in connection with the acceptance or remittance of payments; and
 - Your contact details such as your physical addresses, postal addresses, telephone and fax numbers and the like.
- b. Payment and Account Information: Your PAN number, your account history with us including (without limitation) all billing information and communications, payment history etc. Worldwide Transcripts maintain this in encrypted form on secure servers.
- c. Service Usage: Information about your navigation using our Services, for example the URLs of websites, which you visit and from which you request downloads.

- d. Log information: Information such as your web request, IP address, browser type, browser language, date and time of request.
- e. Transactional Information: Transactional history (other than banking details) about your e-commerce activities.
- f. Correspondence Information: Content, information about your correspondents, and the destination/origin of communications between you and any other person using our Services, which include email communications, SMS updates, Telephone Calls, blog, chat room and discussion board communications, instant message communications, experts forum communications, faxmail communications, membership of mailing lists etc.
- g. User IDs: Your usernames, passwords, email addresses, mobile numbers and other security-related information used by you in relation to our Services.
- h. Stored Information: Data either created by you or by a third party and which you wish to store on our servers such as image files, documents etc.
- i. The combination of aforesaid Personal Information with educational, academic, training, professional information, contact numbers of self or others provided by you and used by Worldwide Transcripts for completing the end to end process pertaining to the product/services subscribed by the user.

Worldwide Transcripts only collect your Personal Information which has been designated as Personal Information or 'Sensitive Personal Data or Information' under applicable law to conduct our business and to enable us to deliver and improve our Services.

Worldwide Transcripts may share Your Personal Information:

- i. with third parties including source or service providers or administrators, educational institutes, colleges, schools, universities, institutions for the purpose of delivery of services, regulatory or statutory bodies etc.;
- ii. if Worldwide Transcripts is required by law to do so, including laws outside your country of residence;
- iii. in the event of a transfer of ownership of Worldwide Transcripts, merger or other similar transaction (including one in connection with any bankruptcy or similar proceedings); or
- iv. as otherwise set forth in this Privacy Policy, including as set forth below.

Note: However, that Worldwide Transcripts is not and cannot be responsible for the activities or privacy policies of any third party with whom Your Personal Information is shared.

By providing your number at Worldwide Transcripts you are authorizing Worldwide Transcripts, it's representatives to call you on your number to offer you our services for the product you have opted for, imparting product knowledge, offering promotional offers running on website & offers offered by our partners etc..

Worldwide Transcripts will only disclose your Personal Information in accordance with this Privacy Policy. If we want to use it for any other purpose, we will obtain your consent. Any of your information which you provide when you use certain Services and are to an open, public environment or forum including (without limitation) any blog, community or discussion board, is not confidential, does not constitute Personal Information, and is not subject to protection under Privacy Policy. Since such public environments are accessible by third parties, it is possible that third parties may collect and collate and use such information for their own purposes. You should accordingly be careful when deciding to share any of your Personal Information in such public environments. Information, which is disclosed publicly, is also shared with our affiliates, third party service providers, sponsors of competitions etc. unless expressly stated otherwise. Worldwide Transcripts is not liable to you or any third party for any damages that you or any third party may suffer howsoever arising from your disclosure of Personal Information in any public environment. You accordingly disclose information in a public environment at your own risk.

The Website or Mobile Application uses temporary cookies to store certain (that is not sensitive personal data or information) that is used by Worldwide Transcripts and its service providers for the technical administration of the Website, research and development, and for User administration. In the course of serving advertisements or optimizing services to you, Worldwide Transcripts may allow authorized third parties to place or recognize a unique cookie on the User's browser. The cookies however, do not store any of your Personal Information. You may adjust your internet browser to disable cookies. If cookies are disabled you may still use the Website, but the Website may be limited in the use of some of the features.

On this Website or Mobile application, we seek to use appropriate administrative, technical and physical security measures to reasonably safeguard Your Personal Information under our control from unauthorized use, release or access.

Please be advised, however, that although Worldwide Transcripts has put in place procedures and technologies as per good industry practices and in accordance with the applicable laws, to maintain security of all personal data from the point of collection to the point of destruction, the confidentiality and security of any communication or material transmitted to or from Worldwide Transcripts via this Website or Mobile Application or e-mail cannot be guaranteed to be 100% secure at any time. When disclosing any Personal Information, You should remain mindful of the fact that the information which is potentially accessible to the public, and consequently, can be collected and used by others without your consent. Accordingly, you should consider carefully if you want to submit sensitive information that you would not want disclosed to the public and should recognize that your use of the Internet and this Website or Mobile Application is solely at your risk. You, alone, are ultimately responsible for maintaining the secrecy for all Your Personal Information. Worldwide Transcripts has no responsibility or liability to anyone for the security of Your Personal Information transmitted via the Internet. Worldwide Transcripts urges all of its users to be careful and responsible whenever they are on-line.

If you have any reason to believe that your interaction with Worldwide Transcripts through this Website or mobile application is no longer secure, please immediately notify us of this problem.

2. RIGHT TO COLLECT

By accepting the Terms of Service you agree that we may collect and store your Personal Information as long as you use our Services subject to the limitations set out in this Privacy Policy. We collect your Profiling and Account Information for the following reasons:

- a. Worldwide Transcripts regularly makes improvements to the Website or Mobile application to provide its many users with a more personalized, relevant and intelligent service. The collection of Personal Information greatly assists us in this improvement process by identifying the interests and needs of the many users to this Website or mobile application. Collection of Personal Information also assists Worldwide Transcripts by allowing it and its affiliates to advertise its products and/or services in a more efficient manner. Through the use of Cookies and on-line data entry, survey, product purchase and registration forms, Worldwide Transcripts may monitor, in aggregate and individual form, Personal Information. Although our primary goal in collecting Personal Information is to deliver a customized and personalized service to the users of the Website or mobile application, Worldwide Transcripts may also use Personal Information to send users e-mail notification of new features or information available through the Website or mobile application or that Worldwide Transcripts otherwise feels might be of interest to users of this Website or mobile application; and
- b. Worldwide Transcripts need your identity details, contact details, banking information and account history to manage our relationship with you and provide Services to you.
 We may use this information for suggesting products and promotional offers and schemes
- c. Worldwide Transcripts uses certain of your information in an aggregated form to compile statistical and demographical profiles for our business and marketing activities. Worldwide Transcripts may disclose such information about you, provided that the information is in an aggregated form that is not capable of being used or interpreted in such a manner as to identify you.

Worldwide Transcripts collects and stores your Service Usage and Transactional Information to:

- a. determine and verify the Service Charges payable by you and to administer our relationship with you.
- b. comply with any statutory or regulatory requirement.
- c. compile statistical and demographical profiles about you for our business and marketing activities and to customise our Services to you. While we are entitled to use such information about you for our own internal business purposes without limitation,

- we will only disclose it in an aggregated form which is not capable of being used or interpreted in such a manner as to identify you; and
- d. monitor your use of our Services for the purposes of ensuring compliance with our User Agreement.

Worldwide Transcripts collect and store your Correspondence Information and Personal Identifiers to:

- a. comply with our obligations under law; and
- b. monitor your use of our Services in order to ensure your compliance with our terms of use of the website or mobile application or user agreement.

Any Personal Information which we collect and which we may use in an aggregated format ensuring you are not individually identified is our property. We may use it, in our sole discretion, for any legitimate purpose including (without limitation) the commercial sale thereof to third parties. Sometime we use "cookies" so that we can provide you with more customised information when you return to our website. "Cookies" are used to store user preferences and to track user trends, so as to enhance your interactive experience and generally improve our Services to you. You can set your browser to notify you when you are sent a "cookie", giving you the chance to decide whether or not to accept it. If you do accept a "cookie", you thereby agree to our use of any Personal Information collected by us using that Cookie. You may update your Profiling Information at any time on the website. You acknowledge and agree that in the interests of improving personalisation and Service efficiency, we may, under controlled and secure circumstances, share your Personal Information with our affiliates (an entity which is our subsidiary or holding company or a subsidiary of our holding company or an entity which controls, is controlled by or is under common control with us).

3. GENERAL EXCEPTIONS

If we are required to intercept, disclose, monitor and/or store your Personal Information:

- i. by law;
- ii. to conduct our business;
- iii. to secure our systems; or
- iv. to enforce our own rights, we will do so in the manner as prescribed by law.

Such interception, disclosure, monitoring and storage may take place without your knowledge. In that case, we will not be liable to you or any third party for any damages howsoever arising from such interception, disclosure, monitoring and storage. In order to ensure that all our Users comply with the User Agreement or terms of use of the website or mobile application, we may monitor your Personal Information to the extent that this may be required to determine compliance and/or to identify instances of non-compliance. To ensure that the security and integrity of our Services are safeguarded, we may monitor your Personal Information. This

monitoring may include (without limitation) the filtering of incoming and outgoing electronic data messages to identify, limit and/or prevent the transmission of spam, viruses and/or unlawful, defamatory, obscene or otherwise undesirable material or content. We may under certain circumstances procure an element of the Services from a third party service provider. To the extent that it may be necessary, and solely for the purposes of providing the Service to you, you agree that we may disclose to such third party any of your Personal Information that may be necessary for the procurement of services from the third party.

Promotional and Informational Mails

We may send periodic promotional or informational mails to you. You may opt-out of such communications by following the opt-out instructions contained in the email. Please not that it may take up to 10 (ten) business days for us to process opt-out requests. If you opt-out of receiving emails about recommendations or other information we think may interest you, we may still send you emails about your Account or any Services you have requested or received from us.

Links to External Websites

The Website may contain links to other websites or resources over which Worldwide Transcripts does not have any control. Such links do not constitute an endorsement by Worldwide Transcripts of those external websites. You acknowledge that Worldwide Transcripts is providing these links to you only as convenience, and further agree that Worldwide Transcripts is not responsible for the content of such external websites. We are not responsible for the protection and privacy of any information which you provide while visiting such external websites an such sites are not govern by this Policy. Your use of any external website is subject to the terms of use and privacy policy located on the linked external website.

Security

We employ procedural and technical security measures, which are reasonably designed to help protect your personal information from unauthorized access or disclosure. Worldwide Transcripts may use encryption, passwords, and physical security measures to help protect your personal information against unauthorized access and disclosure. No security measures, however, are 100% complete. Therefore, we do not promise and cannot guarantee, and thus you should not expect, that your personal information or private communications will not be collected and used by others. You should take steps to protect against unauthorized access to your password, phone, and computer by, among other things, signing off after using a shard computer, choosing a robust password that nobody else knows or can easily guess, and keeping your log-in and password private. Worldwide Transcripts is not responsible for the unauthorized use of your information or for any lost, stolen, compromised passwords, or for any activity on your Account via unauthorized password activity.

Use of Information

You are responsible for maintaining the accuracy of the information provided by you. We will retain your information for as long as your account with services is active and as needed to provide you with the services, We shall not retain such information for longer than is required for the purposes for which the information may lawfully be used or is otherwise required under any other law for the time being in force. After a period of time, your data may be anonymized and aggregated, and then may be held by us as long as necessary for us to provide our Services effectively, but our use of the anonymized data will be solely for analytic purposes. Please note that your withdrawal of consent, or cancellation of account may result in Worldwide Transcripts being unable to provide you with its Services or to terminate any existing relationship Worldwide Transcripts may have with you.

Payments

Worldwide Transcripts may require the User or sponsors to pay with a credit card, wire transfer, debit card or cheque for Services for which subscription amount(s) is/are payable. Worldwide Transcripts will collect such User's credit card number and/or other financial institution information such as bank account numbers and will use that information for the billing and payment processes, including but not limited to the use and disclosure of such credit card number and information to third parties as necessary to complete such billing operation. Verification of credit information, however, is accomplished solely by the User through the authentication process. User's credit-card/debit card details are transacted upon secure sites of approved payment gateways which are digitally under encryption, thereby providing the highest possible degree of care as per current technology. However, Worldwide Transcripts provides you an option not to save your payment details. User is advised, however, that internet technology is not completely safe and User should exercise discretion on using the same.

Consent to Privacy Policy

You acknowledge that this Privacy Policy is a part of the Terms of Use of the Website and the other Services, and you unconditionally agree that becoming a User of the Website and its Services signifies your (i) assent to this Privacy Policy, and (ii) consent to Worldwide Transcripts using, collecting, processing and/or disclosing your Personal Information in the manner and for the purposes set out in this Privacy Policy. Your visit to the Website or mobile application and use of the Services is subject to this Privacy Policy and the Terms of Use.

Further questions or comments

Worldwide Transcripts welcomes your questions and comments about this Privacy Policy or the use of Your Personal Information. Please send any questions, comments, notifications, grievances, if any to Worldwide Transcripts to the e-mail address info@worldwidetranscripts.com.