

# Privacy Policy

Last updated: Sep 20, 2021

Please read this Privacy Policy document carefully before using:

<https://gst.optotax.com> ("OPTOTAX") and/ or  
<https://app.readyb2b.com> ("READYB2B") and/ or  
RupeeMinder app (RUPEEMINDER)

operated by Open Financial Technologies Pvt Ltd ("OPEN", "us", "we", or "our").

This page informs you of our policies regarding the collection, use, and disclosure of personal/ business data when you use "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" and the choices you have associated with that data.

By using "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER", you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions.

## 1. Information Collection and Use

"OPEN" collects several different types of information for various purposes to provide and improve "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" and other "OPEN" offerings to our customers from time to time.

## 2. Types of Data Collected ("Data")

### a. Personal Data

While using "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER", we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). This information may include, but is not limited to:

- First name and last name
- Phone number(s)

- Email address(es)
- Profession
- Address, City, State, Postal pin code, Country
- PAN card number
- Cookies and Usage Data

## **b. Business Data**

While using "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER", we may ask you to provide us with certain identifiable information that can be used to contact or identify your business ("Business Data"). This information may include, but is not limited to

- Business Name
- Contact person Name
- Business phone
- Business email
- GSTIN/ PAN number
- GSTN Username
- Business Address, City, State, Postal pin code, Country
- Information pertaining to Goods and/ or Services that are generally purchased and/ or sold by the Business, e.g. HSN code and Description, Tax rates, Item Name, Unit, Purchase and Sale price, Discounts offered, etc.
- Information pertaining to Businesses' suppliers and customers with whom the Business conducts day-to-day transactions, e.g. Business Name, Contact Person, Phone, Email, GSTIN, GST Registration Type and Business Address, City, State, Postal pin code, Country
- Information pertaining to Businesses Sales and or Purchase transactions be it from and/ or to the suppliers and/ or customers mentioned above or to Unregistered taxpayers (as defined by GST Laws).
- GST returns data submitted by the business to the GSTN including but not limited to Gross Turn-over, month-on-month returns data filed for Purchases and Sales of various Goods and/ or Services.

## **c. Usage Data**

- We may also collect information that your browser sends whenever you visit "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" or when you access "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" by or through a mobile device ("Usage Data").

- This Usage Data may include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.
- When you access "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" by or through a mobile device, this Usage Data may include information such as the type of mobile device you use, your mobile device unique ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

#### **d. Tracking Cookies Data**

We use cookies and similar tracking technologies to track the activity on "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and/ or scripts to collect and track information and to improve and analyze "OPTOTAX" and/ or "READYB2B".

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER".

Examples of Cookies we use:

- Session Cookies. We use Session Cookies to operate "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER".
- Preference Cookies. We use Preference Cookies to remember your preferences and various settings.
- Security Cookies. We use Security Cookies for security purposes.

### **3. Use of Data**

"OPEN", at its discretion, may use the collected "Data" for various purposes:

- To provide and maintain "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" and/ or other offerings of "OPEN" whether current or prospective products to be developed sometime in the future course
- To notify you about changes to "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" or "OPEN"
- To allow you to participate in interactive features of "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" when you choose to do so
- To provide customer care and support
- To provide analysis or valuable information so that we can improve "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER"
- To monitor the usage of "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER"
- To detect, prevent and address technical issues
- Work with "OPEN" authorized and scrutinized third-party providers on prospective product ideas for commercial or non-commercial purposes
- We may from time to time contact you via email, facsimile, phone or text message, to deliver certain services or information you have requested

### **4. Transfer of Data**

- Your information, including Personal Data, may be transferred to - and maintained on - computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ than those from your jurisdiction.
- If you are located outside India and choose to provide information to us, please note that we transfer the data, including Personal Data, to India and process it there.
- Your consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.
- "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.
- "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" will take all steps reasonably necessary to ensure that data is treated securely, and no personal data is shared without prior consent of the parties involved, unless it is a legal obligation. "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" reserves the right to share masked data with third parties if need be, for commercial or non-commercial purposes.

## **5. Disclosure of Data**

"OPEN" may disclose your "Data" in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER"
- To prevent or investigate possible wrongdoing in connection with "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER"
- To protect the personal safety of users of "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" or the public
- To protect against legal liability

## **6. Security of Data**

The security of your "Data" is important to us but remember that no method of transmission over the Internet, or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security. Please do therefore refer to the "Disclaimer of Warranties and Limitation of Liability" clause from our Terms and Conditions.

## **7. Service Providers**

We may employ third party companies and individuals to facilitate "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" ("Service Providers"), to provide "OPTOTAX" and/ or "READYB2B" on our behalf, to perform Service- related services or to assist us in analyzing how "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" is used.

These third parties have access to your "Data" only to perform these tasks on our behalf and are obligated not to disclose or use it for any purpose not specifically authorized by "OPEN" or "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" in writing.

## **8. Children's Privacy**

"OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" does not address anyone under the age of 18 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Child/ Children has/ have provided us with Personal Data, please contact us immediately. If we become aware that we have collected Personal Data from children with or without verification of parental consent, we take steps to remove that information from our servers.

## **9. Changes to This Privacy Policy**

We reserve the right, at our sole discretion, to modify or replace this "Privacy Policy" at any time or in any manner deemed necessary for "OPEN" to conduct its day-to-day business. Users are therefore cautioned to frequently look at our "Privacy Policy" to update themselves of any changes that "OPEN" or "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" has incorporated. "OPEN" will strive to provide updates of this nature over email but our inability to send such email(s) for any reason cannot be construed against us.

By continuing to access or use "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER", you always agree to be bound by the "Privacy Policy". If you do not agree to the "Privacy Policy", please stop using "OPTOTAX" and/ or "READYB2B" and/ or "RUPEEMINDER" with immediate effect.

## **10. Contact Us**

If you have any questions about this "Privacy Policy", please contact us:

- By email: [letstalk@open.money](mailto:letstalk@open.money)