### **FACT CRESCENDO**

### www.factcrescendo.com

# **Privacy Policy**

# Effective Date of the current Privacy Policy: 01-June, 2025

We completely understand the responsibility of protecting Your privacy. The domain name factorescendo.com ("Website"), is owned by Us. We designed this Privacy Policy to tell You about Our practices regarding collection, use, and disclosure of information that You may provide for using Our Services/accessing the FactCrescendo Platform. By using/accessing our FactCrescendo Platform and by providing any information to Us through the said platform, You agree to the terms of this Privacy Policy.

This is Our Privacy Policy for Users ("**Privacy Policy**") governing Your use of the FactCrescendo Platform and its Services.

In this Privacy Policy, meanings as ascribed to the terminologies in the "Terms of Use" shall be applicable unless specifically defined herein, which shall be read in addition and not in contradiction.

#### 1. General:

This Privacy Policy covers Our treatment of information that We collect and receive, including information related to Your past use of FactCrescendo Platform. Technology and security policies, rules and other precautions are used to shield your Information from unlawful intruders, unauthorized access, destruction and accidental loss. Our policy is designed to assist You in understanding how We collect, use and safeguard Your Content provided to Us and to assist You in making informed decisions when using Our FactCrescendo Platform.

### 2. What Information do we collect?

Our primary goal of collecting Your information is to provide You a safe, efficient, smooth and customized experience. This allows Us to provide Services and features that most likely meet Your needs, and to customize Our FactCrescendo Platform to make Your experience safer and easier. We do not collect any special category data from You (viz. any data revealing racial/ ethnic origin, political opinions, religious/ philosophical beliefs, processing of genetic data, biometric data, etc.).

When You visit this FactCrescendo Platform, You may provide Us with Your:

 Personal Information: Name, gender, mobile number, address, date of birth, geographical location, email id, credit card number, cardholder name, expiration date and content which You knowingly disclose that is collected on an individual basis. It includes information about an individual who can be identified from that data (or from the other information either in Our possession or likely to come into Our possession).

- Billing Information: In the event of any applicable pricing policy, Complete name; complete address including city and pin code; contact number and email address; and the GSTN number (if applicable) to avail any input credit (optional). This Billing information as disclosed by You and collected by Us, where applicable and on being requested by You, will be used to raise the invoice against any Services availed by You.
- Automatic Information: We store all such information which automatically gets accessible to Us by the virtue of accessing Our Website on web, Your mobile device or on any other operating systems, as may be notified and added by Us, like location, email-id etc. (app permissions). We receive and store certain types of information whenever You interact with other persons or entities (if any) using the FactCrescendo Platform. For example, like many web sites, We use Cookies and We obtain certain types of information when Your Web browser accesses the Website or advertisements and other content served by or on behalf of Our Website. Cookie is a small data file that Our server sends to Your browser when You visit the FactCrescendo Platform ("Cookies"). The use of cookies helps us to assist Your use of certain aspects of the FactCrescendo. You can delete cookies at any time or You can set Your browser to reject or disable Cookies. We may use information from cookies for the following purposes:
  - Traffic monitoring;
  - IP address from which You access the FactCrescendo Platform;
  - type of browser and operating system used to access the FactCrescendo Platform; date and time of your access to the FactCrescendo Platform;
  - pages you visit;
  - Internet address of the site from which you accessed the FactCrescendo Platform to recognize repeat visitors for statistical / analytical purposes.
- **Stored Information**: We store all such data which are shared by You or by a third party on Your behalf either at the time of installation or at any other later stage on Our FactCrescendo Platform such as image files, documents, etc.
- Shared Information: Mobile Number, Name, Your current location and any other such details which
  You may like to share. You can choose not to provide certain information, but then You might not be
  able to take advantage of respective features of the FactCrescendo Platform, if any. We use the
  information that You provide for such purposes as responding to Your queries and User
  Submissions.
- Personal Information, Automatic Information, Stored Information and Shared Information shall individually be referred as "Personal Information", "Automatic Information", "Stored Information" and "Shared Information" and collectively as "Your Content".

#### 3. Use of Your Content:

For the purposes of this Privacy Policy, We are a Data Controller of Your Content, where Data Controller means the natural or legal person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal information are, or are to be, processes.

We may use the services of various vendors or service providers in order to process Your data more effectively, who may be referred as Data Processors which means any natural or legal person who processes the data on behalf of the Data Controller.

- We use Your Content for understanding Users in such a way as to provide better Services of Our FactCrescendo Platform.
- We use Your Content to customize your experience; detect and protect Us against error, fraud and other criminal activity; enforce our terms and conditions; and as otherwise described to You at the time of collection.
- We use Your Content to continually improve Our Service offerings; and
- We may use all Your Content provided by You to customize Your experience on Our FactCrescendo
   Platform by providing You with content that We think You might be interested in and to enhance
   Services continuously for Your better experience of using Our FactCrescendo Platform.
- We may use Your Content to contact You for Your reviews on the Website or Mobile Application and Your experience using the Services.
- We may use Your Content to deliver You advertising, including by serving and managing ads on the Services(s) or on third party sites and to tailor ads based on your interests and browsing history.
- We may share some or all Shared Information with our third party vendors for enabling better facilitation of Services.
- We hereby declare that We do not share Your Content with any third countries and do not have any subsidiaries where Your Content would be shared with.

# 4. Accessing and Updating Your Content:

Where We have not obtained Your Content from You directly, but from Our vendors or any other sources, You shall be intimated about the identity and contact details of the controller of information, purpose, recipients of personal information, etc. within a reasonable time period. Even upon request We will provide You with information, in case it is not available with You, about whether We hold, or process on

behalf of a third party, any of Your personal information. To request this information please contact us at info@factcrescendo.com

You may update Your Content (that has been obtained by Us from You directly) at any time but for changing certain parts of Your Content, You may have to approach Our customer care at the contact information provided on [https://www.factcrescendo.com/contact-us/]. You acknowledge and agree such update is for Your interests and for improving personalization and service efficiency of the FactCrescendo Platform. We will retain and use this updated content for archiving purposes as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements (if any).

We may decline to process requests that are unreasonably repetitive or systematic, require disproportionate technical effort (for instance, requests concerning information residing on backup tapes), jeopardize the privacy of others, would be extremely impractical, or for which access is not otherwise required. In any case where We perform activities so as to fulfil Your rights vide Clause 14 below, We perform them free of charge, except if doing so would require a disproportionate effort or if the requested information is already available with You.

## 5. What types of information are not allowed on FactCrescendo Platform?

- Nudity or other sexually suggestive content;
- Hate speech;
- credible threats or direct attacks on an individual or group;
- · Content that contains self-harm or excessive violence;
- · Fake or impostor profiles; and
- Spam.

# 6. With whom We may share Your Content?

- Generally, We will not disclose personally identifiable information that We collect through Your use
  of the FactCrescendo Platform to unaffiliated third parties. We reserve the right, however, to
  provide such information to Our affiliates, third party contractors, employees, contractors,
  agents, vendors and designees to the extent necessary to enable them to perform certain
  platform related Services (e.g., Website hosting, improve Website related services and features,
  or maintenance services) on Our behalf.
- We may share Your Content with third parties to permit such parties to provide services that help
  us to provide our business activities, which may include assisting us with marketing, advertising
  our product/service offerings, or providing, maintaining and improving the features and
  functionality of the Service(s), among other things. For example, we may provide personal
  information to our vendors for direct emailing of our newsletters or notifications of our

product/service offerings.

- We may share Your Content with a third party if we have Your consent to do so.
- We also reserve the right to disclose such information to any third party if We believe that We are
  required to do so for any or all of the following reasons: (i) by law; (ii) to comply with legal
  processes or governmental requests; (iii) to prevent, investigate, detect, or prosecute criminal
  offenses or attacks on the technical integrity of the platform or Our network; and/or (iv) to
  protect the rights, property, or safety of Us or its employees, the users of the FactCrescendo
  Platform, the public, or You.

# 7. Technical and functional management of the FactCrescendo Platform:

When You use Our FactCrescendo Platform, We may also process technical data such as Your IP-address, device ID, and information about the manufacturer, model, and operating system of Your operating device. We use this data to enable us to deliver the functionalities of the FactCrescendo Platform, resolve technical difficulties, and provide You with the correct (prevent the transmission of spam, viruses and/or unlawful, defamatory, obscene or otherwise undesirable material or content) and most up to date version of the platform.

## 8.Choice/Opt-Out:

We provide You with the opportunity to opt-out of receiving non-essential (promotional, marketing related) communications from Us or on behalf of Our partners, and from Us in general, after accessing the FactCrescendo Platform.

# 9. Security:

We take Your security seriously and We take precautions to keep Your Information secure. We have put in place appropriate physical, electronic and managerial procedures to safeguard the information We collect. However, due to the open communication nature of the internet, We cannot guarantee that communications between You and Us, or information stored on Our FactCrescendo Platform, will be free from unauthorized access by third parties. Any transmission of information by You to Our FactCrescendo Platform is at Your own risk.

# 10. Pubic Forums/ Blogs:

We may create and host a public discussion forum or blogs for Users and the general public. Any information disclosed in these areas is deemed public information and each User is responsible for and should exercise caution when disclosing personal information on these forums/ blogs. We are not responsible for any such information disclosed or any action taken as a result of the disclosed information.

# 11. How long We retain Your Content:

We will retain Your Content for as long as is needed to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is necessary, required or permitted by applicable law for archiving purposes in the public interest, scientific/historical research or statistical purposes (depending on circumstances, compatible processing purposes may include compliance/ legal consideration, tax, accounting, security & fraud prevention or other legal requirements). We delete all Your Personal Information on the expiry of 14 days after the termination of the Services or termination of access to the FactCrescendo Platform, whichever is later, except as otherwise prohibited by applicable law.

For personal information that we may process on behalf of our vendors, we will retain such personal information in accordance with the terms of our agreement with them, subject to applicable law.

### 12. Legal Disclaimer:

We reserve the right to disclose Your personally identifiable information as required by law and when We believe that disclosure is necessary to protect Our rights and/or to comply with a judicial proceeding, court order or legal process served on Our FactCrescendo Platform. We may be required to share the aforesaid information with government authorities and agencies for the purposes of verification of identity or for prevention, detection, investigation including cyber incidents, prosecution and punishment of offences. You agree and consent for Usto disclose Your Information, if so required under the applicable law.

#### 13. Grievance Redressal:

If You find any discrepancies or have any grievances in relation to the collection, storage, use, disclosure and transfer of Your Personal Information under this Privacy Policy or other terms and conditions, please contact Us on info@factcrescendo.com

# 14. Rights:

To ensure fair and transparent processing of Your Content, You shall have the following rights and any information that shall be shared by Us with You vide these rights shall be in electronic form:

- ask for storage period of Your Content;
- request for accessing Your Content;
- right to rectification of Your Content without undue delay;
- right to erasure of Your Content without any undue delay, except where processing is necessary for legal purpose and public interest;
- right to restrict processing or to object to processing of Your Content. We shall endeavour to communicate the recipients of Your Content about any rectification or erasure of Your Content; •

right to request information of the recipients of Your Content;

- right to data portability, where technically feasible;
- right to lodge a complaint with a supervisory authority;
- right to know the source from where Your Content originated, in case it was not obtained directly from You;
- right to access (or obtain from Us a confirmation if Your Content is being processed by Us) the
  purpose of processing, recipients of Your Content. In the events Your Content is transferred to a
  third country, we hereby inform You that we will undertake appropriate binding safeguards for
  such transfer;

## 15. A Special Note about Children:

The Services are not directed towards children under 18 (eighteen), they are not allowed to use the Service, or provide personal data. If We discover that We have collected personal information from a child under 18, We will delete that information immediately.

### 16. Revisions to Privacy Policy:

We reserve the right to update and revise this Privacy Policy at any time. You can determine if this Privacy Policy has been revised since Your last visit by referring to the "Effective Date of the current Privacy Policy" date at the top of this page. You should therefore review this Privacy Policy regularly to ensure that You are aware of its terms and amendments. Your use of FactCrescendo Platform constitutes Your acceptance of the terms of the Privacy Policy as amended or revised by Us.

## 17. Governing Law:

The laws of India, shall govern this Privacy Policy, regardless of Your location. You hereby expressly consent to exclusive jurisdiction and venue located in, Aurangabad, Maharashtra, India, for all matters or disputes arising out of or relating to these Terms of Use or Your access or use of the FactCrescendo Platform.

ANY CAUSE OF ACTION ARISING OUT OF OR RELATED TO THESE TERMS OF USE OR YOUR USE OF THE FACTCRESCENDO PLATFORM MUST BE BROUGHT BY YOU WITHIN ONE (1) MONTH OF THE DATE SUCH CAUSE OF ACTION FIRST AROSE, OR SUCH CAUSE OF ACTION IS FOREVER WAIVED BY YOU. EACH CAUSE OF ACTION SHALL BE ADJUDICATED INDIVIDUALLY, AND YOU AGREE NOT TO COMBINE YOUR CLAIM WITH THE CLAIM OF ANY THIRD PARTY.

# 18. Legal Basis for Processing (European Union only):

If You are an individual from the European Economic Area (EEA), Our legal basis for collecting and using

Your Content will depend on the personal information concerned and the specific context in which We collect it. However, We will normally collect Your Content from You only where: (a) We have Your consent to do so, (b) where We need Your Content to perform a contract with You (e.g. to deliver the verification results for the stories/claims submitted by You), or (c) where the processing is in Our or a third party's legitimate interests (and not overridden by Your data protection interests or fundamental rights and freedoms). In some cases, We may also have a legal obligation to collect Your Content from You, or may otherwise need Your Content to protect Your vital interests or those of another person.

Where We rely on Your consent to process Your Personal Information, You have the right to withdraw or decline or opt-out of providing Your consent at any time. Please note that this does not affect the lawfulness of the processing based on consent before its withdrawal.

If we ask You to provide Personal Information to comply with a legal requirement or to perform a contract with You, We will make this clear at the relevant time and advise You whether the provision of Your Personal Information is mandatory or not (as well as of the possible consequences if You do not provide Your Personal Information). Similarly, if We collect and use Your Personal Information in reliance on our (or a third party's) legitimate interests which are not already described in this Privacy Policy, We will make clear to You at the relevant time what those legitimate interests are.

If You have any questions about or need further information concerning the legal basis on which We collect and use Your Personal Information or Your Content, please contact Us on info@factcrescendo.com