

Privacy Policy for Web

Fuji Gemco Private Limited (FGPL) values the privacy of the user and understands that protection of user data is very important.

By visiting the website www.fujigemco.com (Website) and all other links there under, the User agrees to be bound by the terms and conditions of the Privacy Policy of Fuji Gemco Private Limited (FGPL). By accepting the Privacy Policy, the User expressly consents to FGPL's use and disclosure of the User's personal information in accordance with this Privacy Policy. This Privacy Policy shall be subject to change without notice. FGPL recommends visiting this Privacy Policy every time the User visits the website, in order to be informed about change, if any. In the event the modified privacy policy is not acceptable to the User, the User should discontinue using the service. However, if the User continues to use the service the User shall be deemed to have agreed to accept and abide by the modified privacy policy of this website.

I. Information FGPL Collects

In general, User can browse the Website without revealing any personal information. In some places, FGPL would indicate which fields are required and which fields are optional. User always has the option to not provide information by choosing not to use a particular service or feature on the website. FGPL may automatically track certain information about the User based on the User's behaviour on the website. Upon usage of the Site, FGPL collects and stores the personal information given, primarily to provide a safe, efficient, smooth and customized experience. This allows FGPL to provide services and features that most likely meet the User's needs and expectations, and to customize the Site to make the User's experience safer and easier and more productive. If the User takes advantage of special services offered by FGPL, FGPL may collect other personal information about the User. FGPL use the User's personal information for internal purposes such as processing and keeping the User informed of the User's order.

Data collection devices such as "cookies" on certain pages of the Site are used to help analyse the Site's web page flow, measure promotional effectiveness, and promote trust and safety for the User. "Cookies" are small files placed on the User's hard drive that assist us in providing our services more effectively. Certain features of FGPL are only available through the use of a "cookie". Cookies are also used to allow the User to enter his / her password less frequently during a session. Most cookies are "session cookies," i.e. that they are automatically deleted from the User's hard drive at the end of a session. Cookies may be disabled if the User's browser permits, although in that case certain features on the Site shall be disabled and the User may be required to re-enter the password more frequently during the session.

Additionally, the User may encounter "cookies" or other similar data collection devices on certain pages of the website that are placed by third parties. FGPL hereby disclaims that it does not control the use of and are not responsible for any activities of cookies by third parties.

If the User chooses to buy or otherwise make a transaction on the Site, the Company collects (and the User authorizes the Company to collect) information about the User. If online payment facility is availed by the User, FGPL shall be entitled to (and the User authorizes FGPL to) collect some additional information, such as a billing address, a credit/

debit card number and credit/ debit card expiration date and/ or other payment instrument details and tracking information from cheques or money order. FGPL may use the User's address, billing and other financial information to bill the User and provide associated support with respect to FGPL's products/services.

II. Use of Information Collected

FGPL assures to the User that it does not and will not sell or rent the User's personal information to any third party for their marketing purposes without the User's explicit consent. However, from time to time, the Company may reveal general statistical information about the Website and visitors, such as number of visitors etc.

FGPL uses the personal information provided to facilitate the services as requested by the User. At times and if required, FGPL may look across multiple User to identify problems or resolve disputes, including but not limited to examining the User's personal information to identify User using multiple User IDs or aliases. FGPL may also (and the User authorizes FGPL to) compare and review the User's personal information for errors, omissions and for accuracy.

The User agrees that FGPL may use personal information about the User to improve the Company's marketing and promotional efforts, to analyse site usage, improve the Site's content and product offerings, and customize the Site's content, layout, and services. These uses improve the Site and better tailor it to meet the User's needs, so as to provide the User with a smooth, efficient, safe and customized experience while using the Site. More specifically, but not by limitation, FGPL may conduct (and the User authorizes FGPL to conduct) promotional and marketing activities on the User by way of Short Messaging Services (SMS), email etc. FGPL may also use the mobile number and email of the registered User to provide information to such registered User regarding the products of FGPL.

The User agrees that FGPL may use the User's personal information to contact the User and deliver information that, in some cases, are targeted to specific to each User's interests, such as targeted banner advertisements, administrative notices, product offerings, and communications relevant to such User's use of the Site. By accepting this Privacy Policy, the User expressly agrees to receive this information. If the User is no longer interested in receiving e-mail announcements and other marketing information from FGPL, or the User wants FGPL to remove any personal information that FGPL have collected about the User, the User has to e-mail the request to fgpl-contact@fujigemco.com.

III. Internal Service Providers

FGPL may use third parties ("Service Providers") to facilitate or outsource one or more aspects of the Company's business, product and service operations (e.g., search technology, discussion boards, bill collection, affiliate and rewards programs, co-branded credit cards) and therefore FGPL may provide some personal information of the User directly to these Service Providers, without intimating the User. However, FGPL assures the User that these Service Providers are subject to confidentiality agreements with the Company and other legal restrictions that prohibit their use of the information provided to them by FGPL for any other purpose except to facilitate the specific outsourced Site related operation, unless the User has explicitly agreed or given prior permission to such third parties for additional uses. In some instances, the Service Provider may collect information directly from the User. Where the User provides additional information to an Service Provider directly, then their

use of the User's personal information is governed by such Service Provider's applicable privacy policy and other documents and FGPL shall not bear any responsibility for it.

IV. Legal Requests

FGPL may disclose personal information if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to court orders or any other legal process. FGPL may disclose personal information to law enforcement offices, third-party rights owners, or others in the good faith belief that such disclosure is reasonably necessary to:

Enforce FGPL's Terms of Use or this Privacy Policy;

respond to claims that an advertisement, posting or other content violates the rights of any third party;

protect the rights, property or personal safety of the User or the general public.

FGPL and/or its affiliates will share / sell some or all of the User's personal information with another business entity, should the Company (or its assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. In the event such a transaction occurs, that other business entity (or the new combined entity) will be required to follow this Privacy Policy.

V. Use of site by minors

Children are not eligible to use the Site and minors (under the age of 18) should not submit any personal information on the Site.

VI. Questions and Suggestions

Grievances, Questions and Suggestions regarding this Privacy Policy shall be directed to fgpl-contact@fujigemco.com.

DISCLAIMER

FGPL CANNOT AND DOES NOT ENSURE THAT ANY OR ALL OF THE USER'S PRIVATE COMMUNICATIONS AND OTHER PERSONAL INFORMATION WILL NEVER BE DISCLOSED IN WAYS NOT OTHERWISE DESCRIBED IN THIS PRIVACY POLICY. BY WAY OF EXAMPLE (AND NOT BY LIMITATION), THIRD PARTIES MAY UNLAWFULLY INTERCEPT OR ACCESS TRANSMISSIONS OR PRIVATE COMMUNICATIONS, OR USER MAY ABUSE OR MISUSE ANY PERSONAL INFORMATION THAT THEY COLLECT FROM THE SITE, WHETHER LAWFULLY OR NOT. THEREFORE, ALTHOUGH FGPL USES INDUSTRY STANDARD PRACTICES (AND FOLLOWS ALL RELEVANT LEGISLATIONS, RULES AND REGULATIONS) TO PROTECT THE USER'S PRIVACY, FGPL DOES NOT PROMISE (AND THE USER SHOULD NOT EXPECT) THAT ANY PERSONAL INFORMATION OR PRIVATE COMMUNICATIONS WILL ALWAYS REMAIN PRIVATE.