

Privacy Policy

This Privacy Policy is an electronic record in the form of an electronic contract formed under the Information Technology Act, 2000 and the rules made thereunder and the amended provisions pertaining to electronic documents / records in various statutes as amended by the Information Technology Act, 2000. This Privacy Policy does not require any physical, electronic or digital signature.

This Privacy Policy is a legally binding document between you and Marico (both terms defined below). The terms of this Privacy Policy will be effective upon your acceptance of the same (directly or indirectly in electronic form, by use of the website or by other means) and will govern the relationship between you and Marico for your use of the website (defined below).

This document is published and shall be construed in accordance with the provisions of the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data of Information) Rules, 2011 under Information Technology Act, 2000; that require publishing of the Privacy Policy for collection, use, storage and transfer of sensitive personal data or information.

PLEASE READ THIS PRIVACY POLICY CAREFULLY. BY USING THE WEBSITE, YOU INDICATE THAT YOU UNDERSTAND, AGREE AND CONSENT TO THIS PRIVACY POLICY. IF YOU DO NOT AGREE WITH THE TERMS OF THIS PRIVACY POLICY, PLEASE DO NOT USE THIS WEBSITE. YOU HEREBY PROVIDE YOUR UNCONDITIONAL CONSENT OR AGREEMENTS TO MARICO AS PROVIDED UNDER SECTION 43A AND SECTION 72A OF INFORMATION TECHNOLOGY ACT, 2000.

By providing us your Information or by making use of the facilities provided by the Website, You hereby consent to the collection, storage, processing and transfer of any or all of Your Personal Information and Non-Personal Information by Marico Limited and its subsidiaries and affiliates and Associate Companies (Collectively referred to as "Marico" or "We" or "Us" or "Our") as specified under this Privacy Policy. You further agree that such collection, use, storage and transfer of Your Information shall not cause any loss or wrongful gain to you or any other person.

Marico is concerned about the privacy of the data and information of Users (whether registered or non-registered) accessing Marico's websites <http://saffolalife.com/> ("Website"). The terms "You" / "Your" / "Yourself" refer to the Users. This Privacy Policy is a contract between You and Marico whose Website You use or access or You otherwise deal with.

Marico has provided this Privacy Policy to familiarise You with:

- The type of data or information that You share with or provide to Marico and that Marico collects from You;
- The purpose for collection of such data or information from You;
- Marico's information security practices and policies; and
- Marico's policy on sharing or transferring Your data or information with third parties. This Privacy Policy may be amended / updated from time to time. Upon amending / updating the Privacy Policy, we will accordingly amend the date above. We suggest that you regularly check this Privacy Policy to apprise yourself of any updates. Your continued use of Website or provision of data or information thereafter will imply Your unconditional acceptance of such updates to this Privacy Policy.

- Information collected and storage of such Information: The "Information" (which shall also include data) provided by You to Marico or collected from You by Marico may consist of "Personal Information" and "Non-Personal Information".
- Personal Information: Personal Information is Information collected that can be used to uniquely identify or contact You. Personal Information for the purposes of this Privacy Policy shall include, but not be limited to:
 - Your user name along with Your password,
 - Your name,
 - Your address,
 - Your telephone number,
 - Your e-mail address or other contact information,
 - Your date of birth,
 - Your gender,
 - Internet Protocol address,
 - Any other items of 'sensitive personal data or information' as such term is defined under the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data of Information) Rules, 2011 enacted under the Information Technology Act, 2000;
 - Identification code of your communication device which You use to access the Website;
 - Any other Information that You provide during Your registration process on the Website.
 - Such Personal Information may be collected in various ways including during the course of You:
 - registering as a user on the Website,
 - participating in any online test or survey or contest, communicating with Marico's customer service by phone, email or otherwise or,
 - We may receive Personal information about you from third parties, such as social media services, commercially available sources and business partners. If you access Website through a social media service or connect a service on Website to a social media service, the information we collect may include your user name associated with that social media service, any information or content the social media service has the right to share with us, such as your profile picture, email address or friends list, and any information you have made public in connection with that social media service. When you access the Website through social media services or when you connect any Website to social media services, you are authorizing Marico to collect, store, and use and retain such information and content in accordance with this Privacy Policy.
- Non-Personal Information: Marico may also collect information other than Personal Information from You through the Website when You visit and / or use the Website. Such information may be stored in server logs. This Non-Personal Information would not assist Marico to identify You personally. This Non-Personal Information may include:
 - Your geographic location,
 - details of Your telecom service provider or internet service provider,
 - the type of browser (Internet Explorer, Firefox, Opera, Google Chrome etc.),
 - the operating system of Your system, device and the Website You last visited before visiting the Website,
 - The duration of Your stay on the Website is also stored in the session along with the date and time of Your access, Non-Personal Information is collected through various ways such through the use of cookies. Marico may store temporary or permanent 'cookies' on Your computer. You can erase or choose to block these cookies from Your computer. You can configure Your computer's browser to alert You when we attempt to send You a cookie with

an option to accept or refuse the cookie. If You have turned cookies off, You may be prevented from using certain features of the Website.

- Ads: Marico may use third-party service providers to serve ads on Marico's behalf across the internet and sometimes on the Website. They may collect Non-Personal Information about Your visits to the Website, and Your interaction with our products and services on the Website. Please do note that Personal Information and Non Personal Information may be treated differently as per this Privacy Policy.

You hereby represent to Marico that:

- the Information you provide to Marico from time to time is and shall be authentic, correct, current and updated and You have all the rights, permissions and consents as may be required to provide such Information to Marico.
- Your providing the Information to Marico and Marico's consequent storage, collection, usage, transfer, access or processing of the same shall not be in violation of any third party agreement, laws, charter documents, judgments, orders and decrees.
- Marico and its officers, directors, contractors or agents shall not be responsible for the authenticity of the Information that You or any other user provide to Marico. You shall indemnify and hold harmless Marico and its officers, directors, contracts or agents and any third party relying on the Information provided by You in the event You are in breach of this Privacy Policy including this provision and the immediately preceding provision above.
- Your Information will primarily be stored in electronic form however certain data can also be stored in physical form. We may store, collect, process and use your data in countries other than Republic of India but under compliance with applicable laws. We may enter into agreements with third parties (in or outside of India) to store or process your information or data. These third parties may have their own security standards to safeguard your information or data and we will on commercial reasonable basis require from such third parties to adopt reasonable security standards to safeguard your information / data.
- Purpose for collecting, using, storing and processing Your Information: Marico collects, uses, stores and processes Your Information for any purpose as may be permissible under applicable laws (including where the applicable law provides for such collection, usage, storage or processes in accordance with the consent of the user) connected with a function or activity and shall include the following:
 - to facilitate Your use of the Website or incidental services;
 - to respond to Your inquiries;
 - to send You important information regarding the Website, changes in terms and conditions, user agreements, and policies and/or other administrative information;
 - to send You surveys and marketing communications that Marico believes may be of interest to You;
 - to personalize Your experience on the Website by presenting advertisements, products and offers tailored to Your preferences;
 - to help You address Your problems incurred on the Website including addressing any technical problems;
 - if You avail of any service from the Website, to complete and fulfil Your request,
 - for proper administering of the Website;
 - to conduct internal reviews and data analysis for the Website (e.g., to determine the number of visitors to specific pages within the Website);
 - to improve the services, content and advertising on the Website;
 - to provide value added services such as Single Sign On. Single Sign On shall mean a session/user authentication process that permits a user to enter his/her name or mobile

number or e-mail address or any combination thereof and password in order to access multiple websites and applications;

- to facilitate various programmes and initiatives launched by Marico or third party service providers and business associates;
- to analyse how our services are used, to measure the effectiveness of advertisements;
- to conducting academic research and surveys;
- to protect the integrity of the Website;
- to respond to legal, judicial, quasi-judicial process and provide information to law enforcement agencies or in connection with an investigation on matters related to public safety, as permitted by law;
- to conduct analytical studies on various aspects including user behaviour, user preferences etc.;
- to permit third parties who may need to contact users who have availed any service on the Website, to facilitate installation, service and any other product related support;
- to implement information security practices;
- to determine any security breaches, computer contaminant or computer virus;
- to investigate, prevent, or take action regarding illegal activities and suspected fraud,
- to undertake forensics of the concerned computer resource as a part of investigation or internal audit;
- to trace computer resources or any person who may have contravened, or is suspected of having or being likely to contravene, any provision of law including the Information Technology Act, 2000 that is likely to have an adverse impact on the services provided on any Website or by Marico;
- to enable a potential buyer or investor to evaluate the business of Marico (as further described in paragraph 8 of the Privacy Policy). [Individually and collectively referred to as ("Purposes")] You hereby agree and acknowledge that the Information so collected is for lawful purpose connected with a function or activity of Marico or any person on its behalf, and the collection of Information is necessary for the Purposes.

Sharing and disclosure of Your Information

You hereby unconditionally agree and permit that Marico may transfer, share, disclose or part with all or any of Your Information, within and outside of the Republic of India to third party service providers / partners / banks and financial institutions for one or more of the Purposes or as may be required by applicable law. In such case we will contractually oblige the receiving parties of the Information to ensure the same level of data protection that is adhered to by Marico under applicable law. You acknowledge and agree that, to the extent permissible under applicable laws, it is adequate that when Marico transfers Your Information to any other entity within or outside Your country of residence, Marico will place contractual obligations on the transferee which will oblige the transferee to adhere to the provisions of this Privacy Policy.

Marico may share statistical data and other details (other than Your Personal Information) without your express or implied consent to facilitates various programmes or initiatives launched by Marico, its affiliates, agents, third party service providers, partners or banks & financial institutions, from time to time. We may transfer/disclose/share Information (other than Your Personal Information) to those parties who support our business, such as providing technical infrastructure services, analyzing how our services are used, measuring the effectiveness of advertisements, providing customer / buyer services or conducting academic research and surveys. These affiliates and third party service providers shall adhere to confidentiality obligations consistent with this Privacy Policy.

Marico may also share Personal Information, if Marico believes, it is necessary in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of various terms and conditions or our policies. Marico reserves the right to disclose your information when required to do so by law or regulation, or under any legal obligation or order under law or in response to a request from a law enforcement or governmental agency or judicial, quasi-judicial or any other statutory or constitutional authority or to establish or exercise our legal rights or defend against legal claims.

You further agree that such disclosure, sharing and transfer of Your Personal Information and Non-Personal Information shall not cause any wrongful loss to You or to any third party, or any wrongful gain to us or to any third party.

Links to third party websites

Links to third-party advertisements, third-party websites or any third party electronic communication service may be provided on the Website which are operated by third parties and are not controlled by, or affiliated to, or associated with, Marico unless expressly specified on the Website.

Marico is not responsible for any form of transmission, whatsoever, received by You from any third party website. Accordingly, Marico does not make any representations concerning the privacy practices or policies of such third parties or terms of use of such third party websites, nor does Marico control or guarantee the accuracy, integrity, or quality of the information, data, text, software, music, sound, photographs, graphics, videos, messages or other materials available on such third party websites. The inclusion or exclusion does not imply any endorsement by Marico of the third party websites, the website's provider, or the information on the website. The information provided by You to such third party websites shall be governed in accordance with the privacy policies of such third party websites and it is recommended that You review the privacy policy of such third party websites prior to using such websites.

Security & Retention

The security of your Personal Information is important to us. Marico strives to ensure the security of Your Personal Information and to protect Your Personal Information against unauthorized access or unauthorized alteration, disclosure or destruction. For this purpose, Marico adopts internal reviews of the data collection, storage and processing practices and security measures, including appropriate encryption and physical security measures to guard against unauthorized access to systems where Marico stores Your Personal Information. Marico shall adopt reasonable security practices and procedures as mandated under applicable laws for the protection of Your Information. Provided that Your right to claim damages shall be limited to the right to claim only statutory damages under Information Technology Act, 2000 and You hereby waive and release all Marico entities from any claim of damages under contract or under tort.

Marico may share your Information with third parties under a confidentiality agreement which, inter-alia, provides for that such third parties not disclosing the Information further unless such disclosure is for the Purpose. However, Marico is not responsible for any breach of security or for any actions of any third parties that receive Your Personal Information. Marico is not liable for any loss or injury caused to You as a result of You providing Your Personal Information to third party (including any third party websites, even if links to such third party websites are provided on the Website).

Notwithstanding anything contained in this Policy or elsewhere, Marico shall not be held responsible for any loss, damage or misuse of Your Personal Information, if such loss, damage or misuse is attributable to a Force Majeure Event (as defined below).

A Force Majeure Event shall mean any event that is beyond the reasonable control of Marico and shall include, without limitation, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorised access to computer, computer system or computer network,, computer crashes, breach of security and encryption (provided beyond reasonable control of Marico), power or electricity failure or unavailability of adequate power or electricity.

While Marico will endeavour to take all reasonable and appropriate steps to keep secure any Personal Information which We hold about You and prevent unauthorized access, You acknowledge that the internet or computer networks are not fully secure and that We cannot provide any absolute assurance regarding the security of Your Personal Information.

You agree that all Personal Information shall be retained till such time required for the Purpose or required under applicable law, whichever is later. Non-Personal Information will be retained indefinitely.

User discretion and opt out

You agree and acknowledge that You are providing your Information out of your free will. You have an option not to provide or permit Marico to collect Your Personal Information or later on withdraw Your consent with respect to such Personal Information so provided herein by sending an email to the Grievance Officer. In such case, You should neither visit any Website nor use any services provided by Marico. Further, Marico may deny you access from using certain services offered on the Website. You can add or update Your Personal Information on regular basis. Kindly note that Marico would retain Your previous Personal Information in its records.

Grievance Officer

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 any terms of Marico's Terms of Use and Agreement(s), please contact the following:

For Marico Limited:

Mr. Satish Pai, the designated Grievance Officer under Information Technology Act, 2000

E-mail: - satish.pai@marico.com, Contact: 022-66480210.

Further Acknowledgements

You hereby acknowledge and agree that this Privacy Policy:

- is clear and easily accessible and provide statements of Marico policies and practices with respective to the Information;
- provides for the various types of personal or sensitive personal data of information to be collected;
- provides for the purposes of collection and usage of the Information;
- provides for disclosure of Information; and
- provides for reasonable security practices and procedures.