

Consent Withdrawal Policy – Credit Information Services

Effective Date: 15th January 2025

Purpose: This policy outlines the procedure for the customers of Navmaya Tech Services Private Limited to withdraw their consent provided to Navmaya Tech Services Private Limited to access, use, analyse, aggregate and retain their Credit Information, Credit Information Report and Credit Score obtained from Credit Information Companies (CICs) including but not limited to Transunion CIBIL Limited and CRIF High Mark Credit Information Services Private Limited.

Communication Channel: Customers may submit their consent withdrawal requests via email to:

CibilConsentWithdrawal@tallysolutions.com

Turnaround Time (TAT): All consent withdrawal requests will be acknowledged within **2 working days** from the date of receipt. The processing of the request will be completed within **7 working days** from the date of receipt unless exceptional circumstances arise.

Escalation Matrix: If a customer does not receive a response within the stipulated TAT or is dissatisfied with the resolution, the following escalation levels are available:

- **Level 1 (L1):** Anup Kumar Singh (Designation: Group Product Manager – I)
Email: anup.singh@tallysolutions.com, Mob.: 7899726177
- **Level 2 (L2):** Devan Mandowara (Designation: Associate Director – I)
Email: devan.mandowara@tallysolutions.com, Mob.: 9620778168
- **Level 3 (L3):** Vaibhav Garg (Designation: Head of Product, Financial Services)
Email: vaibhav.garg@tallysolutions.com, Mob.: 9871595724

Address: AMR Tech Park II, No. 23 & 24, Hongasandra, Hosur Main Road, Bengaluru, Karnataka 560068.

Procedure for Consent Withdrawal:

1. **Initiation:** Customers must send an email to CibilConsentWithdrawal@tallysolutions.com with the subject line: “Consent Withdrawal Request” and include the following details:
 - Full Name
 - Registered Mobile Number
 - Email ID
 - PAN
 - Reason for Consent Withdrawal (optional)
 - Any additional information necessary to identify the customer’s account.
2. **Acknowledgment:** A confirmation email will be sent to the customer acknowledging the receipt of the request within **2 working days** from the date of receipt.
3. **Verification:** The provided details will be verified for authenticity. If additional information is required, the customer will be contacted.

4. **Processing:** Upon successful verification, the customer's consent for sharing, processing, or storage of their credit Information, credit Information report and credit score shall be revoked/ purged. Navmaya Tech Services Private Limited will notify CICs or the associated entities accordingly through email.

5. **Confirmation:** A final email will be sent to the customer confirming that the consent withdrawal has been successfully processed and all the credit information data has been deleted / purged.

Important Notes:

- Withdrawal of consent may impact the services offered by Navmaya Tech Services Private Limited that rely on data sharing with CICs or other associated entities. Customers are advised to understand these implications before initiating a withdrawal request.

- Consent withdrawal does not retroactively invalidate any data processing that occurred before the request was received and processed.

Compliance and Updates: This policy is subject to periodic reviews to ensure compliance with applicable regulations and customer needs. Updates will be communicated through Navmaya Tech Services Private Limited's official channels.

Contact Information: For any queries or clarifications regarding this policy, please email CibilConsentWithdrawal@tallysolutions.com.