

## PRIVACY POLICY

This privacy policy is an electronic record in the form of electronic contract formed under the Information Technology Act 2000 and the rules made there under 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 the CSM Universe. The terms of this privacy policy will be effective upon your acceptance of the same (directly or indirectly in electronic form) and will govern the relationship between you and M/s CSM Universe Private Limited (Hereinafter referred to as "CSM Universe") for your use of website: [www.csmuniverse.com](http://www.csmuniverse.com).

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 the CSM Universe as provided under section 43A and section 72A of Information Technology Act, 2000.

Thank you for visiting [www.csmuniverse.com](http://www.csmuniverse.com). As used in this privacy statement, the terms "our," "we" and "us" refer to both M/s CSM Universe Private Limited and the Customers/Independent Distributor unless the context provides otherwise.

This privacy policy sets out how CSM Universe uses and protects any information that you give us when you use this website. CSM Universe is committed to ensuring that your privacy is always protected. Should we ask you to provide certain information by which you can be identified when using this website, and then you can be assured that it will only be used in accordance with this privacy statement.

### **What Information We Collect and How We Use It**

The information that we collect on our website comes under two general categories:

- Personally Identifiable Information
- Aggregate Information

### **Personally Identifiable Information**

This refers to information that lets us know who you are or things specifically about you. To avail certain services on our website, Customers / Independent Distributors are required to provide certain information for the registration process namely: – a) name, b) email address, c) sex, d) age, e) PIN code, f) credit card or debit card details g) medical records and history h) sexual orientation, i) biometric information, j) password etc., and / or occupation, interests, and the like. The Information as supplied by the Customers / Independent Distributors enables us to improve our website and provide you the most user-friendly experience.

All required information is service dependent and we may use the above said information to, maintain, protect, and improve our services (including advertising services) and for developing new services



Such information will not be considered as sensitive if it is freely available and accessible in the public domain or is furnished under the Right to Information Act, 2005 or any other law for the time being in force.

#### **Aggregate Information**

This refers to information that does not distinguish you as a particular individual. This information includes your browser and operating system type, your IP address, URL (Uniform Source Locator) of the website that directed you to our website and any search terms you enter on our website. Such information is aggregated by our web server to monitor the activities on the website and evaluate its performance. This helps us improve the features and functions on the website to provide you a satisfactory user experience. We might compile, publish, store, collect, promote, disclose, or use any Aggregate Information. We generally do not correlate any Personally Identifiable Information with Aggregate Information. In case we do this, it will be protected as per the terms mentioned for Personally Identifiable Information in this Privacy Policy.

#### **Cookies**

CSM Universe through this website uses "cookies" to enable you to sign in into our services and to help personalize your online experience. As you browse, we may install cookies (tiny text files stored on your hard disk by a web page server) in your browser. Cookies cannot harm your computer and they do not contain any personally identifiable information. One of the primary purposes of cookies is to store your preferences and other information on your computer in order to save your time by eliminating the need to repeatedly enter the same information and to display your personalized content on your later visits to website. Cookies also help us to improve our website and to deliver a better and more personalized service. Among other things, they enable us:

- To estimate our audience size and usage pattern.
- To store information about your preferences, and so allow us to customize our website according to your individual interests.
- To increase the speed of your searches.
- To recognize you when you return to our website.

#### **Security**

We are committed to ensuring that your information is secure. In order to prevent unauthorized access or disclosure, we have put in place suitable physical, electronic, and managerial procedures to safeguard and secure the information we collect online. It is your sole responsibility to safeguard the password created for your online account. In case you suspect that your password has been compromised, contact CSM Universe via email at [support@csmuniverse.com](mailto:support@csmuniverse.com) as soon as possible. Since your Customer/Independent Distributor account and password are specific to you, you take full responsibility for any and all activity conducted on our website with your ID and password.

#### **Linking to this Website**

Our website may include links to other websites that may be of interest to you. However, once you use these links to exit our website, please be aware that we do not have any control over these other websites. Consequently, we cannot take responsibility for the protection and privacy of any information you provide while visiting such websites. These external websites are not governed by this privacy statement. We recommend exercising caution and reviewing the privacy statement applicable to the specific website you are visiting.

#### **Children's Privacy Protection**



The CSM Universe website, [www.csmuniverse.com](http://www.csmuniverse.com), is not intended for or directed towards children under the age of 18 years or 21 years (in case of state of Maharashtra). We do not intentionally collect Personally Identifiable Information from children, and if we come across any such data on our site, we will promptly delete it. Our website is designed for use by individuals who are 18 years or 21 years of age or older.

#### Changes to this Statement

Please check frequently for any updates or changes in this privacy policy before using this website or submitting any Personally Identifiable Information on this website. By using this website, you acknowledge acceptance of this Privacy Statement in effect at the time of use.

#### Intellectual Property and Use of content on the Website

CSM Universe website [www.csmuniverse.com](http://www.csmuniverse.com) and the content on the same are protected by intellectual property rights, including copyrights, trade names and trademarks, including the Name, logo, are owned by CSM Universe or used by CSM Universe under a license or with permission from the owner of such rights. The content protected by such intellectual property rights includes the design, layout, look, appearance, visuals, photographs; images, articles, stories, and other content on CSM Universe website [www.csmuniverse.com](http://www.csmuniverse.com).

The content on CSM Universe website [www.csmuniverse.com](http://www.csmuniverse.com) may only be reproduced, distributed, published, or otherwise used only after prior written consent from the authorized signatory of CSM Universe.

#### How to Contact Us

In accordance with Information Technology Act 2000 and rules made there under, you have any comments or inquiries about this Privacy Policy, if you would like to update information we have about you, or to exercise your rights, you may contact our Grievance Officer by emailing on [support@csmuniverse.com](mailto:support@csmuniverse.com).

  
**RIYAS BABU ARANHIKKAL**  
Company Secretary in Practice  
Door No: 63/4740-A4,A2, First Floor  
Shanthi Building, Rajeev Nagar  
Near Lions Hall, Ashokapuram Road  
P.O. Puthiyara, Calicut-673004, Kerala  
FCS : 7572 - CoP : 8129