

PRIVACY POLICY

FINCLIFF X ("Platform", "we", "our", or "us"), a registered trademark under proprietor Sagar Pujari, respects your privacy and is committed to protecting your personal information.

This Privacy Policy explains how we collect, use, store, process, and protect your information when you access or use our website, courses, webinars, workshops, applications, educational content, and related services.

By accessing or using the Platform, you consent to the collection and use of information in accordance with this Privacy Policy.

1. Information We Collect

We may collect the following categories of information:

Personal Information

- Full name
- Email address
- Mobile number
- Billing information
- City, State, and Country
- Any information voluntarily submitted by you through forms, registrations, surveys, or communications

Technical Information

- IP address
- Browser type
- Device information

- Operating system
- Website usage data
- Cookies and similar technologies

Course and Learning Information

- Courses enrolled
- Progress and completion status
- Quiz or assessment responses
- Webinar participation records
- Feedback and reviews submitted by users

2. How We Use Your Information

We may use your information to:

- Provide access to courses and educational content
 - Manage user accounts and registrations
 - Process payments and transactions
 - Respond to inquiries and support requests
 - Improve our website, programs, and user experience
 - Send administrative communications
 - Notify users regarding course updates, events, workshops, and new educational offerings
 - Maintain security and prevent misuse of the Platform
 - Comply with legal and regulatory obligations
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3. Marketing Communications

We may send educational updates, newsletters, event invitations, promotional communications, and information regarding our programs.

Users may opt out of receiving promotional communications at any time by using the unsubscribe option provided in such communications or by contacting us directly.

4. Cookies and Tracking Technologies

The Platform may use cookies and similar technologies to:

- Improve website functionality
- Remember user preferences
- Analyze website traffic and user behavior
- Enhance overall user experience

Users may disable cookies through browser settings; however, certain Platform features may not function properly as a result.

5. Sharing of Information

We do not sell, rent, or trade personal information to third parties.

We may share information with:

Service Providers

Third-party vendors assisting us with:

- Payment processing
- Website hosting
- Email communication

- Learning management systems
- Analytics services
- Technical support

Legal Compliance

Where disclosure is required:

- By law
 - By regulatory authorities
 - By court order
 - To protect legal rights and interests
 - To prevent fraud, misuse, or unlawful activities
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6. Data Security

We implement reasonable administrative, technical, and organizational safeguards to protect personal information against unauthorized access, disclosure, alteration, or destruction.

While we strive to protect user information, no method of electronic transmission or storage can be guaranteed to be completely secure.

7. Data Retention

We retain personal information only for as long as reasonably necessary to:

- Provide services
- Maintain records
- Comply with legal obligations

- Resolve disputes
- Enforce our agreements

Upon expiry of such requirements, information may be deleted, anonymized, or securely archived.

8. User Rights

Subject to applicable laws, users may:

- Request access to their personal information
- Request correction of inaccurate information
- Request deletion of personal information
- Withdraw consent where applicable
- Request details regarding processing of their information

Requests may be submitted using the contact details provided below.

9. Children's Privacy

The Platform is not intended for children under the age of 18 without parental or guardian supervision.

If we become aware that personal information has been collected from a minor without appropriate authorization where required, we may delete such information.

10. Third-Party Websites

The Platform may contain links to third-party websites.

We are not responsible for the privacy practices, policies, content, or security of external websites. Users are encouraged to review the privacy policies of such websites before providing personal information.

11. International Users

Users accessing the Platform from outside India acknowledge that their information may be processed and stored in India or other jurisdictions where our service providers operate, subject to applicable legal safeguards.

12. Changes to this Privacy Policy

We may update this Privacy Policy from time to time.

Any changes shall become effective upon publication on the Platform. Continued use of the Platform following such updates constitutes acceptance of the revised Privacy Policy.

13. Contact Us

For privacy-related questions, requests, or concerns, users may contact:

FINCLIFF X

Email: connect@fincliff.com

Website: www.fincliff.com

We will make reasonable efforts to respond to privacy-related requests within a reasonable timeframe.