

Privacy Policy

Objective:

TMIBASL may collect and store information about you when you visit our site, use our services, or view our online advertisements. The information which TMIBASL collects and store during normal use of the site is used to monitor use of the site and to help further development of our products and services. We use this information to improve our Web-based offerings.

Scope:

This policy applies to information collected by TMIBASL through its websites. By using this website, you acknowledge your assent to the following conditions of use without limitation or qualification. Please read these conditions carefully before using this website. These terms and conditions may be revised at any time by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the then current terms and conditions to which you are bound.

Collected Information:

TMIBASL may collect personal information that you submit to us through the Services, which include:

- Name;
- Home address;
- Guardian's name (if minor);
- Email address;
- Domain address;
- Telephone number;
- Date of birth;
- Job position;
- Occupation;
- Company;

User credential, or any information that you submit to us. Other personal information we collect may include:

- financial information such as income, assets and your financial investment strategy and investment background;
- documents that you provide to us to verify your identity, such as copies of your passport, utility bills, and/or bank statement or your company incorporation details.

TMIBASL also may collect some information automatically, which include:

- IP address
- Information about your web browser software and version;
- General geographic location indicated by your IP address;
- Website that referred you to us, and similar information.

We also may collect information about your activity on our websites, which might include:

- frequency of visits to our web site;
- Average length of visits;
- Pages viewed during a visit.

We may use various technologies to collect information about your activities on our websites, including:

- Cookies (If not selected may affect certain or all functionalities);
- Web Beacons / Web bugs (Measures user experience on our website).

We may combine your information, automatically gathered information and the information we collect through cookies/web beacons / web bugs, including information that we have collected about you, or information that we have obtained from other sources. We may aggregate any statistics or data that are collected, but we are under no obligation to do so.

Use of collected Personal Information

TMIBASL may use the personal information that is collected from you to provide requested products and services and for our internal business purposes, including, but not limited to:

- Responding to your requests for our unique products and services;
- To process your transactions and to provide you with transaction and post transaction-related services, providing, improving, and marketing our products and services, including site content and performance;
- Evaluating your use of the services;
- Providing advertising for products and services that might interest you;
- Responding to your requests for information;
- Communicating with you by e mail, postal mail or courier, and/or telephone about products or services that may be of interest to you;
- Maintaining and managing your account with us;
- Keeping you updated on the issues that are relevant to your business relationship with us;
- Monitoring your compliance with any terms and conditions associated with our products and services, including to confirm your identity;
- Performing other functions as described to you at the time of collection or pursuant to your consent.

In addition, certain information we collect, such as the IP address of any computer or other device that you use to access our website and any other domains that may be operated by TMIBASL, will be used to monitor and investigate possible violations of and enforce any terms and conditions associated with our products and services or other applicable agreements between you and TMIBASL. Our use and sharing of your personal information in the manner described in this Privacy Policy may involve the transfer of your personal information to TMIBASL or to third parties, as described in this Privacy Policy, that are in countries outside your country of residence, which may not have the same privacy legislation as your country of residence.

How We Share Personal Information:

Service Providers

We may share personal information with organizations or individuals that perform functions on our behalf. For example, service providers may process payments for our products and services or may store and process data on our behalf. These service providers are granted access to personal information for the purpose of performing their functions for TMIBASL.

Marketing

TMIBASL may share collected personal information with group companies whose products and services we believe you may find of interest. If you would prefer that we not share your personal information with any third parties for the third parties' marketing purposes, you can notify us of your preference by contacting us as described in the "Contact Us" section.

Legal Matters

TMIBASL may share personal information in response to a court order, a request for cooperation from a law enforcement or other government agency, or as otherwise required by law; to persons acting in representative capacity on your behalf; to defend against legal claims; to investigate, prevent, or take other action regarding illegal activity, suspected fraud, suspected violations of terms and conditions associated with any of our products or services, or other wrongdoing; or to protect and defend the rights, property or safety of our company, our users, our employees, or others.

Transactions

TMIBASL may share personal information in connection with a substantial corporate transaction, such as mergers, acquisition, the sale of our business, a divestiture, consolidation, or asset sale, or in the unlikely event of bankruptcy.

Other Purposes

TMIBASL may share personal information as otherwise described to you at the point of collection or pursuant to your consent.

Third Parties

For our website users' convenience, TMIBASL may provide links or otherwise refer you to third parties, such as operators of Internet services linked to from our websites, that may collect personal information from you. In addition, TMIBASL may invite your participation in various promotional initiatives through its presence on social networking websites and blogs operated by third parties, such as LinkedIn, Facebook, Twitter, Wordpress etc. Personal information collected by these third parties is not covered by this policy.

In addition, TMIBASL may provide you with links to "share" any TMIBASL content with other third parties via email or certain social networking websites for your convenience. Data transmitted during such linking, including but not limited to your email address or the email address of the party receiving such data, shall not be tracked by TMIBASL. Use of TMIBASL data by any third party shall be at their discretion and risk. Personal information collected by these third parties is not covered by this policy, and TMIBASL shall not be bound in any manner by any claims and/or liabilities arising thereto.

If we share information with third parties (other than our service providers) as described above, we cannot control the privacy practices of those third parties, and they may not comply with the restrictions that we describe here.

Personal Information Protection:

TMIBASL use commercially reasonable security measures (including physical, electronic and procedural measures) to help safeguard personal information against loss, misuse, damage or modification and unauthorized access or disclosure. However, no system for transmitting or storing information electronically can be completely secure. Therefore, we cannot guarantee that personal information or other communications will always remain secure.

Minor's Privacy:

We do not knowingly collect personal information from minor children unless data is submitted for purchasing insurance product and services as a part of family offering.

Grievance Redressal Officer:

In accordance with Information Technology Act 2000 and rules made thereunder, the name and contact details of the Grievance Redressal Officer are provided below:

Mr. Jaikumar J

Address: AFL House, 1st Floor, Lok Bharti Complex, Marol Maroshi Road, Andheri East, Mumbai 400 059

Phone: 022-66207900

Email: compliance@tmibasl.com

If you have any queries about this Policy or other privacy concerns, you can also email us at contact@tmibasl.com

Privacy Policy Changes:

This policy provides a general statement of the ways in which TMIBASL aims to protect your information. You may, however, in connection with specific products or services offered by TMIBASL, amend statements to this privacy policy or supplement this policy with another.

We may also occasionally update this privacy policy to reflect changes in our practices concerning the collection and use of your information. As a result, we encourage you to review the privacy policy before accessing the websites or otherwise furnishing data to TMIBASL. In order to assist you in determining whether our policy has changed, we will list at the top of the policy the most recent date on which we updated it. If we make any material changes to this policy, we will notify you by posting notice of the changes on the websites or by other appropriate means.

Policy Review:

We reserve the right to change or update this policy at any time by placing a prominent notice on our site. Such changes shall be effective immediately upon posting to this site.