

Privacy Policy

Allwin Securities Limited (“Company,” “we,” “our,” or “us”) is committed to safeguarding your personal information. This Privacy Policy explains how we collect, use, disclose, and protect the information we gather when you access our website, mobile application, or any other platform operated by Allwin Securities Limited (collectively referred to as the “Allwin Securities Limited Platform”).

By using the Allwin Securities Limited Platform, you agree to the practices described in this Privacy Policy. If you do not agree, please do not use our services.

1. Legal Framework

This Privacy Policy is governed by and complies with applicable Indian laws, including:

- The Information Technology Act, 2000.
- Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011.
- Prevention of Money Laundering Act, 2002.
- Securities and Exchange Board of India (Stock Brokers) Regulations, 1992.
- Any other applicable regulations.
- This Policy must be read in conjunction with our Terms and Conditions.

2. Consent

By using our services, you confirm that you have read, understood, and agreed to the terms of this Privacy Policy and consent to the collection, storage, processing, and disclosure of your information as described herein.

You may withdraw your consent at any time by contacting us. However, withdrawal may impact your ability to use our services fully.

3. Information We Collect

We collect and process the following types of personal information:

- Personal Identifiers: Name, address, email address, phone number, date of birth, gender, nationality, PAN, photograph, and signature.
- Financial Information: Bank account details, payment information, investment details, credit scores (if applicable).
- KYC Information: Information required under regulatory Know Your Customer (KYC) obligations.
- Transactional Data: Information about transactions you perform using our platform.
- Technical Data: IP address, device information, browser type, operating system, usage patterns, and cookies.
- Contact List Access: If permitted by you, we may access your contact list to facilitate referral programs and friend suggestions. This information is never shared with third parties.
- Failure to provide certain information may result in the inability to offer certain services.

4. Purpose of Information Collection

We collect and use your information to:

- Create and manage your account.
- Enable access to our services and products.
- Comply with legal and regulatory obligations.
- Process and execute transactions.
- Communicate updates, promotions, and service-related information.
- Detect and prevent fraud, illegal activities, and security breaches.
- Improve our platform, customer experience, and marketing efforts.
- Carry out research, data analysis, and business planning.
- Protect the integrity and security of our systems.

We may also use your information for purposes consistent with those outlined above.

5. Information Sharing and Disclosure

Your information may be shared with:

- Regulatory and government authorities such as SEBI, NSE, BSE, MCX, depositories, clearing corporations, banks, asset management companies, registrars and transfer agents, credit bureaus, and KYC Registration Agencies (KRAs), as required by law or regulation.
- Service providers and partners who process data on our behalf under strict confidentiality agreements.
- Third parties during business transfers such as mergers, acquisitions, or sale of assets.
- We do not sell, rent, or lease your personal information to third parties for their marketing purposes.

6. Data Retention

We retain your information for as long as required:

- To comply with legal obligations (e.g., the Prevention of Money Laundering Act requires retention of records for 5 years)
- To meet regulatory audit and operational requirements
- To resolve disputes and enforce agreements
- To maintain historical records as per SEBI, stock exchange, and depository regulations
- After the required retention period, your information will be securely deleted or anonymized.

7. Data Security

We implement reasonable and industry-accepted security measures to protect your information from unauthorized access, disclosure, alteration, and destruction. These include:

- Encryption of sensitive data
- Secure server hosting within India
- Regular security audits and updates
- Strict access controls

However, no method of transmission over the Internet is completely secure. Therefore, we cannot guarantee absolute security, and you are responsible for safeguarding your access credentials.

8. User Rights

You have the following rights regarding your personal information:

- Access: Request a copy of your information.
- Correction: Request correction of inaccurate or incomplete data.
- Deletion: Request deletion of your data, subject to legal retention requirements.
- Objection/Restriction: Object to or restrict the processing of your data.
- Data Portability: Request the transfer of your data to another organization.

To exercise these rights, please contact us at the details provided below.

9. Third-Party Links

The Allwin Securities Limited Platform may contain links to external websites operated by third parties. We are not responsible for the privacy practices, security, or content of such third-party sites. We encourage you to review their privacy policies before sharing any information.

10. Cookies

Our website and mobile application may use cookies to enhance your user experience. Cookies help us understand user behavior, remember your preferences, and customize content. You can choose to disable cookies through your browser settings, although doing so may impact your ability to access certain features.

11. Changes to This Policy

We may update this Privacy Policy periodically. We encourage you to review it regularly to stay informed of any changes. Your continued use of the Allwin Securities Limited Platform after any update will be considered acceptance of the new terms.

12. Contact Us

For any questions, concerns, or complaints regarding this Privacy Policy, or to exercise your rights, you may contact our Grievance Officer:

Allwin Securities Limited.

Correspondence Address: B/205-206, Ramji House Premises, Jambul Wadi, Marine Lines, Mumbai-400002

Email: info@allwinsecurities.com