

# Privacy Policy

Effective since 01-12-2020

We are committed to protecting Your privacy. This Privacy Policy describes how We collect, use, store, share and protect the information collected through <https://www.lokyata.ai> (the “**Website**”).

In this Privacy Policy, ‘We’, ‘Us’, and ‘Our’ refer to Lokyata. For more information about Us, see “Our Details” at the end of this Policy.

This Privacy Policy is incorporated into and subject to Our **Terms and Conditions**. Capitalized words used but not defined in this Privacy Policy have the meaning given to them in the Terms and Conditions.

Please be advised that the practices described in this Privacy Policy apply only to information gathered online through the Website. This Privacy Policy applies where We are acting as a data controller with respect to the Personal Data of visitors, users, clients and customers (‘You,’ or ‘Your’); in other words, where We determine the purposes and means of the processing of that Personal Data.

PLEASE READ THIS PRIVACY POLICY CAREFULLY because it affects Your rights under the law. You confirm that You have read and agreed to be bound by this Privacy Policy. If You do not agree with this Privacy Policy, You cannot use, access, create or publish in the Website. This Privacy Policy may change as We continuously improve the Website, so please check it periodically.

We reserve the right to modify or amend the Privacy Policy from time to time without notice. Your continued use of the Website following the posting of changes to these terms will mean You accept those changes. If We intend to apply the modifications or amendments to this Privacy Policy retroactively or to Personal Data already in Our possession, We will provide You with notice of the modifications or amendments.

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# 1. Your Data

Lokyata strives to provide you with the best possible service. In order to provide this service we may need to collect information from you from time to time. At all times we try to only collect the information we need for the particular function or activity we are carrying out and use it in accordance with this privacy policy.

We collect two basic types of information from You from Your use of the Website: Personal Data and Non-Personal Data.

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## 2. Personal Data

'**Personal Data**' means any information relating to an identified or identifiable natural person; an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.

As a general matter, You can browse the Website without submitting Your Personal Data to Us. However, there are a number of circumstances in which You may supply Us with Your Personal Data.

### 2.1 Data We Collect

**We collect the following Personal Data from You:**

Full Name;

E-mail;

### 2.2 How We Collect Data

**The following are the most common ways in which You give Your Personal Data:**

Participating in communities, chat rooms and comment threads, other fora, and other interactive services in the Website;

Submission of User Content on any part of the Website that permit it;

Any other place in the Website where You knowingly volunteer to give Personal Data.

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We do NOT sell or license Your Personal Data to any third party.

We may process any of Your Personal Data identified in this Privacy Policy where necessary for the establishment, exercise or defense of legal claims, whether in court proceedings or in an administrative or out-of-court procedure. The legal basis for this processing is Our legitimate interests, namely the protection and assertion of Our legal rights, Your legal rights and the legal rights of others.

In addition to the specific purposes for which We may process Your Personal Data set out in this clause, We may also process any of Your Personal Data where such processing is necessary for compliance with a legal obligation to which We are subject, or in order to protect Your vital interests or the vital interests of another natural person.

**Specifically, We use Your Personal Data for the following:**

- responding to Your queries and requests;
- investigating complaints;
- enforcing Our Terms and Conditions;
- as otherwise required or authorized by law or government agency.

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## 4. Data Security

We follow generally accepted industry standards to protect the information submitted to Us, both during transmission and once We receive it. We maintain appropriate administrative, technical and physical safeguards to protect Personal Data against accidental or unlawful destruction, accidental loss, unauthorized alteration, unauthorized disclosure or access, misuse, and any other unlawful form of processing of the Personal Data in Our possession. This includes, for example, firewalls, password protection and other access and authentication controls.

We use **HTTPS**

HTTPS (Hypertext Transfer Protocol Secure) is an internet communication protocol that protects the integrity and confidentiality of data between your computer and [www.lokyata.ai](http://www.lokyata.ai). The use of HTTPS makes sure your communication with us is:

**Encrypted** – The data you exchange with us is secure from eavesdroppers. That means that when you are browsing [www.lokyata.ai](http://www.lokyata.ai), nobody can track your activities across multiple pages, or steal the data exchange between your computer and [www.lokyata.ai](http://www.lokyata.ai).

**Integral** – The use of HTTPS preserves the integrity of data. Your data cannot be modified or corrupted during transfer.

**Authenticated** – HTTPS protocol authenticates your communication with us. This ensures that you are always communicating with our servers.

However, no method of transmission over the Internet, or method of electronic storage, is 100% secure. We cannot ensure or warrant the security of any information You transmit to Us or store on the Website, and You do so at Your own risk. We also cannot guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of any of Our physical, technical, or managerial safeguards. If You believe Your Personal Data has been compromised, please contact Us at [info@lokyata.com](mailto:info@lokyata.com).

If We learn of a security systems breach, then We attempt to notify You electronically so that You can take appropriate protective steps. We may post a notice through the Website if a security breach occurs.

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We provide You with reasonable access to the Personal Data that You may provide through the Website.

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## 6. Your Right to Withdraw Consent

At any time, You may legitimately object to the processing of Your Personal Data, except if otherwise provided by applicable law. You may decline to share certain Personal Data with Us, in which case We may not be able to provide to You some of the features and functionality of the Website.

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## 7. Your Right to Update, Correct or Delete

You may update, correct, or delete Your Account Data and preferences at any time by accessing Your Account settings page on the Website. If You wish to access or amend any other Personal Data We hold about You, or to request that We delete any information about You that We have obtained from an Integrated Service, You may contact Us. Please note that while any changes You make will be reflected in active user databases instantly or within a reasonable period of time, We may retain all information You submit for backups, archiving, prevention of fraud and abuse, analytics, satisfaction of legal obligations, or where We otherwise reasonably believe that We have a legitimate reason to do so.

We will however retain Your information needed for administrative and transactional communications.

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## 8. California Privacy Rights

If You are a California resident, California Civil Code Section 1798.83 permits You to request and obtain from We, information regarding the disclosure of Your Personal Data to the third parties for direct marketing purposes in the preceding calendar year, free of charge, once a year.

We do not share Your Personal Data with third parties for those parties' direct marketing use. For more information about Our privacy and data collection policies, You may wish to review Our Privacy Policy.

California residents, who are under 18 and are registered users of We, are allowed to request and have removed, any content or information that they have posted publicly. However, in cases where the law does not require or allow the removal of information, this may not be applicable. This is under California Business and Professions Code Section 22581.

**California Do Not Track Disclosure:** We do not track the personally identifying information of Our users and visitors over time and across third party websites to provide targeted advertising. We respond to Do Not Track (DNT) signals. However, some other third-party websites do keep track of Your browsing activities so that they can tailor the information or advertising they present to You. If You wish to opt out of this tracking, You can enable privacy settings in Your browser.

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We do not knowingly collect Personal Data from children under 13 years of age in the USA or 16 years of age in the European Union. The Website is not directed to children under the age of 13 in the USA or 16 in the European Union. We will not knowingly allow children under 13 in the USA or 16 in the European Union to register for or become users of the Website.

If You are under 13 in the USA or 16 in the European Union years of age, You should not provide Personal Data to Us.

If We discover that a child under the age of 13 in the USA or 16 in the European Union has provided Us with Personal Data and We do not have parental consent, We will immediately delete that child's information.

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## 10. Cookie Policy

A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.

Cookies may be either 'persistent' cookies or 'session' cookies: a persistent cookie will be stored by a web browser and will remain valid until its set expiry date, unless deleted by the user before the expiry date; a session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.

Cookies do not typically contain any information that personally identifies a user, but Personal Data that We store about You may be linked to the information stored in and obtained from cookies.

### 10.1 Cookie We Use

#### Session Cookies

These are temporary cookies that contain no expiration date and are deleted after the users browser is closed. You will be required to log in again at the next session, where you will be treated as a new user

**Session cookies examples:** Shopping cart, remembering previous actions, managing and passing security tokens, multimedia content player session cookies, load balancing session cookies and third party social content plug in sharing cookies

#### Persistent Cookies

These are cookies which are saved in your browser until they are deleted by the you or are deleted by your browser after they reach their expiration date.

**Persistent cookies examples:** Authentication, language selection, theme selection, favorites, internal site bookmarks, menu preferences, address and payment information.

#### Functionality Cookies

Functionality cookies allow us to remember choices that have been made by you in order to create an experience that's made to fit. These cookies safely store authentication and identification information, for example your language selection or region.

#### Performance Cookies

## 10.2 Purpose of Using Cookies

**Security** - We use cookies as an element of the security measures used to protect user accounts, including preventing fraudulent use of login credentials, and to protect Our Website and Services generally;

**Analysis** - We use cookies to help Us to analyze the use and performance of Our Website and Services;

**Cookie Consent** - We use cookies to store Your preferences in relation to the use of cookies more generally.

## 10.3 Cookies Used by Our Service Providers

Our service providers use cookies and those cookies may be stored on Your computer when You visit Our Website.

**Google Analytics.** We use Google Analytics to analyze the use of Our Website. Google Analytics gathers information about Website use by means of cookies. The information gathered relating to Our Website is used to create reports about the use of Our Website. Google's privacy policy is available at: <https://www.google.com/policies/privacy/>.

## 10.4 Managing Cookies

You can disable cookie tracking and learn more about the privacy policies of the third parties We use by visiting the following links:

Third Party	Opt Out Page	Privacy Policy
Google Analytics	<a href="#">Opt Out</a>	<a href="#">Privacy Policy</a>

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# 11. Changes and Updates

Please revisit this page periodically to stay aware of any changes to this Privacy Policy, which We may update from time to time. If We modify the Privacy Policy, We will make it available through the Website, and indicate the date of the latest revision. Any material changes will be posted on this Website and will come into effect 30 Days after their posting.

In the event that the modifications materially alter Your rights or obligations hereunder, We will make reasonable efforts to notify You of the change. For example, We may send a message to Your email address, if We have one on file, or generate a pop-up or similar notification when You access the Website for the first time after such material changes are made. If You do not refuse the changes in writing before they become effective, this shall mean that You have consented to the Privacy Policy as changed. Your continued use of the Website after the revised Privacy Policy has become effective indicates that You have read, understood and agreed to the current version of the Privacy Policy.

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# 12. Our Details

If you have questions or concerns regarding this policy or if you need to make a request please contact us at:

# Discover a better approach to underwriting.

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Make better lending decisions at scale to lower your risk and increase profits.

Connect with **Lokyata** on social media

## Products

## Company

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