

Privacy Policy

1. What This Privacy Policy Covers

This policy covers how GALAXY4U treats personal information that GALAXY4U collects and receives, including information related to your past use of GALAXY4U products and services. Personal information is information about you that is personally identifiable like your name, address, email address, or phone number, and that is not otherwise publicly available.

This policy does not apply to the practices of companies that GALAXY4U does not own or control, or to people that GALAXY4U does not employ or manage.

2. Information Collection and Use

General

GALAXY4U collects personal information when you register with GALAXY4U, when you use GALAXY4U products or services, when you visit GALAXY4U pages or the pages of certain GALAXY4U partners, and when you enter promotions or sweepstakes. GALAXY4U may combine information about you that we have with information we obtain from business partners or other companies.

When you register we ask for information such as your name, email address, birth date, gender, pin code, occupation, industry, and personal interests. For some financial products and services we may also ask for your address, PAN number, and information about your assets. Once you register with GALAXY4U and sign in to our services, you are not anonymous to us.

GALAXY4U collects information about your transactions with us and with some of our business partners, including information about your use of financial products and services that we offer.

GALAXY4U automatically receives and records information on our server logs from your browser, including your IP address, GALAXY4U cookie information, and the page you request.

GALAXY4U uses the information for the following general purposes: to customize the advertising and content you see, fulfil your requests for products and services, improve our services, contact you, conduct research, and provide anonymous reporting for internal and external clients.

Children

When a child under age 13 attempts to register with GALAXY4U, we ask that he or she have a parent or guardian create a GALAXY4U Family Account to obtain parental permission.

GALAXY4U will not contact children under age 13 about special offers or for marketing purposes without a parent's permission.

GALAXY4U does not ask a child under age 13 for more personal information, as a condition of participation, than is reasonably necessary to participate in a given activity or promotion.

3. Information Sharing and Disclosure

GALAXY4U does not rent, sell, or share personal information about you with other people or nonaffiliated companies except to provide products or services you've requested, when we have your permission, or under the following circumstances:

We provide the information to trusted partners who work on behalf of or with GALAXY4U under confidentiality agreements. These companies may use your personal information to help GALAXY4U communicate with you about offers from GALAXY4U and our marketing partners. However, these companies do not have any independent right to share this information.

We have a parent's permission to share the information if the user is a child under age 13. Parents have the option of allowing GALAXY4U to collect and use their child's information without consenting to GALAXY4U sharing of this information with people and companies who may use this information for their own purposes;

We respond to summons, court orders, or legal process, or to establish or exercise our legal rights or defend against legal claims;

We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of GALAXY4U's terms of use, or as otherwise required by law.

We transfer information about you if GALAXY4U is acquired by or merged with another company. In this event, GALAXY4U will notify you before information about you is transferred and becomes subject to a different privacy policy.

GALAXY4U displays targeted advertisements based on personal information. Advertisers (including ad serving companies) may assume that people who interact with, view, or click on targeted ads meet the targeting criteria - for example, women ages 18-24 from a particular geographic area.

GALAXY4U does not provide any personal information to the advertiser when you interact with or view a targeted ad. However, by interacting with or viewing an ad

you are consenting to the possibility that the advertiser will make the assumption that you meet the targeting criteria used to display the ad.

GALAXY4U advertisers include financial service providers (such as banks, insurance agents, stock brokers and mortgage lenders) and non-financial companies (such as stores, airlines, and software companies).

4. Cookies

GALAXY4U may set and access GALAXY4U cookies on your computer.

GALAXY4U lets other companies that show advertisements on some of our pages set and access their cookies on your computer. Other companies' use of their cookies is subject to their own privacy policies, not this one. Advertisers or other companies do not have access to GALAXY4U's cookies.

GALAXY4U uses web beacons to access GALAXY4U cookies inside and outside our network of web sites and in connection with GALAXY4U products and services.

5. Your Ability to Edit and Delete Your Account Information and Preferences

General

You can edit your GALAXY4U Account Information, including your marketing preferences, at any time.

New categories of marketing communications may be added to the Marketing Preferences page from time to time. Users who visit this page can opt out of receiving future marketing communications from these new categories or they can unsubscribe by following instructions contained in the messages they receive.

Certain communications from GALAXY4U, such as service announcements, administrative messages and the GALAXY4U Newsletter, are considered part of GALAXY4U membership and you may not opt out of receiving them.

You can delete your GALAXY4U account by visiting our Account Deletion page.

Children

Parents can review, edit, and delete information relating to their child's GALAXY4U account using tools offered by GALAXY4U Family Accounts.

If a parent chooses not to allow us to further collect or use a child's information, parents enrolled in GALAXY4U Family Accounts can delete their child's account by signing into that child's account and then visiting our Account Deletion page.

6. Confidentiality and Security

We limit access to personal information about you to employees who we believe reasonably need to come into contact with that information to provide products or services to you or in order to do their jobs.

We have physical, electronic, and procedural safeguards that comply with Government regulations to protect personal information about you.

Your GALAXY4U Account Information is password-protected.

In certain areas GALAXY4U uses industry-standard SSL encryption to protect data transmissions.

7. Changes to this Privacy Policy

GALAXY4U may update this policy. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your GALAXY4U account or by placing a prominent notice on our site.

8. Questions and Suggestions

If you have questions or suggestions, please complete a feedback form or you can contact us at: avinash@galaxy4u.in