

VU MART – PRIVACY POLICY

Version: v1.0

Last Updated: [Date]

This Privacy Policy explains how **VU MART**, operated by **[Your Legal Entity Name]**, having its registered office at **[Company Address]**, India (“VU MART”, “we”, “us”, “our”), collects, uses, stores, shares, and protects personal data of **Users (Buyers)** and **Vendors** (“you”, “your”).

By accessing or using the VU MART website, mobile applications (Android & iOS), or services, you agree to this Privacy Policy.

1. SCOPE OF THIS PRIVACY POLICY

This Policy applies to:

- VU MART website
 - Android & iOS mobile applications
 - Vendor dashboard and admin systems
 - All services provided by VU MART
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2. TYPES OF DATA WE COLLECT

2.1 Personal Data (Users & Vendors)

- Name
- Mobile number
- Email address
- Address and location details
- Login credentials (securely encrypted)

2.2 Vendor-Specific Data

- Business name and address
- GST, PAN, UDYAM (if applicable)
- KYC documents (identity and address proof)
- Bank account details for settlements

2.3 Transaction & Usage Data

- Orders, payments, refunds
- Settlement and payout history
- Customer/vendor communications

2.4 Technical & Device Data

- IP address
 - Device type, OS, browser
 - App version, login timestamps
 - Cookies and similar technologies (web)
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3. PURPOSE OF DATA COLLECTION

We collect and process data to:

- Create and manage accounts
 - Verify identity and perform KYC
 - Process orders, payments, refunds, and settlements
 - Enable logistics and service delivery
 - Provide customer and vendor support
 - Prevent fraud and ensure platform security
 - Send transactional communications (OTP, order updates)
 - Comply with legal and regulatory requirements
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4. LEGAL BASIS FOR PROCESSING

Personal data is processed based on:

- **Explicit consent** provided by you
 - Performance of contractual obligations
 - Compliance with applicable laws
 - Legitimate business interests of VU MART
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5. DPDP ACT, 2023 – CONSENT & RIGHTS

5.1 Consent

In accordance with the **Digital Personal Data Protection Act, 2023**, VU MART processes personal data only after obtaining **free, specific, informed, unconditional, and unambiguous consent**.

You may withdraw your consent at any time, subject to legal and contractual obligations.

5.2 Data Principal Rights

As a Data Principal, you have the right to:

1. Access information about your personal data
2. Request correction or erasure of inaccurate data
3. Withdraw consent
4. Register a grievance
5. Nominate another individual to exercise your rights

Requests can be made to **privacy@vumart.in**.

5.3 Duties of Users & Vendors

You agree to:

- Provide accurate and complete information
 - Not impersonate another person
 - Not suppress material information
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6. DATA SHARING & DISCLOSURE

We may share data **only when necessary**, with:

- Payment gateways and banks
- Logistics and delivery partners
- Cloud hosting and IT service providers
- Government or regulatory authorities (if legally required)

🚫 We do not sell personal data to third parties.

7. COOKIES & TRACKING TECHNOLOGIES

We use cookies and similar technologies to:

- Maintain login sessions
- Analyze traffic and usage
- Improve user experience

You may disable cookies through browser or device settings.

8. DATA STORAGE & SECURITY

- Data is stored on secure servers
- Encryption, access controls, and security monitoring are used
- Access is restricted to authorized personnel only

While we take reasonable safeguards, no system is completely secure.

9. DATA RETENTION

Personal data is retained:

- As long as your account remains active
 - As required by law (tax, audit, compliance)
 - After account closure where legally mandated
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10. CHILDREN'S PRIVACY

VU MART does not knowingly collect personal data from individuals below **18 years of age**. If such data is identified, it will be deleted promptly.

11. THIRD-PARTY LINKS

Our platform may contain links to third-party websites or services. VU MART is not responsible for their privacy practices.

12. DATA BREACH MANAGEMENT

In the event of a data breach:

- Immediate corrective action will be taken
 - Affected users/vendors will be notified as required by law
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13. CHANGES TO THIS PRIVACY POLICY

VU MART may update this Privacy Policy from time to time. Material changes will be communicated via app, email, or website.

Continued use of the platform indicates acceptance of the updated policy.

14. GRIEVANCE REDRESSAL

In compliance with Indian law and DPDP Act, 2023:

Grievance Officer:

Name: **[Grievance Officer Name]**

Email: **grievance@vumart.in**

Address: **[Office Address]**

Response Time: **Within 7 working days**

If unresolved, complaints may be escalated to the **Data Protection Board of India**.

15. CONTACT INFORMATION

For privacy-related queries or data requests:

 **privacy@vumart.in**

 **[Company Address]**

16. ACCEPTANCE

By using the VU MART platform, you confirm that:

- You have read and understood this Privacy Policy
 - You consent to the collection and processing of your data
 - You agree to comply with applicable laws make every effort to protect your credentials
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