

PRIVACY POLICY

Sky Gold and Diamonds Limited (“**Company**”, “**We**”, “**Us** or “**Our**”) respects the privacy of individuals who visit or use its website, mobile application and other digital platforms (“**Services**”). This Privacy Policy explains how We collect, use, store and protect Personal Data.

Scope and Terms of Privacy Policy

- A. By accessing, downloading and/or using the Services, regardless of the device or internet-enabled resource used by you to access such Services (each, a “Device”), you acknowledge that you have read and understood this Privacy Policy and consent to the collection, processing, use and disclosure of your Personal Data by the Company in accordance with this Privacy Policy and applicable law. Your consent, where required under applicable law, shall be obtained in the manner prescribed under such law.
- B. If you do not agree with the terms of this Privacy Policy, you should immediately cease accessing and using the Services. Your continued access to or use of the Services shall constitute your acceptance of the terms of this Privacy Policy, to the extent permitted under applicable law.
- C. This Privacy Policy may be amended or updated from time to time to reflect changes in our practices, the Services or applicable legal or regulatory requirements. We encourage you to review this Privacy Policy periodically to remain informed about how We collect, use, process and protect your Personal Data.

1. Information We Collect

Depending on Your interaction with Our Services, We may collect:

- Name and contact and personal details, including age, PAN, email address, mobile number and residence and office address;
- Account, order, purchase, billing and delivery information;
- Information voluntarily provided through enquiries, feedback, reviews or customer support;
- Device, IP address, browser, operating system and usage information;
- Information relating to products viewed, searched, purchased or added to wishlist/cart; and
- Information collected through cookies and similar technologies.

2. Use of Personal Data

We may use Your Personal Data for purposes including:

- processing and fulfilling orders and payments;
- delivery, returns, exchanges and after-sales services;
- responding to enquiries and complaints;
- providing customer support;
- sending transactional and service-related communications;
- sending promotional communications, where permitted and in accordance with Your preferences;
- improving Our products, Services and customer experience;
- conducting analytics, research and fraud prevention;
- maintaining the security of Our systems; and
- complying with applicable legal and regulatory requirements.

3. Why We Collects Information

- We will only collect your information for lawful purposes in relation to our services and where the collection of your information is necessary in order to provide you with Our Services.
- We collect your personal information for the purposes as outlined below:
 - a. to validate a registered user of the Services;
 - b. to enable evaluation of candidates, prepare scores and evaluation reports, and to provide Services to you;
 - c. to send you information pertaining to the Services and with respect to your use of the Services through e-mail and SMS;
 - d. to send you messages and e-mails carrying promotional materials and marketing surveys;
 - e. to process queries and grievances raised by you against the Company and / or the Services; and
 - f. to the extent necessary to ensure compliance with applicable laws.
- You agree and acknowledge that any product that is created by Us as a result of any information that is provided by you, including the evaluation scores and evaluation reports, is owned solely and absolutely by the Company.

4. Sharing of Personal Data

We may share Personal Data, where necessary and in accordance with applicable law, with:

- authorised service providers and Data Processors;
- payment, logistics, technology and customer-support providers;
- Our Affiliates and business partners, where required for providing Services;

- professional advisers, auditors and consultants; and
- governmental, regulatory, judicial or law-enforcement authorities where required or permitted by law.

We require relevant third parties to maintain appropriate confidentiality and security of Personal Data.

5. Cookies

Our Website and Application may use cookies and similar technologies to provide functionality, remember preferences, analyse usage and improve user experience. You may manage cookie preferences through Your browser or device settings.

6. Data Security

We implement reasonable technical and organisational measures to protect Personal Data against unauthorised access, disclosure, alteration, loss or destruction. However, no method of electronic transmission or storage can be guaranteed to be completely secure.

7. Data Retention

We retain Personal Data only for as long as necessary for the purposes for which it was collected or as required under applicable law. Thereafter, Personal Data will be deleted or anonymised, subject to applicable legal and regulatory requirements.

8. Your Rights

Subject to applicable law, You may have rights relating to access to, correction or erasure of Your Personal Data, withdrawal of consent where processing is based on consent, and grievance redressal.

You may exercise applicable rights or raise a privacy-related concern by contacting Us at the details provided below.

9. Children

Our Services are not intended to knowingly collect Personal Data from children except as permitted under applicable law. Where required, appropriate parental consent and other safeguards shall be implemented.

10. Changes to this Policy

We may update this Privacy Policy from time to time to reflect changes in Our Services, practices or applicable law. The updated Policy will be published on Our Website with the revised effective date.

11. Choice/Opt-Out

skygold.co.in provides users with the option to opt out of receiving promotional and marketing-related communications from the Company and, where applicable, its partners. You may manage your communication preferences through your account settings or by using the unsubscribe or opt-out mechanism provided in the relevant communication.

Please note that opting out of promotional or marketing communications will not affect the receipt of communications that are necessary for the provision of the Services, including transactional, service-related, security or other legally required communications.

12. Contact Us

For any privacy-related queries, requests or grievances, please contact:

Sky Gold and Diamonds Limited

Email: skygoldltdmumbai@gmail.com / investors@skygold.co.in

Contact No.: +91 91451 55000

Grievance Officer / Designated Person: Mr. Mangesh Chauhan, Managing Director