



Data Storage and Retention Policy

Data Storage & Retention

MAS Financial Services Limited is committed to protecting the confidentiality, security and privacy of customer data and shall store, retain, use and dispose of customer data in accordance with applicable laws, regulations and regulatory requirements.

1. Storage of Customer Data

Customer and business data collected and processed by MAS Financial Services Limited shall be stored in a secure manner and in accordance with applicable legal and regulatory requirements. As required by applicable regulations, business data shall be stored within India.

MAS Financial Services Limited shall not transfer, share, disclose, host or otherwise make customer or business data available outside India. All customer and business data shall remain stored and processed within India.

2. Types of Data

MAS Financial Services Limited may collect and store customer information that is necessary for legitimate business, contractual, legal, regulatory, security and service-related purposes. The categories of information collected and stored shall be governed by the applicable privacy, information security and data management requirements of the Company.

3. Data Retention

Customer data shall be retained only for the period necessary to fulfil the applicable business, legal and regulatory requirements or for other legitimate purposes for which such data is required to be retained.

Retention periods for different categories of data shall be determined based on applicable legal and regulatory requirements and the Company's approved data retention requirements. Data shall be maintained in a form, format and location that enables its retrieval within a reasonable timeframe and with reasonable effort and cost.

Records required to be retained for audit, legal, regulatory, security or other statutory purposes shall be retained for the applicable prescribed period.

4. Restrictions on Use of Customer Data

Customer data shall be accessed and used only by authorised personnel, systems and service providers for legitimate and authorised purposes. Access to and use of customer data shall be subject to applicable information security, access control, privacy and data protection requirements.

Customer data shall not be used or disclosed for purposes other than those authorised or permitted under applicable laws, regulations, contractual obligations and the Company's applicable policies.

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5. Data Destruction

Upon expiry of the applicable retention period, customer data shall be securely deleted, destroyed or otherwise disposed of in accordance with the Company's approved data destruction and disposal procedures, unless retention is required under applicable legal, regulatory or statutory requirements.

Appropriate controls shall be implemented to prevent unauthorised recovery or access to data that has been securely disposed of.

6. Security Breach

MAS Financial Services Limited maintains appropriate information security and incident management controls to protect customer data against unauthorised access, disclosure, alteration, loss or destruction.

In the event of a security breach or suspected unauthorised access involving customer data, the Company shall follow its established incident response and information security procedures, including identification, assessment, containment, investigation, remediation and applicable notification or reporting requirements.

7. Lending Service Providers and Digital Lending Applications

Where MAS Financial Services Limited engages Lending Service Providers (LSPs) in connection with its digital lending activities, applicable customer data storage, retention, usage, security and protection requirements shall also be communicated to and complied with by the relevant LSPs in accordance with applicable laws, regulations and contractual requirements.

The applicable data storage and retention requirements shall be made available through the Company's website and, where applicable, the Digital Lending Application (DLA), as required under applicable regulatory requirements.