

## **PRIVACY POLICY**

The following privacy policy is being published in accordance with the provisions of the Information Technology Act, 2000 ("IT ACT"), Information Technology (Intermediary Guidelines) Rules, 2011, Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011.

This Privacy Policy explains the policy of ‘**nismtest.com**’ website - (hereinafter referred to as "the Website or Platform") with respect to the disclosure, collection, storage, usage and protection of your information during the course of your interaction with the website. <https://nismtest.com> herein referred to as "us", "we", or "our" operates the website (the "Service").

Please read this Privacy Policy carefully and in conjunction with the Terms of Use. If you do not understand this policy, or do not accept any part of it, then you should not use the website or Platform, as the case may be. Your use and/or continued use of the website or Platform, as the case may be amounts to express consent to the terms of this Privacy Policy as well as the Terms of Use.

For the purposes of this Policy, accessing of the Website and any study material made available or uploaded therein or downloaded, embedded therefrom shall collectively be referred to as the "Services".

This Privacy Policy forms part and parcel of the Terms of Use for the ‘**nismtest.com**’ Services and shall be read as a whole. The terms used here, but undefined, shall have the same meaning as attributed to them in the Terms of Use.

## **INFORMATION COLLECTED FROM YOU**

When you use the Platform by way of registration, log in, creation of a user account or purchase of a test series, attempting a mock test, etc. or by way of interaction via third party websites and/or mobile applications or by way of any other communication with the Platform, **nismtest.com** may collect your personally identifiable information including name, date of birth, gender, demographic information, e-mail address, mobile phone

number, geographic location, mailing address and examination preference.

The **nismtest.com** will use this information to validate you as a user when using the Platform, to provide the Service to you, including administration of your user account, to notify

you of changes to the Service or about any changes to our terms and conditions or this privacy policy, to manage its business, including financial reporting and billing of its Service, for the development of new products and services, to send you newsletters, offers and promotion coupons to market and advertise its products and services by email, to comply with applicable laws, court orders and government enforcement agency requests, for research and analytic purposes including to improve the quality of the Service and to ensure that the Service is presented in the most effective manner for you and your device.

By registering on our website, you agree and confirm your consent to providing **nismtest.com** with your aforementioned personal information, which is lawful, necessary and permissible. You at all times have the right to discontinue the use of the Platform. The **nismtest.com** is not liable to provide you with its Services in the absence of or your refusal to provide the aforesaid information. Additionally, **nismtest.com** is not liable to ensure or maintain the same quality of its Services to you, as it may for a user who provides all aforementioned information.

## **INFORMATION COLLECTED AUTOMATICALLY**

When you visit or interact with the Platform, apart from **nismtest.com** certain third party service providers may use technologies that automatically collect information about you for both transactional (e.g., confirmation of registration, notification of purchase made, etc.) and promotional (e.g., promotions, newsletters, etc.) purposes. Your information may be collected by **nismtest.com** or such third party service providers in the following ways:

**Log Files:** Every time you visit our website servers may automatically receive and log

information from your browser and device used to access the Platform (such as IP address, device ID, details of your network operator and type, your operating system, browser type and version, CPU speed, and connection speed). This enables us to validate you as a User, to understand your usage of the Platform and helps us to make changes and updates most suited to your needs and interests.

**Mobile Device:** When you register your mobile device or use the mobile device to access the Website. In addition to the aforesaid, nismtest.com can also collect device information such as mobile device ID, model and manufacturer details, operating system etc. for improving the website's overall functionality and displaying the content according to your preferences.

**Cookies:** Cookies are data files placed on your device, used to keep track of information such as your interaction with website, the content you click on, download, upload or share and other activity in order to improve your experience by personalizing it to your preferences and usage trends.

**Payment /Purchase Information:** We provide paid products and/or services within the Service. In that case, we use third-party services for payment processing (e.g., payment processors).

We do not store or collect your payment card details. That information is provided directly to our third-party payment processors whose use of your personal information is governed by their Privacy Policy. These payment processors adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, Mastercard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.

The payment processors we work with are:

- **Stripe:** Their Privacy Policy can be viewed at <https://stripe.com/us/privacy>
- **PayPal:** Their Privacy Policy can be viewed at <https://www.paypal.com/webapps/mpp/ua/privacy-full>

- **Paytm:** Their Privacy Policy can be viewed at <https://paytm.com/about-us/our-policies/>

These payment gateway providers may require and collect your details such as name, address, phone number, email address and credit or debit card information, net banking information or details of any web wallets maintained by you. Any/all payment(s) made/processed or details provided to or shared with such authorized payment gateway providers shall be stored directly by such payment gateway providers without any information passing through or relayed to **nismtest.com**. We assume no liability in respect of such payments and/or information shared with or provided to such authorized payment gateway providers. It is further clarified that the aforementioned information is only used in accordance with the provisions of the applicable law and in strict adherence to this Privacy Policy.

**Public Forums:** Any information that is disclosed by you in the comments section or by way of the “create a post” feature, becomes published information and we shall not be held liable for the security of the same or any personal information that you disclose herein. You agree to

exercise caution when disclosing any personal information or personally identifiable information in this regard.

Please note that we only use the aforesaid information to communicate with and/or improve the Service and to better understand our users, for system administration and to audit the use of the Service. We do not use any of the aforesaid data to identify the name, address or other personal details of any individual.

## **LINK TO THIRD PARTIES**

Our Platform may include links that redirect you to other websites. This Privacy Policy does not cover these third-party websites. You agree that once you leave our servers, any third-party websites that you go to or interact with are at your own risk. **nismtest.com** shall not be held liable for any default, loss of function or any risk that your sensitive personal

information may be exposed to as a result of the same.

## **SHARING OR DISCLOSURE OF INFORMATION COLLECTED**

As a strict policy, we will not disclose, share or exploit your information with anyone without your express permission. However, we may be mandated under law or under contracts to make certain limited disclosures under the following circumstances:

**Legal Necessity:** **nismtest.com** may share any of the aforesaid information, including your personally identifiable information or Sensitive Personal Data or Information, without obtaining a separate consent from you, if and when such information is requested or required by law or by any court or governmental agency or authority to disclose, for the purpose of verification of identity, or for the prevention, detection, investigation of any criminal activity, or for prosecution and punishment of offences.

**Limited Disclosure to Service Providers:** We may disclose your information (but not Sensitive Personal Data or Information) to our service providers and business partners ("Service Providers") for the purposes of betterment and improvement of our services including but not limited to hosting the Platform, payment processing, analysing data, providing customer service, etc., for the purpose of making various features, services and products of **nismtest.com** available to you and investigating or redressing grievances. This will be in the form of aggregated anonymised data and will be under strict contractual arrangements

that preserve the confidentiality and security of your personal information in accordance with this Privacy Policy;

**Limited Disclosures for improvement of services:** **nismtest.com** may share the aforesaid information including your personally identifiable information (but not Sensitive Personal Data or Information) when it is required to be shared with sponsors, partners, advertisers, analytics companies or third parties for the purpose of marketing, advertising promotional offers, offering product information and market research, in connection with the Service.

This will be in the form of aggregated anonymised data and will be under strict contractual arrangements that preserve the confidentiality and security of your personal information in accordance with this Privacy Policy.

## **SECURITY OF INFORMATION COLLECTED AUTOMATICALLY**

We take the security of your personal information seriously and use appropriate technical and organizational measures to protect your personal information against unauthorized or unlawful processing and against accidental loss, destruction or damage. Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data which is transmitted to or from the Service. Any transmission is at your own risk.

We keep your personal information for no longer than is necessary for our business purposes or for legal requirements.

## **AMENDMENTS TO THE PRIVACY POLICY**

**nismtest.com** may amend the Privacy Policy posted on the Website from time to time at its sole discretion. Your continued access or use of the Platform or Services constitute your acceptance of the amendments. Your access and use of the Platform and Services will be subject to the most current version of the Terms of Use, rules and guidelines posted on the Website at the time of such use. Please regularly check the link on the home page to view the most current Privacy Policy.

## **CONTACT US**

If you have any questions or concerns regarding the Privacy Policy, kindly contact us at [support@nismtest.com](mailto:support@nismtest.com)