**Privacy Policy:**

Vramath is Strongly committed to every individual right to privacy and to keeping personal and financial information secure. Your privacy is critically important to us. Below we explain how we use your information. As part of the effort to earn your trust and confidence in our commitment, we are fully disclosing our privacy practices. We therefore encourage you to read our privacy statement to familiarize and understand the types of personally identifiable information we collect and how we use this information.

**Location of the Server**

The Site is hosted by servers in India. If you are located outside of India, your Personal Information will be transferred to India. By submitting your Personal Information, you consent to its transfer to the India and to its storage, processing, and use there in accordance with this Privacy Statement.

**Scope**

This Privacy Statement applies to your use of this Site only. We do not own, operate or control the web sites of our Franchisees or sales associates. Accordingly, this Statement does not apply to a Franchisee’s or sales associate’s web site or to a Franchisee’s or sales associate’s collection, use, storage and disclosure of your Personal Information.

**Cookies Policy**

Cookies are very small text files that are stored on your computer when you visit some websites. We use cookies to help identify your computer so we can tailor your user experience and remember where you are in the new account process. You can reset your browser to refuse all cookies or indicate when a cookie is being sent. But if you refuse cookies, some parts of the Site will not function properly and may not provide services or information you have requested. But without cookies, we will not be able to provide you with searches that you have asked us to save, or our website may not function properly.

Further, Cookies are harmless, and they cannot introduce any viruses on your computer, and they are not the same thing as Spyware. A cookie stores your website surfing information; Spyware stores your Internet surfing information (every site you visit).

**Use of Customer Information**

We collect your Personal Information, and in the case of account opening, background, financial, and demographic information on the Site in order to enhance the services we offer you. Such information may include your name, date of birth, residence and employment addresses, father’s and spouses’ names, bank account details, scans/copies of document proofs such as PAN, passport etc. We may hold this information indefinitely as required by the law, for the purpose of offering you our services, and for other regulatory and business purposes.

We collect these information’s about you when you are visiting our website and other sites accessible from our website. Register with and buy products or services on the Website. Takes part in promotions, competitions, customer surveys and questionnaires and contact us in writing or call customer services.

**Disclosure and transfer of information**

Collecting your personal information helps Vramath to better understand what you need from us. Your personal information is safe with us and will never be released to companies outside VRAMATH for their marketing purposes. We may use and share anonymised information outside VRAMATH. However, we would like to reassure you that this never includes your personal information.

We may share these collected personal information’s from our site to a third party under the following situation …

1. As required by law
2. With your permission to disclose the personal information for any other required services.

**Security**

Our hosting services maintains its systems in accordance with reasonable industry standards to reasonably secure the information of its customers, such as using SSL encryption in certain places to prevent eavesdropping and employing up-to-date software on the server. However, no data transmission over the Internet can be guaranteed to be 100% secure. “Perfect security” does not exist on the Internet, and you use the Site at your own risk.

**Changes to this policy**

The above may change at any time. We will strive to notify you of any major changes, but you may wish to check it each time you visit our website.

**Comments and questions**

If you have any concerns/clarifications and questions on this private policy, please contact us 0422-4332343/42 or write to us [admin@vramath.com](mailto:admin@vramath.com)  or 218/7, III Floor, BRINDABAN, TV Swamy Road East, RS Puram, Coimbatore-641002.