

Privacy Policy

At Mirae Asset Mutual Fund (MAMF)/Mirae Asset Investment Managers (India) Private Limited. (AMC), we recognize the importance of keeping the information we collect about our esteemed customers. We understand that our customers and website visitors are concerned about the privacy of information. That's why we have established policies and procedures concerning the collection, use and security of the information that will help protect your privacy. Our privacy policies are designed to help us serve our customers while maintaining strict privacy and security standards.

Changes to our privacy policies may be made whenever necessary. We recommend that visitors to our site review our privacy policies from time to time to learn of privacy practices and changes to our policies. To ensure service quality and to serve customers better, MAMF/AMC expressly reserves the right to access, archive, modify, or monitor any use of this website.

We may collect information about you from several sources. You may provide information as part of the application or enrolment process. Additionally we may obtain information about you from third parties. We also develop and retain information about you based on our transactions and experience with you. Finally, we obtain information about you through Internet technology, including our website.

MAMF/ AMC or its service provider shall not cross-sell or market any products & services to any of its group companies. MAMF/AMC shall maintain the User's personal information and data according to strict standards of security and confidentiality. Further, the user data shall not be shared between group entities managing other businesses or products. The extant laws with respect to data sharing, data privacy and data protection, etc., shall prevail (as and when effective) over any conflicting clauses, provisions as mentioned in this policy.

Online Information Collection

For each visitor to our website, our Web server automatically recognizes the visitor's Internet service provider.

Additionally, we collect information about the sites visitors connect from, and the browsers visitors use. We use this information to assemble aggregate information about the visitors to our website, and assist with our systems administration and problem resolution activities.

We collect personally identifiable information in order to identify and register a MAMF / AMC customer. The information we collect will vary depending upon the function you select. For example you may be required to provide information such as:

- Name
- Address
- Date of Birth
- Phone Number
- Account Information
- PAN Details
- E-Mail

If you supply us with your e-mail address on-line you may receive periodic mails from us with information on new products and services or upcoming events. If you supply us with your postal address on-line you may receive periodic mailings from us with information on new products and services or upcoming events. If you supply us with your telephone number on-line you may receive telephone contact from us with information regarding products or services you have or asked about on-line and we may also provide you with information regarding new products and services or upcoming events.

User Consent:

By using this website and its services (for example, when you visit our website and read news or browse through various other portions of our websites or via the registration form), you agree to provide consent to our collection, use and sharing of your personal information as described in this policy.

Visitor Data Collected on this Website

We automatically collect summary information about the Web pages visitors' access. We use the information to improve the content of our Web pages. We do not use this information to track the activities of individual visitors, and the summary information is not traceable to individual visitors unless visitors have voluntarily identified themselves. We collect the e-mail addresses of visitors to our website when visitors provide them, the e-mail addresses of those who communicate with us via e-mail, and information volunteered by the visitor, such as

survey information, contract information and/or site registrations. We do not automatically collect any of this information from our website visitors. Visitors may be surveyed for feedback concerning this website.

Data Retention, Storage, and Transfer

We retain your personal information as long as necessary for us to provide services to you or you ask us to not retain your data. We may retain some of your personal information as necessary for our legitimate business interests, such as fraud detection and prevention and enhancing safety and for regulatory reasons. For example, if we suspend a user account for fraud or safety reasons, we may retain certain information from that account to prevent that user from opening a new account in the future.

We may store and use your personal information to the extent necessary to comply with our legal obligations. For example, we may keep some of your information for tax, legal reporting and auditing obligations. Additionally, some copies of your information (e.g., log records) may remain in our database, but are disassociated from personal identifiers. Because of the way we maintain certain services, after you delete your information, residual copies may take a period of time before they are deleted from our active servers and may remain in our backup systems.

We may transfer your personal information to our service providers or third parties for the purposes of processing your information as part of our customer services. We may disclose your Personal information to our service providers who work on behalf of or with Us under confidentiality agreements. These companies may use your personal information to perform tasks on Our behalf. Among other things, these service providers help us in sending disclosures and statements to you, administer your accounts, and manage and improve the Sites. However, the service providers do not have any independent right to share this information with anyone else or utilize the same for any other purpose.

Information on Our Website Security

The information for the accounts you have with the MAMF/AMC is kept secure and confidential through multiple security features and procedures. The information you request from our website for your accounts can only be accessed with your password. It is your responsibility to keep your password confidential. Do not disclose your password to anyone. Our employees and associates will never ask you for your password. Never write your password on something others may see. We request you to contact us immediately to change your password if you suspect someone has discovered it.

Information you submit through our website, as well as the information we send back to you while you are visiting our website, is protected while passing through the Internet using strong encryption mechanism when necessary. Our secure server software encrypts information, ensuring that Internet communications through our website stay private and protected. To enable our customers to process transactions at our website, we use cookies. Your account information is not permanently stored on our Web server. The information only resides on our Web server while you are viewing the information. It is permanently stored on our secured corporate computer systems. Our corporate network systems, which store your account information, use proven security controls. We have data security staff whose sole responsibilities are to ensure the security of the information we process and store. MAMF/AMC has policies and procedures in place to limit access to your information to only those who have a business need to view it.

Breach of Internet Security

Despite our best efforts, if unauthorized persons breach our security control measures resulting in the Site being hacked or presenting inaccurate information etc., MAMF, AMC, Mirae Asset Trustee Company Private Limited, their directors, officers, employees or affiliates' will not be responsible.

Unless otherwise stated, we own the intellectual property rights in the website / mobile application and material on the website / mobile application. You may view, download for caching purposes only, and print pages from the website / mobile application for your own personal use, subject to the restrictions set out in these terms and conditions of use.

Secure Server Software

To ensure the security of your confidential account information, we use proven security software to encrypt the information before it is transmitted through the Internet. We only allow confidential information to be submitted for transmission if your browser is compatible with Secure Sockets Layer (SSL), our security software. If your browser is not compatible, you will receive a message indicating your transaction can not be completed because of the security risk.

SSL establishes a secure connection between two parties (for example, your browser and our web server). It is used to implement HTTPS, the secure version of HTTP, and is an open technology supported across various

browsers (for example, Netscape Navigator, Microsoft Internet Explorer, Mozilla Fire Fox). MAMF / AMC requires that you use an SSL-enabled browser to communicate with the secure area of our site. You know you are visiting the secure area of our site when the URL begins with <https://...>.

In addition to protecting communications between your browser and our server, SSL is also used to protect communications between our web server and any other interactive system. We have also implemented a firewall to protect all of our systems that are not part of the Internet from intrusion.

Use of Cookies

The www.miraeassetmf.co.in site, like many web sites, uses "cookies" (information stored on your computer by your browser at our request). Cookies enable the site to "remember" who you are so that you can get around it easier and more efficiently. Cookies allow you to access secured information, conduct secured transactions, and take advantage of promotional opportunities. Different web sites store the information in cookies differently. We do not record personal data or sensitive information in our cookies. Any such information is stored in our protected systems and not in the cookie or on the Internet.

Definition of Cookies

A "cookie" is a small piece of information sent by a web server to a web browser to be read back from that browser. Cookies are a way to have the browser "remember" specific bits of information.

Note: The information stored within a cookie can be read only by the web server that originally sent the cookie. Web servers cannot read cookies sent by other web servers.

Types of Cookies

The two types of cookies are session cookies and persistent cookies. The key difference between session cookies and persistent cookies is the time of expiration.

- Session cookies expire at the end of the session.
- Persistent cookies do not expire at the end of the session.

Session Cookies

A session cookie may be created when you visit a site or portion of a site. The cookie exists for the duration of your visit. For example, a session cookie is created when you use the Personal Login to access secured pages on www.miraeassetmf.co.in. Depending on the settings in your browser, you may have the option to deny the session cookie; however, if you deny the cookie you may have trouble using the site which relies on that cookie.

Session cookies are no longer accessible after one of the following events.

- The user logs out of a site or a portion of a site.
- The user shuts down the browser.
- The session is inactive for a specified length of time (often 20 minutes).
- The user starts a new Internet session on the same computer.

Persistent Cookies

A persistent cookie is used to store your preferences for use by a single site. A persistent cookie is stored on your hard drive and is read by your browser each time you visit the web site that sent the cookie. Please see the Privacy page for more on the information we collect.

Automatic logout facility which enables protection

If user utilizes 'Log In' feature of Mirae's website, an automatic session time-out feature has been enabled for user's safety in the case if user stays idle for certain time interval. Mirae strongly recommend their website users to explicitly use 'Log Out' feature and close the browser once you're done with your activity.

This practice completely removes any sensitive user session data, cookies, or temporary files associated with the user's session. This also reduces a risk of unauthorized access to user information or account activity, and will also prevent the browser from restoring pages with sensitive information from its various caches.

Information on Phishing

Make sure not to click on any hyperlinks in e-mails unless you are sure about the destination of the hyperlink. The hyperlink can secretly install malicious software in your computer or it may take you to a spoofed website asking you to enter personal sensitive information. Whenever you enter your Internet Banking User ID and Passwords or any other sensitive information, always check that the website address (URL) starts with <https://> not <http://> (notice 's' in <https://>). Also check the validity of SSL Certificate used in the URL.

Information on email viruses and spywares

Cybercriminals distribute email viruses through phishing emails. Cybercriminals use links and attachments to trap recipients. Don't open unknown emails or trust enticing subject lines. Verify sender legitimacy before sharing your email address. Regularly update software to prevent security vulnerabilities and use reputed anti-virus software.

Spyware is a malicious application or code which exfiltrates or shares user or device data which lead to privacy or security issues. Malicious code or behaviour that can be considered as spying on the user, or exfiltrates data without adequate notice or consent is also regarded as spyware.

Risks relating to accessing data from public computers / public places

Usage of public computer should be avoided. There are high chance of existence of spyware or key logger software installed on such computer. There may be webcams installed or even somebody standing nearby, watching to steal your account and password data. There may be eavesdroppers on wireless networks that capture your password and read your private email.

It is recommended to avoid the use of public Wi-Fi as it may enable unauthorised people to intercept anything you are doing online. This could include risks like capturing your passwords and reading private emails. This can happen if the connection between your device and the Wi-Fi is not encrypted, or if someone creates a spoof hotspot which fools you into thinking that it is the legitimate one.

Disclaimer about any other website connections / links from Mirae's website

Our web pages and mobile app provide links to external sites (sites not owned by Mirae). However, we are not responsible for their content, privacy policies, or how they process personal data. When you access another website through a hypertext link, you are accepting that this access is at your own risk. Mirae is not responsible for any harm or damage that may result from your access to external site connected by a hypertext link

Grievance Redressal

In case of any queries, you may write to customer@miraeasset.com or call on our Toll Free No – 1800 2090 777

Periodic Review by Board of AMC and Trustee:

The Privacy policy shall be reviewed periodically by the Board of AMC and Trustee to include regulatory amendments and other changes as applicable from time to time.