This is the general privacy policy ("Privacy Policy") for Kotak LLC and its corporate affiliates (whether existing now or in the future) (hereinafter referred to collectively as "Kotak" or "we"). Except where Kotak posts a separate privacy policy, this Privacy Policy applies to all information we collect or acquire from and about consumers through any media, channels and platforms, whether online, offline, via mobile and wireless platforms, or otherwise, and whether existing now or in the future, including, without limitation: (i) via the Kotak Application, Kotakapp.com and other Kotak owned or controlled websites and their associated mobile sites, and Kotak-branded "consumer experience" third party sites, platforms, channels, RSS feeds, and applications (which include Kotak-branded widgets, applets, plug-ins, etc., as well as Kotak-branded applications that operate on or in connection with third party social media sites and platforms, such as apps for Facebook, Twitter, LinkedIn, and Google/YouTube) (all the foregoing, hereinafter referred to as the "Kotak Interactive Network" or "Site"); and (ii) via other collection, acquisitions and marketing channels (e.g., direct mail, paper and phone enrollments, cross-sell programs, affiliate marketing, and our Business Partners (as defined in Section 2 below)).

We are committed to respecting your privacy and recognize your desire to protect personal information you share with us. This Privacy Policy describes the types of information we may collect from and/or about you (whether via the Kotak Interactive Network or otherwise), the treatment of such information, and the choices you have regarding our collection and use of, and your ability to review and update your information. By submitting your information to us, you expressly give us permission to receive, store, process and use such information in accordance with this Privacy Policy. This Privacy Policy also constitutes part of the Terms of Use that govern your use of the Kotak Interactive Network. In addition, this Privacy Policy constitutes part of the terms and conditions (such as official rules) that govern your participation in any and all events and activities offered or sponsored by us.

If you have comments or questions regarding this Privacy Policy, contact us at info@Kotakapp.com.

1. Types of Information We Collect

*Personally Identifiable Information* (or "PII") is any information that can identify or is linked to a specific individual, such as your name, mailing address, telephone number (including mobile number), email address, credit card number, debit card number, bank account number, and other financial account information, birth date, gender, occupation, personal interests, demographic, location and household information, etc. To the extent you voluntarily provide your PII to us, we collect such information. For example, we may collect PII from you (to the extent permitted by law): (1) when you sign up for one of our products or services, such as when you join one of our online communities (including the social networking areas on Kotak Interactive Network and our fan pages on third-party social media sites); (2) when you join one of our mailing or contact lists; (3) when you register to participate in an event sponsored by us (such as a contest, sweepstakes, giveaway, promotion, survey, concert, festival, community fair, etc.); (4) when you enter into a transaction with us, such as ordering a product from us through our online store; (5) when you use or interact with a product or service of the Kotak Interactive Network; (6) when you provide or share information using a product or service of the Kotak Interactive Network; (7) when you send information via message, chat, blog, post or similar functionality using a product or service of the Kotak Interactive Network; (8) when you create, share or link personal profile using a product or service of the Kotak Interactive Network, including linking or associating your profile on a third-party site or platform with your Kotak account; and/or (9) when you submit a request or inquiry to us via the Kotak Interactive Network or otherwise (each of the foregoing is referred to hereinafter as an "Identification Activity").

It is optional for you to engage in an Identification Activity. However, if you elect to engage in an Identification Activity, we may ask you for certain PII. Depending on the activity, some of the information we ask you to provide may be identified as mandatory and some may be identified as optional. If you do not provide the mandatory information for a particular Identification Activity that requires it, you will not be able to engage in that activity. In addition, if you use the Kotak Interactive Network to send information to another person (e.g., a friend, a family member, etc.), we will also collect PII of that other person to the extent disclosed by you. We also collect the username and password for the email account you wish to import your contacts from, for example, and will only use it for that purpose.
Aggregate and Anonymous Information (hereinafter “AAI”) is any information that cannot identify or be linked to a specific individual. For example, we may collect anonymous group data (demographics, media habits, online browsing habits, interests and preferences, etc.) about viewers and listeners of our television and radio programs, participants of our sponsored events and activities, users and members of the Kotak Interactive Network, etc. (hereinafter referred to collectively as "our Audiences"). We also collect aggregate traffic data pertaining to the Kotak Interactive Network, such as: total page views in a given time period; total impressions per ad; average amount of time that visitors spend on the Kotak Interactive Network (or a part thereof) each time they visit; average amount of time that visitors spend on each page of any one or more parts of the Kotak Interactive Network; percentage of visitors from a certain geographical area, etc. Moreover, we may combine "User Activity Information" (as described below) about you and other users of the Kotak Interactive Network to generate aggregate information that reflects activities, habits, preferences, interests, etc. about our users as a group. We also collect location-based information such as zip code, city and state name. In addition, we may take PII and make it non-personally identifiable, such as by aggregating your information with information about other individuals, or by removing personally-identifiable elements (such as names) so as to "anonymize" or "de-personalize" your information.

User Activity Information (hereinafter "UAI") refers to information we collect about user activities on the Kotak Interactive Network. For example, our web servers automatically collect and log “clickstream data” for all visitors to Kotakapp.com, such as IP addresses (which are numerical numbers that are automatically assigned to users' computers and mobile devices when they are surfing the Internet), page requests, pages visited, content viewed, clicks and search queries made, etc. We also use cookies and similar technologies to collect UAI on the Kotak Interactive Network (see Section 5 below for more information). If and to the extent we use any UAI in a manner that identifies a specific user individually (e.g., if we link or associate such information with a user's name or address), it will be treated as PII. Otherwise, all UAI will be treated as AAI.

2. What We Do With the Information

As a general matter, we use information (PII and AAI) collected from and/or about our Audiences to improve our products and services so that they are appealing to as many people as possible, to administer and maintain operations of the Kotak Interactive Network, to offer, market and advertise products and services (including those from third parties outside Kotak with whom we do business (hereinafter referred to collectively as “our Business Partners”)) to our Audiences, to administer and manage transactions and relationships with our Audiences, to personalize user experiences for our Audiences, and to build a strong community for our Audiences.

2.1 Our Own Use of Information

2.1.1 Transactional, Administrative, and Customer Relation Purposes: If you provide information to us in connection with an Identification Activity, we will process and use your information for all purposes related to that activity, including communicating and interacting with you in relation to your activity. For example: (1) if you sign up for a product or service of the Kotak Interactive Network, we will use your information to set up, administer, service, and communicate with you regarding, your account; (2) if you join one of our mailing or contact lists, we will use your information to send you or contact you with information that you have requested or that may be of interest to you; and (3) if you order a product or service from us, we will use your information to process and fulfill your order, to communicate with you regarding the same, and to provide customer service to you. Also, if you provide your email address or mailing address to us, we may use such address to send you notices of a transactional, administrative or relationship nature or as required by law, such as notification of a material change in this Privacy Policy and/or the Terms of Use for the Kotak Interactive Network, notification of an actual or suspected security breach that affects your information stored by or for us, public relations announcements, etc.

2.1.2 Marketing & Advertising Purposes:
(1) Interest-based advertising on the Kotak Interactive Network: We may use your PII and UAI to provide to you interest-based ads (i.e., ads potentially relevant or tailored to your interests) about products and services of Kotak and/or our Business Partners. For example, we show ads inside and/or alongside the Kotak Application. Sometimes, these ads are based on the topics or subject matters of the videos you are watching. However, to make these ads as relevant as possible for you, we may infer your viewing interests based on videos you have previously viewed on Kotak Interactive Network, and may use this information to associate your browser with relevant interest categories and show you ads relevant to your inferred interests.

(2) Email marketing: If you provide your email address or mailing address to us (such as by joining one of our mailing lists), we may use such address to send you product and service offers, promotions, and advertisements from us and/or from our Business Partners. See Section 3.2 below regarding how to opt out of our email marketing.

(3) Telemarketing: If you provide your telephone or mobile number to us, we may call you to inform you about product/service offers, promotions, and advertisements from us and/or from our Business Partners. See Section 3.2 below regarding how to opt out of our telemarketing.

(4) Mobile marketing: Subject to your prior opt-in consent, we may (i) send marketing and advertising messages via SMS (Short Message Service), MMS (Multimedia Message Service), etc., to your mobile device and/or (ii) send marketing and advertising emails to your wireless email account (e.g., XYZ@att.mobile.net), to inform you about product/service offers, promotions, and advertisements from us and/or from our Business Partners. See Section 3.2 below regarding how to opt out of our mobile marketing (that is, if you wish to opt out of our further use of your information for mobile marketing after you have previously consented to such use).

NOTE: The Federal Communications Commission has published a list of domain names used by wireless service providers to transmit emails to wireless devices here. Wireless service providers must add new domain names to this list within 30 days of activating them. If your email address contains a domain name on this list (after the "@" symbol), then we will treat your email address as a wireless email address. However, the mere fact that you can retrieve emails from your regular Internet email account on your mobile/wireless device, does not make your Internet email address a "wireless" email address.

2.1.3. Market Research Purposes: We may use AAI (including UAI and AAI derived from PII) to conduct market research and analysis for ourselves as well as for our Business Partners.

2.2 Disclosure to Third Parties Outside Kotak

2.2.1 Disclosure to our Business Partners: We may disclose, sell, and otherwise provide PII, AAI and/or UAI to our Business Partners so that they may market and advertise their products and services (including, without limitation, retail stores, finance, real estate, insurance, travel, automotive, telecommunications, technology, electronics, health, beauty, food, beverage, sports, leisure and entertainment goods and services.) directly to our Audiences. See Section 3.2 below regarding how to opt out of such information sharing.

Please note, however, that we do not knowingly disclose or sell any of the following (if and to the extent collected by us) to our Business Partners for their separate marketing and advertising purposes (except with your prior opt-in consent): credit card number, debit card number, bank account number, and other financial account information; Social Security numbers, or other government-issued identifiers; personal health and medical information; information about personal sexual behavior or orientation; information pertaining to children under the age of 13 at the time of collection; and information indicating the precise real-time geographic location of an individual derived through location-based services such as through GPS-enabled devices (hereinafter referred to collectively as Sensitive Information").
In addition, from time to time, we may co-sponsor events and/or product/service offerings with third parties. If you participate in such co-sponsored events or offerings, any PII and UAI we collect from you based on your participation may be shared with our co-sponsors who may use such information for their own marketing and advertising purposes. **YOU MUST CONTACT OUR CO-SPONSORS DIRECTLY IN ORDER TO OPT OUT OF THEIR USE OF YOUR INFORMATION FOR MARKETING AND ADVERTISING PURPOSES.**

2.2.2 **Disclosure to our Service Providers:** We may disclose PII and UAI to our outside vendors and contractors who need to access such information in order to perform services (including, without limitation, transaction/payment processing, order fulfillment, contest/sweepstakes administration and prize fulfillment, data research and analysis, data collection and processing, data storage, data security, hosting and technical support for the Kotak Interactive Network, and marketing and advertising support) for us (hereinafter referred to collectively as “our Service Providers”). Generally, we require that our Service Providers use your information shared by us solely for the purposes of performing services for us and that they maintain the confidentiality, security and integrity of such information and not further disclose the information to others.

2.2.3 **Disclosure under other circumstances:** We may disclose PII and UAI to others if doing so is required by law or, in our good faith belief, is reasonably necessary to: (1) comply with legal process (including a court order or subpoena); (2) cooperate with law enforcement; (3) enforce this Privacy Policy and/or the Terms of Use for the Kotak Interactive Network; (4) respond to an emergency; or (5) protect the rights, property or safety of Kotak, one or more members of our Audiences, and/or the public. In addition, we may transfer PII and UAI as part of our assets if we (or parts of our businesses) are, sold or transferred to, merged with, or acquired by, a third party. Upon such transfer, the privacy policy of the acquiring entity may govern the further use of your information.

2.2.4 **Unrestricted disclosure of AAI:** Given the anonymous, non-personally identifiable nature of AAI, there are no restrictions under this Privacy Policy on how we may use, disclose, sell, or otherwise share such information. For example, we may freely share AAI with our Business Partners who may use such data for their own marketing, advertising, research, or other business purposes. We may also freely share AAI with our Service Providers in order for them to perform services to us.

3. **Information Access & Opt-Out**

3.1 **Information Access**

If you have an active user account on the Kotak Interactive Network, you may access and update your user account information and preferences at any time (subject to the scheduled maintenance of the Kotak Interactive Network), by logging into your account and clicking on "Settings" and then changing your preference.

If you do not have an active account on the Kotak Application, or if you have provided your information to us offline, you may request to access, delete, update and correct your information as stored by us, by sending your request to us at **Kotak LLC, PO Box 572140, Tarzana, CA 9135, Attention: Update My Information.** Your request will be processed as soon as possible.

3.2 **Opt-Out**

You can opt out of all our marketing uses (including email marketing, mobile email marketing, mobile message marketing, and telemarketing) of your PII and UAI (if personally identifiable) as well as our sharing of your PII and UAI (if personally identifiable) with our Business Partners for their marketing uses by sending your request via postal mail at **Kotak LLC, PO Box 572140, Tarzana, CA 9135, Attention: Remove From Email List.**
We will endeavor to honor your request no later than 10 days after receipt (or within such applicable time period as required by law). To ensure timely processing of your request, please expressly state in your email that you wish to opt out of all further uses and sharing by Kotak of your personal information for marketing purposes. Your opt out election, once processed by us, will stop, on a going-forward basis, all further marketing uses and sharing of your PII and UAI (if personally identifiable) by Kotak.

3.3 Data retention

We will retain your PII for as long as your account is active or as needed to provide you products or services, and as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. AAI and UAI (if not personally identifiable) may be retained indefinitely.

4. Protecting Children

We take special care to protect the safety and privacy of children. All products and services of the Kotak Interactive Network are intended for general audiences and are NOT directed to children. We do not knowingly permit children under age 13 to register on the Kotak Interactive Network for any product or Service. We do not knowingly collect or solicit Personally Identifiable Information about Users under age 13.

Children under age 13 should always ask their parents or guardians for permission before providing any Personally Identifiable Information to anyone online or through mobile devices. If you are a parent or legal guardian, we urge you to participate in your child’s online and mobile activities and to use parental control or other Internet and/or mobile filtering technology to supervise your child’s access to the Internet.

5. Cookies & Similar Technologies

A "cookie" is a small amount of data that is sent to your browser from an Internet server and stored in your computer or mobile device. Generally, we use cookies to remind us of who you are, collect UAI about your activities on the Kotak Interactive Network, tailor our products and services to suit your personal interests, estimate our audience size, assist our online merchants to track visits to and sales at their stores and to process your order, track your status in our promotions, contests and sweepstakes, and/or analyze your visiting patterns. You can set your browser to notify you when you are sent a cookie, giving you the chance to decide whether or not to accept it, or you can choose to routinely and manually delete the cookies stored in your computer. If you choose to disable or reject cookies, you may still be able to access some parts of the Kotak Interactive Network, but you may not have full access to all products and services of the Kotak Interactive Network.

In addition, we may use so-called "pixel tags," "web beacons," "web bugs," "clear GIFs," etc. (collectively "Web Beacons") to collect UAI about your activities on the Kotak Interactive Network. These are small electronic images embedded in web content (including online ads) and email messages and are ordinarily not visible to users. Like cookies, Web Beacons enable us to track pages and content (including ads) accessed and viewed by users. Also, when we send HTML-formatted (as opposed to plain text) emails to our Audiences, Web Beacons may be embedded in such emails to allow us to monitor readership levels so that we can identify aggregate trends and individual usage to provide our Audiences with more relevant content or offers. Web beacons in emails may recognize activities such as when an email was opened, how many times an email was forwarded, which links in the email were clicked on, etc. Web Beacons cannot be declined when delivered via a regular web page. However, Web Beacons can be refused when delivered via email. If you do not wish to receive Web Beacons via email, you will need to disable HTML images or refuse HTML (select Text only) emails via your email software.

5.1 Use of Cookies & Similar Technologies by Third-Party Advertisers
We may use third-party advertising companies including so-called "network advertisers" or "ad networks" (hereinafter collectively as "Third-Party Advertisers") to serve ads and manage ads on the Kotak Interactive Network. When you use or interact with a product or service of the Kotak Interactive Network, such Third-Party Advertisers may use cookies and Web Beacons to collect UAI about your activities on the Kotak Interactive Network and to serve interest-based ads directly to you.

5.2 Third Party Functionalities

The Kotak Interactive Network may contain links to and/or enable certain third-party functionalities to enhance your experience, including, without limitation, social plug-ins, tools and APIs. Prior to using any third-party functionality (e.g., Facebook "Like" button) on the Kotak Interactive Network, you should consult the privacy notices of the third-party providers of such functionalities (e.g., Facebook), as we have no control over information that is submitted to, or collected by, such third parties, or how they may use the information. The privacy policies and data practices of such third parties may significantly differ from ours, and we make no representation or warranty whatsoever about their policies and practices. Your communications and interactions with such third parties are solely between you and them, and are at your own risk.

Please keep in mind that when you provide information to us on a third-party site or platform (e.g., via a Kotak-branded application that operates on a third-party site or platform), information you provide may be separately collected by the third-party site or platform. Information we collect is covered by this Privacy Policy and the information a third-party site or platform collects is subject to such third-party site or platform's privacy policies and practices. Privacy choices you have made on a third-party site or platform will not apply to our use of the information we have collected directly through our own sites and platforms, unless we expressly state otherwise.

5.3 DoubleClick's DART Cookie and Online Tracking and Advertising

Google, as a Third-Party Advertiser, uses cookies to serve ads on the Kotak Interactive Network. In particular, Google uses DoubleClick's DART cookie that enables it to serve ads through DoubleClick's ad-serving technology. Such cookie is placed on your computer when you are browsing the web and visit a site that supports ads delivered using DoubleClick's ad-serving technology (including some Google AdSense advertisements). This cookie is a "persistent" cookie, meaning that it is saved into the cookie folder on your computer's hard drive and will remain in that folder even after you close your web browser. This cookie is used to serve ads specific to you and your interests ("interest-based targeting"). The ads served to you will be based on your previous browsing history. DoubleClick's DART cookie uses "non-personally identifiable information". It does NOT track Personally Identifiable Information about you, such as your name, email address, physical address, telephone number, social security number, credit card/debit card number, or other financial account information.

To opt-out of DoubleClick's DART cookie and associated "interest-based targeting" advertising, please see DoubleClick’s website. PLEASE NOTE that if you erase or otherwise alter your browser's cookie file (including upgrading certain browsers), you may need to opt out again. PLEASE NOTE also that opting out of the ad-serving cookie does not mean that you will stop seeing pop-up ads or banner ads embedded in websites! You can control many pop-ups by using free software available on the Internet or by disabling JavaScript on your browser.

You may also choose not to receive interest-based advertising from many ad networks, data exchanges, marketing analytics and other service providers. We adhere to the Digital Advertising Alliance's Self-Regulatory Principles for Online Behavioral Advertising.
If you wish to disable cookies selectively or entirely (see Section 5.4 below about Flash cookies or similar technologies), you may do so through your individual browser options or using special software. More detailed information about cookie management with specific web browsers can be found at the browsers’ respective web sites.

5.4 Flash Cookies

From time to time, we may or Third Party Advertisers may, use Flash cookies or similar technology to save your preferences or display content based upon what you view on the Kotak Interactive Network to personalize your experience. You should know that Flash cookies cannot be rejected, disabled, turned off, opted out, or deleted in the same way as regular cookies such as HTML cookies. Flash cookies may remain on your computer or mobile device even after you have rejected, disabled, opted out, or deleted regular cookies.

If you disable Flash cookies, you will not have full access to all products and services of the Kotak Interactive Network, and some of our products and services may not function properly.

6. Data Security

Protecting the security of your Personally Identifiable Information that you share with us is of the utmost importance to us. Unfortunately, however, no data transmission over the Internet or any mobile or wireless network and no data storage can be guaranteed to be 100% secure. As a result, while we strive to protect your Personally Identifiable Information, we cannot guarantee or warrant the security of any information you transmit to or from or within the Kotak Interactive Network, and you do so at your own risk. By providing your email address to us (whether on the Kotak Interactive Network or otherwise), you acknowledge and agree that we may notify you by email in the event of a breach of security involving your Personally Identifiable Information.

We urge you to keep your password in a safe place and not to divulge it to anyone. Also, remember to sign off your account and close your browser window when you have finished your visit. This is to ensure that others cannot access your account, especially if you are sharing a computer with someone else or are using a computer in a public place, such as a library or an Internet cafe.

7. Links to Third Party Sites, Services or Products

The Kotak Interactive Network may contain links to sites operated and maintained by third-parties, as well as links to products and services (including software) provided by third-parties. For example, the Kotak Interactive Network may display third-party ads, and clicking on such ads will take you to the websites of those advertisers. We have no control whatsoever over such third-parties, their Internet sites, or their products or services. Once you enter a third-party site, this Privacy Policy will no longer apply, and any information collected from or about you on that third-party site will be governed by the privacy policies and practices of that third party. Third-party sites do not follow our Privacy Policy and their privacy practices may be substantially different from this Privacy Policy. Such third-party sites may send their own cookies to you and may collect data about you and make use of that data in ways that we would not. You access such third-party sites, services or products entirely at your own risk. You should always review and understand the privacy policies and practices for such third-party site, service or product before disclosing any personal information on such site or in exchange for such product or service.

8. Changes to this Privacy Policy

From time to time, we may change this Privacy Policy in whole or in part, to accommodate new technology, industry practices, regulatory requirements or for other purposes. We will provide notice to you if these changes are material
and, where required by applicable law, we will obtain your consent. If you are a registered user or member of the Kotak Interactive Network (e.g., any of our social networking services), we may notify you of material changes to this Privacy Policy via email and/or may ask you to affirmatively acknowledge and consent to such changes (e.g., by checking a box or clicking a button) at the time of your next account login on the Kotak Interactive Network.

9. Effective Date of Privacy Policy

This Privacy Policy became effective as of August 1, 2015.

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