

Privacy Policy

Scope and Definitions

- **Personal data** – any information that can directly or indirectly identify an individual.
- **Sensitive personal data** – financial details, biometric identifiers, health information, or other categories defined by Indian law.
- **Cookies** – small text files placed on your device to recognise you on repeat visits.
- **Third parties** – external service providers, regulators, affiliates, or other entities with whom we may share data.

Information We Collect

- Details you give us: name, contact data, PAN, bank details, investment preferences, documents uploaded during KYC or onboarding.
- Automatically collected data: IP address, browser type, device identifiers, pages visited, and cookie information.

How We Use Personal Data

- Onboard and verify you under KYC and AML regulations.
- Execute and service mutual-fund, PMS, AIF, or other investment transactions you request.
- Comply with legal obligations and respond to regulatory enquiries.
- Improve our Site, analytics, and user experience.
- Send market updates, product information, or educational content when you opt in.

Sharing and Disclosure

- **Regulated entities:** AMCs, registrar–transfer agents, custodians, payment gateways.
- **Professional advisers:** auditors, lawyers, tax consultants.
- **Technology partners:** cloud hosts, CRM providers, analytics platforms.
- **Regulators and courts:** when disclosure is mandated by law or to protect legal rights. All recipients are bound by confidentiality duties and data-protection safeguards.

Data Retention

We keep personal data only as long as necessary for the purposes above or to satisfy record-keeping duties under mutual-fund and tax regulations, after which it is securely deleted or anonymised.

Security Measures

- Encryption of data in transit and at rest.
- Multi-factor authentication for internal systems.
- Continuous network monitoring and intrusion detection.
- Regular security audits and vulnerability assessments.
- Strict access controls and privacy training for employees.

- Incident-response procedures to notify regulators and affected users without undue delay if a breach occurs.

Cookies and Tracking Technologies

- **Essential cookies** support core Site functionality.
- **Analytics cookies** help us understand usage patterns.
- **Marketing cookies** enable personalised content when you consent.
You may disable non-essential cookies through your browser settings; some features may then be unavailable.

Cross-Border Data Transfers

If data is stored or processed outside India (for example, on a global cloud server) we ensure the recipient provides a level of protection comparable to Indian requirements and executes appropriate contractual clauses.

Your Rights

- Access and obtain a copy of your personal data.
- Correct or update inaccurate information.
- Withdraw consent or request erasure, subject to legal retention duties.
- Lodge a grievance with our officer below; once operational, you may also escalate to the Data Protection Board of India.

We respond to verified requests within thirty days at no charge.

Children's Privacy

We do not knowingly collect data from individuals under 18 without verifiable parental consent and we do not profile or market to minors.

Policy Updates

We may amend this Privacy Policy to reflect legal or operational changes. Material updates will be posted on this page or communicated by e-mail. Continued use of the Site after changes constitutes acceptance of the revised policy.

Contact Us

Bhavesh Ravindrakumar Sethiya

Grievance Officer

4X Wealth Financial Services,

101, First Floor, Ganesh Tower, Near Thane Railway Station, Thane (W) 400 602,

Maharashtra, India.

Email: support@4xwealthfinancialservices.com

Phone: +91 93722 07675.

Last Updated: 19 July 2025

