

## **DOLLAPEE PRIVATE LIMITED - PRIVACY POLICY**

**Last Updated: 15th Jan 2026**

Dollapee Private Limited (“**Dollapee/We/Us/Our**”) is a company incorporated under the provisions of the Companies Act, 2013, bearing CIN U72100HR2016PTC117916 having its registered office at Building No. 9A, 15th floor, DLF Cyber City, Gurugram, Haryana, Pin - 122022. Dollapee is *inter alia* engaged in the business of operating and maintaining a platform under the brand name “**Remitwise**” which facilitates Users to undertake money transfers through third parties which are authorised / licensed to provide such services (collectively “**Dollapee Services**”).

We, Dollapee, value the trust Our Users place on Us while accessing the Dollapee Platform and availing any services offered therein and are committed to ensuring transparency, data security and privacy of all Our Users. This Privacy Policy sets out the policies and processes governing the collection, use, disclosure and processing of Personal Data by Dollapee and its affiliates while providing services through its website [remitwise.in](https://remitwise.in) and related mobile applications and platforms (collectively “**Dollapee Platform**”).

This document is an electronic record generated in accordance with the Information Technology Act, 2000 and the rules made thereunder (as amended till date). By accessing the Dollapee Platform, providing Your information or availing any product or services which are offered, You expressly agree to have read the terms and conditions which are set out in this policy and agree to be bound such terms and conditions which constitute a legally binding agreement between You (“**User/You/Your**”) and Dollapee. This document shall form an integral part of the terms of use governing Your use of the Dollapee Platform which are more particularly set out in the [Terms of Use](#) section.

*The Dollapee Platform is not intended for use by persons below the age of 18 years. We do not knowingly collect personal data of individuals below the age prescribed under applicable law. If you are below 18 years of age, you are strictly advised not to access or use the Dollapee Platform or provide any information therein. If You are a parent or guardian and You are aware that Your child has or children have provided Us with Personal Data, please contact Us at [support@remitwise.in](mailto:support@remitwise.in). If We become aware that We have collected Personal Data from children under the age of 18 years without parental / guardian consent, We take reasonable steps to remove that information from Our servers.*

**Disclaimer:** This Privacy Policy or any specific section may be translated, published or displayed in other languages, however, in case of any discrepancy or differences, the English version will take precedence over any translation.

### **1. INFORMATION COLLECTED & PURPOSE OF PROCESSING**

We collect certain information including Personal Data from You as is necessary for lawful purposes connected with providing Dollapee Services. Such information may be collected when voluntarily provided by You for the purpose of availing Dollapee Services on the Dollapee Platform or may be collected by Us with the use of automated technologies to enhance Our services.

The chart as set out below specifies category of information collected, the types of personal data which is collected and the purposes for which Dollapee uses such data:

<u>Category</u>	<u>Personal Data</u>	<u>Purpose of Processing</u>
Sign-In Data	Contact Number, OTP	<ul style="list-style-type: none"> <li>• To enable account creation;</li> <li>• To enable login to Dollapee Platform.</li> </ul>
Order Details	Purpose of Money Transfer, Transfer Amount	<ul style="list-style-type: none"> <li>• To provide payment processing and related services;</li> <li>• To enable regulatory filings.</li> </ul>
Personal Details	Name, contact number, email ID, address, date of birth, PAN, voter ID, passport, driving license, occupation and source of income	<ul style="list-style-type: none"> <li>• To provide payment processing and related services;</li> <li>• To enable regulatory filings;</li> <li>• To verify user's identity and eligibility to provide services;</li> <li>• To provide services related communications and customer support.</li> </ul>
Beneficiary Details	<p>Name, Address, Relationship Proof (including birth certificate, marriage certificate), Bank Details (including SWIFT Code), Passport, Admission Letter, Visa Copies, Loan Disbursement Letter</p> <p><i>[Please note that if the beneficiaries are individuals, You will be responsible for maintaining appropriate consents from third party beneficiaries for submission of their personal data on the Dollapee Platform for the purpose as specified herein.]</i></p>	<ul style="list-style-type: none"> <li>• To provide payment processing and related services;</li> <li>• To enable regulatory filings;</li> <li>• To verify identity of the beneficiary and purpose of money transfer;</li> <li>• To provide services related communications and customer support.</li> </ul>
Location Data	Precise or approximate location data collected from users' devices.	<ul style="list-style-type: none"> <li>• To enable services and features;</li> <li>• To detect unsafe behaviour and prevent fraud;</li> <li>• To investigate and address concerns in relation to customer support.</li> </ul>
Usage Data	Dollapee Platform access dates and times, features viewed, browser type, and any other system activity.	<ul style="list-style-type: none"> <li>• To enable services;</li> <li>• To track user behaviour, monitor and enhance products and services which are offered;</li> <li>• To provide customer support.</li> </ul>
Device Data	Hardware models, device IP address or other unique device identifiers, operating systems and versions, software, network data.	<ul style="list-style-type: none"> <li>• For risk detection and prevention of fraud;</li> <li>• To track user behaviour, monitor</li> </ul>

		and enhance products and services which are offered.
Communication Data	Time and date of calls, call recording for users enabled through Dollapee Platform.	<ul style="list-style-type: none"> <li>• To enable query management and customer support;</li> <li>• To report security related incidents.</li> </ul>

Please note that We process Personal Data only after obtaining free, specific, informed, unconditional, and unambiguous consent, unless processing is permitted under the applicable law for legitimate uses. Such consent is obtained at the initial stage when You are submitting Your Personal Data for availing Dollapee Services. You may withdraw Your consent at any time by following the process as outlined herein.

*In addition to the above purposes, we may use one more category of information as outlined above to analyse and assess User behavior on Dollapee Platform and contact You with newsletters, marketing or promotional materials and other information that may be of interest to You. We process such personal data only after obtaining explicit consent from the You, which may be withdrawn by You at any time.*

**For Beneficiaries:** Beneficiaries (who are individuals) may exercise similar rights as outlined in this Privacy Policy (refer Paragraph 3 below) in connection with any personal data which has been provided by the User. In the event that any information pertaining to a beneficiary has been provided without consent, Dollapee will take suitable steps to delete and discontinue use of such data subject to retention requirements as specified herein.

## **2. USE OF THIRD PARTIES**

Please note that for provision of Dollapee Services, We may engage one or more third parties (including affiliate entities) which provide remittance facilities, data warehousing services, payment gateway services, identity verification and fraud risk services, technology services, customer support, communication related services etc. We share Your information only on a need-to-know basis with third parties for various purposes as detailed herein below. All third parties are contractually obligated to protect personal data and comply with applicable data protection laws. However, please note the following:

- a. Information You provide to payment gateways / payment aggregators for undertaking a transaction including Your account information, OTP, payment instrument (card, UPI etc.) details are collected by such payment gateways directly from You and are utilised by them in accordance with the privacy policies which they may specify. You are advised to read such privacy policies prior to undertaking any transaction.
- b. Information which We share with any authorised dealers for processing any foreign remittances will be retained by such authorised dealers for ensuring compliance with the applicable regulatory frameworks by which they are governed.

## **3. USER RIGHTS**

As stated above, Dollapee is committed to ensuring privacy of all Users on the Dollapee Platform. In line with such commitment, Dollapee enables the following rights which may be exercised by our Users:

- a. **Right to access Personal Data** – You may require Dollapee to provide a summary of Your Personal Data, which is available with Dollapee, purpose of processing and sub-processors through whom such processing activities are carried out.
- b. **Right to request correction or erasure of Your Personal Data** – You may raise a request to Dollapee to correct, complete, update, or erase any Personal Data for which You have previously provided consent. Please note that (a) changes may not be applied to services that have already been rendered, and (b) deletion or erasure of Personal Data will be subject to applicable legal retention requirements and the data retention policies outlined below. Once the information is updated, Dollapee will rely solely on the revised Personal Data. For avoidance of the doubt, any additions, deletions, or modifications You make will not affect Dollapee's prior use of the Personal Data. You agree to ensure that all Personal Data You provide is true and accurate.
- c. **Right to withdraw consent** – You may withdraw Your consent for processing of Your Personal Data at any time. Such rights may be exercised to discontinue processing of Personal Data for one or more specific purposes only or for all purposes. Illustratively, if You do not wish to receive any marketing or promotional communications over email for which You may have provided a consent previously by subscribing to it, but wish to continue accessing Dollapee Platform and receive Dollapee Services, You may exercise the right to withdraw consent for such marketing or promotional activities specifically by unsubscribing to such emails.

Please note that if You choose to withdraw Your consent for processing of Personal Data in connection with the Dollapee Services generally (a) Your access to the Dollapee Platform may be terminated (b) Any Personal Data in connection with the past transactions or orders which are placed in processing may continue to be retained for audits and compliance purposes for such duration as specified under data retention policy below.

- d. **Right to grievance redressal** – In case of any grievances, You may raise the same in accordance with the grievance redressal process as outlined below.
- e. **Right to nominate another person to exercise rights in case of incapacity or death** – Please note that nominee details need to be shared over email upfront and any person approaching Dollapee as your nominee will not be recognised by Us unless You have elected to exercise the right prior to Your incapacity or death.

#### **4. STORAGE, RETENTION & DELETION**

All Personal Data which is collected on the Dollapee Platform is stored within the territory of Republic of India. We may however, from time to time, obtain services of third parties for processing limited information outside India. Any transfer of such data for processing is undertaken by Dollapee in compliance with the provisions of applicable laws.

All information, including Personal Data collected and mentioned under this Privacy Policy is retained only for such duration as necessary to facilitate services or otherwise required to ensure compliance with the applicable laws. We retain personal data only for as long as necessary to:

- Fulfil the purposes stated in this Privacy Policy;

- Comply with legal, regulatory, accounting, or reporting requirements.

Users may request the deletion of their data at any time. However, Dollapee may continue to retain certain User data after receiving such a request if required to do so by law or regulation. Illustratively, any transaction information may need to be retained by Dollapee for a period of 5 (five) years (or such longer period as may be prescribed) to ensure compliance with the Prevention of Money Laundering Act, 2002.

The retention period for such data may also be influenced by legal and regulatory obligations, security and fraud-prevention needs, or matters related to the User's account, such as outstanding credit balances or unresolved claims or disputes.

Upon expiry of such retention period, any personal data will be securely deleted or anonymised in accordance with acceptable industry standards.

## **5. DATA SECURITY**

Dollapee implements reasonable technical and organisational measures required under applicable laws to safeguard the confidentiality and security of the information under its control. Such measures include but are not limited to:

- Encryption and secure access controls
- Role-based access and audit logs
- Periodic security assessments
- Incident detection and response mechanisms

Please note that the security of Your Personal Data is important to Us, but no method of transmission over the internet, or method of electronic storage is 100% secure. While We strive to ensure commercially acceptable means to protect Your Personal Data, We do not provide any absolute guarantee with respect to its security.

## **6. SUPPORT AND GRIEVANCE REDRESSAL**

If You have any questions, concerns, grievances, or complaints regarding the processing of Personal Data, this Privacy Policy, the exercise of any rights outlined in paragraph 3 of this Privacy Policy, or any other privacy or security related matters, please contact us at the email address provided below.

You may also direct any complaints or discrepancies related to the processing of Your Personal Data to the Grievance Officer at the address mentioned below. We will acknowledge grievances within 7 (seven) days and resolve them within the timelines prescribed under law.

<b>Grievance Officer</b>	<b>Address</b>	<b>Email</b>
Hriday Agarwal	Dollapee Private Limited, Building No. 9A, 15th floor, DLF Cyber City, Gurugram, Haryana, Pin - 122022.	<a href="mailto:support@remitwise.in">support@remitwise.in</a>

## **7. UPDATES**

We may update this Privacy Policy from time to time to reflect legal, regulatory, or operational changes. Updated versions will be made available on the Dollapee Platform.

If any significant changes are made, We will notify You in advance through appropriate means, such as email. We encourage You to review this Privacy Policy periodically to stay informed about our privacy practices. For the avoidance of doubt, Your continued use of Dollapee Services after any update will be considered Your consent to the revised Privacy Policy, to the extent permitted by law.