Privacy Policy

MnkyBzns Technologies Pvt. Ltd. — operating the GearMonkey™ platform
In its capacity as a Lending Service Provider (LSP)

Effective date: 6 August 2026

1. Who we are

MnkyBzns Technologies Pvt. Ltd. (“GearMonkey”, “we”, “us”) is a company incorporated in India with its registered office in Hyderabad, Telangana.

We operate the GearMonkey platform, through which vehicle owners can finance automotive repair and service costs at partner workshops, and through which insurance claim workflows are supported.

Our role in lending is limited. We act as a Lending Service Provider under the Reserve Bank of India (Digital Lending) Directions, 2025. **We are not a lender.** Credit is provided by our Lending Partner(s), who are the lender of record. The Lending Partner applicable to your loan is identified to you by name, before you apply, on the application screen and in the Key Fact Statement you receive.

We do not collect your repayments and we do not carry out recovery. Repayment of your loan is owed to the Lending Partner, not to us. We do not operate collections, we do not engage recovery agents, and no one may contact you about repayment on our behalf. Any contact you receive about repaying your loan comes from the Lending Partner or from a party acting for them.

In relation to your loan data, the Lending Partner is the Data Fiduciary and carries the primary obligations under those Directions. That does not remove our own obligations: we remain accountable for the data we hold in our own right, and for handling all data lawfully and securely in the role described below.

2. The two roles we play — and why it matters to you

This is the most important thing to understand about how your data is handled.

(a) Where we act for our Lending Partner.

For everything we do handle in connection with your loan — application, credit assessment, KYC and disbursal — we act on the instructions of the Lending Partner. In the language of the Digital Personal Data Protection Act, 2023, the Lending Partner is the Data Fiduciary and we act as a Data Processor for them.

The consequence for you: we deliberately hold very little. As required by the Digital Lending Directions, an LSP may retain only minimal data needed to carry out its operations. In our case that means your name, address and contact details, together with the limited operational records set out in Section 3.1 — a loan reference and a record of your interactions with our support desk — which we need in order to route your queries to the right file. Your full application, KYC documents, credit assessment and loan records sit with the Lending Partner, not with us.

(b) Where we act for ourselves.

For our own website, our workshop-facing platform, our support desk and our corporate operations, we are the Data Fiduciary and this policy governs directly.

Where you are unsure which applies, ask us and we will tell you.

3. What we collect

3.1 In our LSP role (retained by us)

Data	Why	Basis
Name	To identify you across the journey	Your consent, on instruction of the Lending Partner
Address	Operations and correspondence	Same
Mobile number and email	Communication, servicing, OTP delivery	Same
Loan reference / application ID	To link your queries to the right record	Same
Service and support history	To handle your queries and disputes	Same

3.2 Collected by us and passed to the Lending Partner (not retained by us)

We act as a conduit for the following. It is transmitted to the Lending Partner and not stored in our systems beyond the transmission, except where a specific, disclosed operational need requires it and the Lending Partner has instructed us in writing.

- Identity and address verification data — including your PAN, the output of an Aadhaar-based verification where you choose that route, or other officially valid documents accepted by the Lending Partner
- Income or bank statement information, where the Lending Partner requires it for credit assessment
- Vehicle details, and job card and invoice details from the workshop
- Bank account details for the repayment mandate
- Credit bureau enquiry and response data

3.3 Collected in our own right

- Website and app usage: IP address, device and browser type, pages viewed, timestamps
- Cookies and similar technologies — see Section 10
- Enquiry and contact-form submissions
- Workshop partner business and contact information
- Communications you send us

3.4 Insurance claim data

Where you engage us to support an insurance claim, we collect the claim, policy, vehicle, damage and repair information needed to submit and track that claim, and share it with your insurer or their third-party administrator. This is done only with your separate, specific consent, and is not used for any lending purpose.

3.5 What we do not collect

- **Your files and media, contact list, call logs, or telephony functions.** We do not request or take this access. If any app claiming to be ours asks for it, it is not ours.
- **Biometric data.** We do not store biometric data.
- We do not collect sensitive personal data beyond what is strictly necessary for the purposes above.

3.6 One-time permissions

We may request one-time access to your camera, microphone or location solely where required for KYC, and only with your explicit consent at that moment. These permissions are not used for any other purpose and are not accessed in the background.

4. Consent

- We collect data only with your prior and explicit consent, and only where it is need-based for a stated purpose.
- The purpose is disclosed to you at each stage at which data is collected.
- Consent is sought in granular form — you can consent to some purposes and refuse others.
- We maintain an audit trail of consent given, modified and withdrawn.
- Declining optional consent will not deny you a product for which that data is not required. Declining consent that is genuinely necessary for a loan will mean the loan cannot proceed, and we will say so plainly at the time.

You may at any time:

- withdraw consent for the use of any specific dataset
- restrict disclosure of your data to third parties
- ask us to delete or “forget” specific datasets

To exercise any of these, contact us using Section 14. Withdrawal is as easy as giving consent. Withdrawal does not affect processing already carried out lawfully, and does not override retention we are legally required to perform — we will tell you specifically where that applies.

5. How we use your data

- To let you apply for and manage credit through the platform
- To verify your identity, the workshop, the job card and the invoice
- To transmit your application to the Lending Partner for their credit decision
- To answer your queries and handle your disputes about your loan, and to route them to the Lending Partner where the answer sits with them
- To support an insurance claim, where you have asked us to
- To operate and secure the platform, and to detect and prevent fraud
- To meet our legal, regulatory and contractual obligations
- To send you information about our own services, only where you have separately opted in. You can withdraw that consent at any time without affecting any other service you receive from us.

We do not sell your personal data. We do not share it for anyone else’s independent marketing.

6. Who we share it with

Recipient	What they receive	Why
Lending Partner(s)	Full application, KYC and servicing data	They are the lender of record and Data Fiduciary
KYC and verification providers	Identity and address data	Statutory KYC
Credit Information Companies	Identity and loan performance data	Bureau enquiry and mandatory reporting
Payment and mandate providers	Bank and mandate details, transaction data	Disbursal and setting up your repayment mandate
Cloud and infrastructure providers	Hosted data	Hosting
Communications providers	Name, mobile, email	SMS, email, WhatsApp
Partner workshops	Name, contact, job and invoice reference	To deliver the service you booked
Insurers and third-party administrators	Claim-related data	Only where you have engaged us for a claim, with separate consent
Professional advisers, auditors, regulators, law enforcement	As required	Legal and regulatory obligation

We do not share your data with recovery or collection agents, because we do not carry out collections. Where the Lending Partner uses recovery agents, that is their arrangement with you and they are required to disclose those agents to you directly.

We do not disclose your personal information to any third party outside these categories without your explicit consent, except where disclosure is required by law or by a regulator.

7. Where your data is stored

All data is stored on servers located in India. Where any processing is carried out outside India, the data is brought back to India and deleted from the foreign servers within 24 hours of processing.

8. How long we keep it

We keep personal data only for as long as it is needed for the purpose it was collected for, or for as long as the law requires — whichever is longer.

- Data we hold in our LSP role is retained for the life of your loan and for the period afterwards that we are required to retain records under applicable law and our agreement with the Lending Partner.
- Support and enquiry records are retained for three years from your last interaction with us.
- Website and app usage logs are retained for twelve months.
- Consent records are retained for as long as the consent is active, and for a period afterwards sufficient to evidence it.

When data is no longer needed and no law requires its retention, we delete it or irreversibly anonymise it.

9. Your rights

Under the Digital Personal Data Protection Act, 2023 and the Digital Lending Directions, you may:

- access a summary of your personal data and how it is processed

- correct inaccurate or incomplete data, and complete or update it
- erase data where it is no longer needed and no law requires its retention
- withdraw consent, in whole or in part
- restrict sharing with third parties
- nominate another individual to exercise your rights if you die or become incapacitated
- complain to us, and then to the Data Protection Board of India

To exercise a right, use Section 14. We will respond within 30 days. We may need to verify your identity first. Where the data sits with the Lending Partner rather than us, we will route your request to them and tell you that we have done so.

This policy is published in English. If you would like it in another language, contact us and we will provide it.

10. Cookies

We use cookies and similar technologies on gearmonkey.in.

- **Strictly necessary cookies** keep the site working — session management, security, load balancing. These cannot be switched off.
- **Functional cookies** remember your preferences.
- **Analytics cookies** help us understand how the site is used so we can improve it.

We set non-essential cookies only with your consent. You can block or delete cookies at any time through your browser settings, though strictly necessary cookies cannot be blocked without affecting how the site works.

11. Security

We maintain reasonable security safeguards to protect your data, including encryption in transit and at rest, role-based access control, logging and monitoring. These are set out in full in our internal Data Collection, Storage and Security Policy, the relevant parts of which we will provide on request.

In the event of a personal data breach, we will notify the Data Protection Board of India and affected individuals in accordance with the Digital Personal Data Protection Rules, 2025, and will notify the Lending Partner immediately so that they can meet their own regulatory obligations.

No system is perfectly secure. We do not guarantee absolute security, but we do commit to telling you promptly and honestly if something goes wrong.

12. Children

Our services are intended for individuals aged 18 and over. We do not knowingly collect or process the personal data of children. If we become aware that we have done so, we will delete it.

13. Changes to this policy

We will post any change here with a revised effective date. Material changes will be notified to you by email or in-app notification at least seven days before they take effect.

14. Contact us and grievance redressal

For any question about this policy, to exercise any of your rights, or to raise a complaint, contact our Grievance Officer:

Email: contact@gearmonkey.in
Post: Grievance Officer, MnkyBzns Technologies Pvt. Ltd., Hyderabad, Telangana, India

We will acknowledge your complaint and respond within 30 days.

If your complaint concerns repayment of your loan, or anything else that is the Lending Partner’s responsibility, we will route it to them and tell you that we have done so, together with their grievance contact.

If your complaint is not resolved within 30 days, you may escalate it to the Reserve Bank of India through its Complaint Management System at cms.rbi.org.in, or to the Data Protection Board of India in respect of data protection matters.