

Privacy Policy

Dream Business Solutions,(hereinafter referred as “DBS/ we / our”) acknowledges the expectations of its customers (hereinafter referred to as “customer / you/ your”)regarding privacy, confidentiality and security of personal information that resides with Dream Business Solutions. By registering yourself at www.dbsloans.com you are giving consent to us & our partnering Banks/NBFCs and Advertisers to use & disclose your personal information in accordance with this Privacy Policy. If you don't agree to the terms of the policy, please do not use or access Dream Business Solutions.

With this consent you authorize us & our partnering Banks/NBFCs and Advertisers to give you a call/sms/e-mail/WhatsApp or show banners/videos/text ads on third party sites to offer you their services for the product you have opted for, imparting product knowledge, communicate promotional offers running on the website & offers/products/services shared by the associated third parties; irrespective of the fact that you have registered yourself under DND (Do Not Disturb) or DNC (Do Not Call) service, i.e., you authorize us to give you a call/sms/e-mail/WhatsApp or show banners/videos/text ads on third party sites from dbsloans.com & partnering Banks/NBFCs and Advertisers for the above mentioned purposes till 365 days of your registration and/or last login with us, despite you having opted for DND or DNC.

dbsloans.com does not provide Loans on its own, but ensures your information is sent to the bank which you have opted for. This Privacy Policy is made in accordance with applicable laws, associated regulations and RBI regulations & RBI guidelines.

Information We Collect

- Identifying Information: We collect information that could identify you such as your name, address, telephone number, mobile number, email address, etc. We may also collect this type of information from you about others, such as co-borrowers.
- Financial Information: We may also collect your credit history, credit scores, your transaction history, and credit products, rates, and payments in the course of processing any application for our financial company partners' products or services.
- Other Information: We also collect information such as demographic data, data about your online activity, and other information that is not used to identify you.

How We Collect Information

- Information provided by you: We collect information from you when you enter it or otherwise provide it in connection with an inquiry into our Services. This information could be provided via an online form, over the phone, or via other means in which you interact with our Services.
- Information from third parties: Information is collected from credit bureaus, lead generators and other partners who may have data on your financial profile, home, or other demographic information.
- Information from cookies and other tracking technologies: We use cookies, web beacons, and similar technologies to record your preferences, track the use of our Site and collect information. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or clickstream data.

We may combine this automatically collected log information with other information we collect about you. You may choose to set your web browser to refuse cookies, or to alert you when cookies are being sent. If you do so, please note that some parts of our Sites may not function properly.

How We Use Information

We may use collected information to:

- Deliver the products and services you requested
- Improve customer service
- Improve our Site
- Personalize your user experience
- Communicate with you about products or services that may be of interest to you
- Manage our business

dbслоans.com will not sell or rent your personally identifiable information to anyone other than as specifically noted herein.

Data Retention Period

Dream Business Solutions generally keeps your information as long as reasonably necessary to provide you the services or to comply with applicable law. However, even after you deactivate your account, VRB can retain copies of information about you and any transactions or services in which you may have participated for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process, or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce applicable agreements or policies, or to take any other actions consistent with applicable law.

Data Restriction Protocol

Data destruction ensures that Dream Business Solutions manages the data it controls and processes it in an efficient and responsible manner. When the retention period for the data as outlined above expires, Dream Business Solutions will actively destroy the data covered by this policy.

Changes to this Privacy Policy

Dream Business Solutions has the discretion to update this privacy policy at any time. When we do, we will revise the date at the top of this page. We encourage you to frequently check this page for any changes to stay informed about how we are helping to protect the information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.