

## **WHITE MONEY CLUB -PRIVACY POLICY**

**Last updated on 27th day of December 2016** THIS PRIVACY POLICY IS AN ELECTRONIC RECORD IN THE FORM OF AN ELECTRONIC CONTRACT FORMED UNDER THE INFORMATION TECHNOLOGY ACT, 2000 AND THE RULES MADE THEREUNDER AND THE AMENDED PROVISIONS PERTAINING TO ELECTRONIC DOCUMENTS / RECORDS IN VARIOUS STATUTES AS AMENDED BY THE INFORMATION TECHNOLOGY ACT, 2000. THIS PRIVACY POLICY DOES NOT REQUIRE ANY PHYSICAL, ELECTRONIC OR DIGITAL SIGNATURE. THIS PRIVACY POLICY IS A LEGALLY BINDING DOCUMENT BETWEEN YOU, MEMBERS OF WHITE MONEY CLUB, USERS AND WHITE MONEY CLUB (BOTH TERMS DEFINED BELOW). THE TERMS OF THIS PRIVACY POLICY WILL BE EFFECTIVE UPON YOUR ACCEPTANCE OF THE SAME (DIRECTLY OR INDIRECTLY IN ELECTRONIC FORM, BY CLICKING ON THE "I ACCEPT" TAB OR BY USE OR THE WEBSITE OR BY OTHER MEANS) AND WILL GOVERN THE RELATIONSHIP BETWEEN YOU, MEMBERS AND WHITE MONEY CLUB FOR YOUR USE OF THE WEBSITE (DEFINED BELOW).

THIS DOCUMENT IS PUBLISHED AND SHALL BE CONSTRUED IN ACCORDANCE WITH THE PROVISIONS OF THE INFORMATION TECHNOLOGY (REASONABLE SECURITY PRACTICES AND PROCEDURES AND SENSITIVE PERSONAL DATA OF INFORMATION) RULES, 2011 UNDER INFORMATION TECHNOLOGY ACT, 2000; THAT REQUIRE PUBLISHING OF THE PRIVACY POLICY FOR COLLECTION, USE, STORAGE AND TRANSFER OF SENSITIVE PERSONAL DATA OR INFORMATION. PLEASE READ THIS PRIVACY POLICY CAREFULLY. BY USING THE WEBSITE, YOU INDICATE THAT YOU UNDERSTAND, AGREE AND CONSENT TO THIS PRIVACY POLICY. IF YOU DO NOT AGREE WITH THE TERMS OF THIS PRIVACY POLICY, PLEASE DO NOT USE THIS WEBSITE. YOU HEREBY PROVIDE YOUR UNCONDITIONAL CONSENT OR AGREEMENTS TO WHITE MONEY CLUB AS PROVIDED UNDER SECTION 43A AND SECTION 72A OF INFORMATION TECHNOLOGY ACT, 2000.

By providing us your Information or by making use of the facilities provided by the Website, You hereby consent to the collection, storage, processing and transfer of any or all of Your Personal Information and Non-Personal Information by WHITE MONEY CLUB or [www.whitemoney-club.com](http://www.whitemoney-club.com) specified under this Privacy Policy. You further agree that such collection, use, storage and transfer of Your Information shall not cause any loss or wrongful gain to you or any other person.

WHITE MONEY CLUB or [www.whitemoney-club.com](http://www.whitemoney-club.com), is/are concerned about the privacy of the data and information of users (including sellers and buyers/customers, members (whichever is applicable) whether registered or non- registered) accessing, offering, buying, selling or purchasing products or free services, help (whichever is applicable) on WHITE MONEY CLUB's websites i.e. [www.whitemoney-club.com](http://www.whitemoney-club.com), mobile sites or mobile applications ("Website") on the Website and otherwise doing, utilizing, free services, help, buying, business, selling (whichever is applicable) with WHITE MONEY CLUB. "Associate Firm, Companies, Proprietorship" here shall have the same meaning as ascribed in the laws prevailing and applicable in India and Companies Act, 2013 and others etc.

The terms "We" / "Us" / "Our" individually and collectively refer to each entity being part of the definition of WHITE MONEY CLUB and the terms "You" / "Your" / "Yourself", Members refer to the users.

This Privacy Policy is a contract between You, Members and the respective WHITE MONEY CLUB or [www.whitemoney-club.com](http://www.whitemoney-club.com) entity whose Website You use or access or You & Members otherwise deal with. This Privacy Policy shall be read together with the respective Terms Of Use or other terms and condition of the respective WHITE MONEY CLUB entity and its respective Website or nature of free services and help to built "WHITE MONEY" or "LEGAL MONEY" as per law as designed and defined in WHITE MONEY CLUB aims, objects, purposes, Concept or in its Website.

WHITE MONEY CLUB has provided this Privacy Policy to familiarize You & Members called White Money Club Members, Bank and Financial Institute Members and others if any define and given in the **website [www.whitemoney-club.com](http://www.whitemoney-club.com)** The type of data or information that You share with or provide to WHITE MONEY CLUB and that WHITE MONEY CLUB collects from You & Members. The purpose for collection of such data or information from You & Members; WHITE MONEY CLUB's information security practices and policies; and WHITE MONEY CLUB's policy on sharing or transferring Your data or information with third parties. This Privacy Policy may be amended / updated from time to time without any notice to the members. Upon amending / updating the Privacy Policy, we will accordingly amend the date above. We suggest that you regularly check this Privacy Policy to apprise yourself of any updates. Your continued use of Website or provision of data or information thereafter will imply Your unconditional acceptance of such updates to this Privacy Policy. The word You and Yours means Members above said also in all the places of this policy or documents in all places in the Website.

➤ **INFORMATION COLLECTED AND STORAGE OF SUCH INFORMATION:** The Information (which shall also include data) provided by You & Members to WHITE MONEY CLUB or collected from You by WHITE MONEY CLUB may consist of "Personal Information" and "Non-Personal Information".

➤ **PERSONAL INFORMATION**

Personal Information is Information collected that can be used to uniquely identify or contact You. Personal Information for the purposes of this Privacy Policy shall include, but not be limited to:

- Your address,
- Your address,
- Your telephone number,
- Your e-mail address or other contact information,
- Your date of birth,
- Your gender,
- Information regarding your transactions on the Website, (including taking help, services on also subjects, aims and object of White Money Club or members separate buying, sales or purchase history is applicable done by use of links given in the White Money Club website).
- Your financial information such as bank account information or credit card or debit card or other payment instrument details,
- Your financial information such as bank account information or credit card or debit card or other payment instrument details,
- Internet Protocol address,
- Any other items of "sensitive personal data or information" as such term is defined under the Information Technology (Reasonable Security Practices And Procedures And Sensitive Personal Data Of Information) Rules, 2011 enacted under the Information Technology Act, 2000;
- Identification code of your communication device which You use to access the Website or otherwise deal with any WHITE MONEY CLUB entity,
- Any other Information that You provide during Your registration process, if any, on the Website including Aadhar Card, Licence, PAN Card etc. & others.

➤ **SUCH PERSONAL INFORMATION MAY BE COLLECTED IN VARIOUS WAYS INCLUDING DURING THE COURSE OF YOU OR MEMBERS :**

- registering as a user and members on the Website,
- registering as a seller on the Website if applicable.
- availing certain services, helps offered on the Website. Such instances include but are not limited to making an offer for sale, online purchase, participating in any online survey or contest, communicating with WHITE MONEY CLUB's customer service by phone, email or otherwise or posting user reviews on the items available on the Website, or (whichever is applicable).
- otherwise doing business on the Website or otherwise dealing with any WHITE MONEY CLUB entity (whichever is applicable).

We may receive Personal information about you from third parties, such as social media services, commercially available sources and business partners. If you access Website through a social media service or connect a service on Website to a social media service, the information we collect may include your user name associated with that social media service, any information or content the social media service has the right to share with us, such as your profile picture, email address or friends list, and any information you have made public in connection with that social media service. When you access the Website or otherwise deal with any WHITE MONEY CLUB entity through social media services or when you connect any Website to social media services, you are authorizing WHITE MONEY CLUB to collect, store, and use and retain such information and content in accordance with this Privacy Policy.

➤ **NON-PERSONAL INFORMATION**

WHITE MONEY CLUB or [www.whitemoney-club.com](http://www.whitemoney-club.com) may also collect information other than Personal Information from You & Members through the Website when You visit and / or use the Website. Such information may be stored in server logs. This Non-Personal Information would not assist WHITE MONEY CLUB to identify You & Members of WHITE MONEY CLUB personally.

- **THIS NON-PERSONAL INFORMATION MAY INCLUDE:**
- Your geographic location,
- details of Your telecom service provider or internet service provider,
- the type of browser (Internet Explorer, Firefox, Opera, Google Chrome etc.), and others.
- the operating system of Your system, device and the Website You last visited before visiting the Website,

- The duration of Your stay on the Website is also stored in the session along with the date and time of Your access,

Non-Personal Information is collected through various ways such through the use of cookies. WHITE MONEY CLUB may store temporary or permanent "cookies" on Your computer. You can erase or choose to block these cookies from Your computer. You can configure Your computer's browser to alert You when we attempt to send You a cookie with an option to accept or refuse the cookie. If You have turned cookies off, You may be prevented from using certain features of the Website. Ads: WHITE MONEY CLUB may use third-party service providers to serve ads on WHITE MONEY CLUB's behalf across the internet and sometimes on the Website. They may collect Non-Personal Information about Your visits to the Website, and Your interaction with our services on the Website. Please do note that Personal Information and Non Personal Information may be treated differently as per this Privacy Policy. Members means White Money Club Members, Banks & Financial Institutes members & others if any of WHITE MONEY CLUB as defined and given in WHITE MONEY CLUB website [www.whitemoney-club.com](http://www.whitemoney-club.com), herein for the policy and for the purpose of other places in the website and in the documents in electronic forms in the website i.e. [www.whitemoney-club.com](http://www.whitemoney-club.com)

➤ **YOU & MEMBERS HEREBY REPRESENT TO WHITE MONEY CLUB THAT**

- the Information you provide to WHITE MONEY CLUB from time to time is and shall be authentic, correct, current and updated and You have all the rights, permissions and consents as may be required to provide such Information to WHITE MONEY CLUB.
- You & Members providing the Information to WHITE MONEY CLUB and WHITE MONEY CLUB consequent storage, collection, usage, transfer, access or processing of the same shall not be in violation of any third party agreement, laws, charter documents, judgments, orders and decrees.
- WHITE MONEY CLUB and each of WHITE MONEY CLUB entities officers, chairman, secretary, AOP, directors, contractors or agents shall not be responsible for the authenticity of the Information that You, Members or any other users provide to WHITE MONEY CLUB. You & Members shall indemnify and hold harmless WHITE MONEY CLUB and each of WHITE MONEY CLUB entities officers, chairman, secretary, AOP, directors, contracts or agents and any third party relying on the Information provided by You & Members in the event You &

Members are in breach of this Privacy Policy including this provision and the immediately preceding provision above.

Yours & Members Information will primarily be stored in electronic form however certain data can also be stored in physical form. We may store, collect, process and use your data in countries other than Republic of India but under compliance with applicable laws. We may enter into agreements with third parties (in or outside of India) to store or process your information or data. These third parties may have their own security standards to safeguard your information or data and we will on commercial reasonable basis require from such third parties to adopt reasonable security standards to safeguard your information / data.

➤ **PURPOSE FOR COLLECTING, USING, STORING AND PROCESSING YOUR & MEMBERS INFORMATION**

- WHITE MONEY CLUB collects, uses, stores and processes Your & Members Information for any purpose as may be permissible under applicable laws (including where the applicable law provides for such collection, usage, storage or processes in accordance with the consent of the user) connected with a function or activity of each of WHITE MONEY CLUB entities and shall include the following:
  - to facilitate Your use of the Website or other services of WHITE MONEY CLUB entities;
  - to respond to Your & Members inquiries or fulfill Your requests for information about the various helps, advice and services offered on the Website;
  - to provide You & Members with information about various helps, advice and services available on the Website and to send You information, materials, and offers from WHITE MONEY CLUB or [www.whitemoney-club.com](http://www.whitemoney-club.com)
  - to send You & Members important information regarding the Website, changes in terms and conditions, user agreements, and policies and/or other administrative information;
  - to send You surveys and marketing communications that WHITE MONEY CLUB believes may be of interest to You & Members.

- to personalize Your experience on the Website by presenting advertisements, helps, advices and offers tailored to Your & Members preferences;
- to help You & Members address Your & Members problems incurred on the Website including addressing any technical problems;
- if You use or take any helps and advice or avail of any service from the Website, to complete and fulfill Your & Members such free help, services & advice for example, to have Your payments processed, communicate with You regarding Your purchase or built White Money in accordance with law and provide You & Members with related customer service;
- for proper administering of the Website;
- to conduct internal reviews and data analysis for the Website (e.g., to determine the number of visitors to specific pages within the Website);
- to improve the services, content and advertising on the Website;
- to provide value added services such as Single Sign On. Single Sign On shall mean a session/user authentication process that permits a user to enter his/her name or mobile number or e-mail address or any combination thereof and password in order to access multiple websites and applications;
- to facilitate various programs and initiatives launched by WHITE MONEY CLUB or third party service providers and business associates if any from time to time in conformity with the aims and objects of White Money Club as define in its website [www.whitemoney-club-com](http://www.whitemoney-club-com)
- to analyze how our services are used, to measure the effectiveness of advertisements, to facilitating payments, helps, promotions in conformity with the aims and objects of White Money Club as define in its website [www.whitemoney-club-com](http://www.whitemoney-club-com)
- to conducting academic research and surveys in conformity with the aims and objects of White Money Club as define in its website [www.whitemoney-club-com](http://www.whitemoney-club-com)
- to protect the integrity of the Website;

- to respond to legal, judicial, quasi judicial process and provide information to law enforcement agencies or in connection with an investigation on matters related to public safety, as permitted by law;
- to conduct analytical studies on various aspects including user behaviour, user preferences etc.;
- to permit third parties who may need to contact users who have bought products from the Website to facilitate installation, service and any other product related support (whichever is applicable).
- to implement information security practices; to determine any security breaches, computer contaminant or computer virus; to investigate, prevent, or take action regarding illegal activities and suspected fraud, to undertake forensics of the concerned computer resource as a part of investigation or internal audit;
- to trace computer resources or any person who may have contravened, or is suspected of having or being likely to contravene, any provision of law including the Information Technology Act, 2000 that is likely to have an adverse impact on the services provided on any Website or by WHITE MONEY CLUB;
- to enable a potential buyer or investor to evaluate the services, concept or business if any of WHITE MONEY CLUB (as further described in the subsequent paragraph of the Privacy Policy if any)

[Individually and collectively referred to as ("**Purposes**")]

You & Members hereby agree and acknowledge that the Information so collected is for lawful purpose connected with a function or activity of each of the WHITE MONEY CLUB entities or any person on their respective behalf, and the collection of Information is necessary for the Purposes.

### **3.**

#### **➤ SHARING AND DISCLOSURE OF YOUR & MEMBERS INFORMATION :**

- The Services are not available to You & Members hereby unconditionally agree and permit that WHITE MONEY CLUB may transfer, share, disclose or part with all or any of Your & Members Information, within and outside of the Republic of India to various



WHITE MONEY CLUB entities and to third party service providers / partners / banks and financial institutions for one or more of the Purposes or as may be required by applicable law. In such case we will contractually oblige the receiving parties of the Information to ensure the same level of data protection that is adhered to by WHITE MONEY CLUB under applicable law.

- You & Members acknowledge and agree that, to the extent permissible under applicable laws, it is adequate that when WHITE MONEY CLUB transfers Your & Members Information to any other entity within or outside Your country of residence, WHITE MONEY CLUB will place contractual obligations on the transferee which will oblige the transferee to adhere to the provisions of this Privacy Policy.
- WHITE MONEY CLUB may share statistical data and other details (other than Your Personal Information) without your express or implied consent to facilitates various programs or initiatives launched, introduced by WHITE MONEY CLUB, its affiliates, agents, third party service providers, partners or banks & financial institutions, from time to time. We may transfer/disclose/share Information (other than Your Personal Information) to those parties who support our business, services such as providing technical infrastructure services, analyzing how our services are used, measuring the effectiveness of advertisements, providing customer / buyer services, members services, facilitating payments, or conducting academic research and surveys. These affiliates and third party service providers shall adhere to confidentiality obligations consistent with this Privacy Policy. Notwithstanding the above, We use other third parties such as a credit/debit card processing company, payment gateway, pre-paid cards etc. to enable You to make payments for buying your buying or products or availing services on WHITE MONEY CLUB. When You & Members sign up for these services, You may have the ability to save Your card details for future reference and faster future payments. In such case, We may share Your relevant Personal Information as necessary for the third parties to provide such services, including your name, residence and email address. The processing of payments or authorization is solely in accordance with these third parties policies, terms and conditions and we are not in any manner responsible or liable to You or any third party for any delay or failure at their end in processing the payments.

- WHITE MONEY CLUB may also share Personal Information if WHITE MONEY CLUB believes it is necessary in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of various terms and conditions or our policies.
- We reserve the right to disclose your & Members information when required to do so by law or regulation, or under any legal obligation or order under law or in response to a request from a law enforcement or governmental agency or judicial, quasi-judicial or any other statutory or constitutional authority or to establish or exercise our legal rights or defend against legal claims.
- You & Members further agree that such disclosure, sharing and transfer of Your Personal Information and Non-Personal Information shall not cause any wrongful loss to You & Members or to any third party, or any wrongful gain to us or to any third party.

➤ **LINKS TO THIRD PARTY WEBSITES**

- Links to third-party advertisements, third-party websites or any third party electronic communication service may be provided on the Website which are operated by third parties and are not controlled by, or affiliated to, or associated with, WHITE MONEY CLUB unless expressly specified on the Website.
- WHITE MONEY CLUB & [www.whitemoney-club.com](http://www.whitemoney-club.com) is not responsible for any form of transmission, whatsoever, received by You & Members from any third party website. Accordingly, WHITE MONEY CLUB does not make any representations concerning the privacy practices or policies of such third parties or terms of use of such third party websites, nor does WHITE MONEY CLUB control or guarantee the accuracy, integrity, or quality of the information, data, text, software, music, sound, photographs, graphics, videos, messages or other materials available on such third party websites. The inclusion or exclusion does not imply any endorsement by WHITE MONEY CLUB of the third party websites, the website's providers, or the information on the website. The information provided by You & Members to such third party websites shall be governed in accordance with the privacy policies of such third party websites and it is

recommended that You & Members review the privacy policy of such third party websites prior to using such websites.

➤ **SECURITY & RETENTION**

- The security of your & Members Personal Information is important to us. WHITE MONEY CLUB strives to ensure the security of Your Personal Information and to protect Your Personal Information against unauthorized access or unauthorized alteration, disclosure or destruction. For this purpose, WHITE MONEY CLUB adopts internal reviews of the data collection, storage and processing practices and security measures, including appropriate encryption and physical security measures to guard against unauthorized access to systems where WHITE MONEY CLUB stores Your & Members Personal Information. Each of the WHITE MONEY CLUB entity shall adopt reasonable security practices and procedures as mandated under applicable laws for the protection of Your Information. Provided that Your & Members right to claim damages shall be limited to the right to claim only statutory damages under Information Technology Act, 2000 and You & Members hereby waive and release all WHITE MONEY CLUB entities from any claim of damages under contract or under tort.
- If You & Members choose a payment gateway to complete any transaction on Website then Your credit card data may be stored in compliance with industry standards/ recommended data security standard for security of financial information such as the Payment Card Industry Data Security Standard (PCI-DSS). WHITE MONEY CLUB may share your Information with third parties under a confidentiality agreement which inter alia provides for that such third parties not disclosing the Information further unless such disclosure is for the Purpose. However, WHITE MONEY CLUB is not responsible for any breach of security or for any actions of any third parties that receive Your Personal Information. WHITE MONEY CLUB is not liable for any loss or injury caused to You as a result of You providing Your Personal Information to third party (including any third party websites, even if links to such third party websites are provided on the Website).
- Notwithstanding anything contained in this Policy or elsewhere, WHITE MONEY CLUB & [www.whitemoney-club.com](http://www.whitemoney-club.com) shall not be held responsible for any loss, damage or misuse of Your & Members Personal Information, if such loss, damage or misuse is attributable to a Force Majeure Event (as defined below).

- A "**Force Majeure Event**" shall mean any event that is beyond the reasonable control of WHITE MONEY CLUB and shall include, without limitation, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorized access to computer, computer system or computer network,, computer crashes, breach of security and encryption (provided beyond reasonable control of WHITE MONEY CLUB), power or electricity failure or unavailability of adequate power or electricity.
- While We will endeavor to take all reasonable and appropriate steps to keep secure any Personal Information which We hold about You and prevent unauthorized access, You acknowledge that the internet or computer networks are not fully secure and that We cannot provide any absolute assurance regarding the security of Your Personal Information.
- You & Members are agree that all Personal Information shall be retained till such time required for the Purpose or required under applicable law, whichever is later. Non-Personal Information will be retained indefinitely..

➤ **USER DISCRETION AND OPT OUT**

- You & Members agree and acknowledge that You & Members are providing your Information out of your & Members free will. You & Members have an option not to provide or permit WHITE MONEY CLUB to collect Your Personal Information or later on withdraw Your & Members consent with respect to such Personal Information so provided herein by sending an email to the grievance officer or such other electronic address of the respective WHITE MONEY CLUB entity as may be notified to You & Members. In such case, You & Members should neither visit any Website nor use any services provided by WHITE MONEY CLUB entities nor shall contact any of WHITE MONEY CLUB entities. Further, WHITE MONEY CLUB or its vendors, suppliers may not deliver products to You or Members, upon Your & Ex. Members request, order, or WHITE MONEY CLUB may deny you or such members access from using certain and all services offered on the Website. You & Members can add or update Your Personal Information on regular basis. Kindly note that WHITE MONEY

CLUB would retain Your & Members previous Personal Information in its records.

## 7. GRIEVANCE OFFICER

- If you & Members find any discrepancies or have any grievances in relation to the free services, use of website, buying order, status, collection, storage, use, disclosure and transfer of Your & Members Personal Information under this Privacy Policy or any terms of WHITE MONEY CLUB's and its business concept called WHITE MONEY CLUB Business Concept, Terms of Use, Term of Buy, Sale and other terms and conditions or policies of any WHITE MONEY CLUB and [www.whitemoney-club.com](http://www.whitemoney-club.com) and its entity, please contact the following:
- **For White Money Club (AOP):** Mr. Madan Kishore Ojha, the designated grievance officer to be appointed on authorised in future under Information Technology Act, 2000 E-mail: [whitemoneyclub@gmail.com](mailto:whitemoneyclub@gmail.com)
- **For WHITE MONEY CLUB or [www.whitemoney-club.com](http://www.whitemoney-club.com):** Mr. Madan Kishore Ojha, the designated grievance officer to be designated in future as per law & procedure in future under Information Technology Act, 2000. E-mail: [www.whitemoney-club.com](http://www.whitemoney-club.com)
- **For Pay or Payment Services, Cash on Delivery and others issues :** Mr Madan Kishore Ojha, to be appointed and nominated in future as the designated grievance officer to be designated in future as per law and procedure in future under Information Technology Act, 2000. E-mail: [whitemoneyclub@gmail.com](mailto:whitemoneyclub@gmail.com)

The details of the grievance officer may be changed by WHITE MONEY CLUB or [www.whitemoney-club.com](http://www.whitemoney-club.com) or by us from time to time by updating this Privacy Policy.

## **8. SERVICES, BUSINESS / ASSETS, SALE OR TRANSFERS : (WHICH EVER IS APPLICABLE)**

- WHITE MONEY CLUB may sell, transfer or otherwise share some or all of its assets, including Your & Members Information in connection with a merger, acquisition, reorganization or sale of assets or business or in the event of bankruptcy. Should such a sale or transfer occur, such WHITE MONEY CLUB entity will reasonably ensure that the Information you & Members have provided and which we have collected are stored and used by the transferee in a manner that is consistent with this Privacy Policy. Any third party to which any of WHITE MONEY CLUB entity transfers or sells as aforesaid will have the right to continue to use the Information that you & Members provide to us or collected by us immediately prior to such transfer or sale.
- You & Members are also under an obligation to use this Website for reasonable and lawful purposes only, and shall not indulge in any activity that is not envisaged through the Website & as defined in WHITE MONEY CLUB business concept and as designed and introduced in [www.whitemoney-club.com](http://www.whitemoney-club.com)

### ➤ **FURTHER ACKNOWLEDGEMENTS :**

- is clear and easily accessible and provide statements of WHITE MONEY CLUB policies and practices with respect to the Information;
- The trademarks, logos and service marks displayed on the Website ("**Marks**") are the property of WHITE MONEY CLUB or their vendors or respective third parties. You are not permitted to use the Marks without the prior consent of WHITE MONEY CLUB & [www.whitemoney-club.com](http://www.whitemoney-club.com), the vendors or the third party that may own the Marks.
- provides for the various types of personal or sensitive personal data of information to be collected; provides for the purposes of collection and usage of the Information;
- provides for disclosure of Information; and provides for reasonable security practices and procedures.

### ➤ **100% SECURE PAYMENTS :**

All major credit & debit cards accepted

**Trust Pay**

However, Easy Return Policy for products is applicable by vendors, suppliers and manufacturers etc. of the products selected by the members for their buying at their risk and choice. Thereby the refund policy will be applicable accordingly. (if applicable or whichever is applicable)

Install WHITE MONEY CLUB App coming in future. The app is quick, user-friendly, and enables members for services. What's more, get timely notifications on your phones, laptops, e-mail or tablets so that you don't miss amazing services. Download the app. coming.

*TM & © 2016, WHITE MONEY CLUB apply in all respect to You & Members of all categories as designed and given in [www.whitemoney-club.com](http://www.whitemoney-club.com)*

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