

Privacy Policy

Last Updated: 14 August 2026

Debt Expert India, a brand operated by **Aero Outlook Ventures Private Limited** ("Debt Expert India", "Company", "we", "us", or "our"), respects your privacy and is committed to protecting the personal information shared by you through our website **www.debtexpertindia.com** ("Website"), lead forms, communication channels, and our services.

This Privacy Policy explains what information we collect, why we collect it, how we use it, how we protect it, and the choices available to you regarding your personal information.

By accessing or using our Website or submitting your information to us, you acknowledge that you have read and understood this Privacy Policy.

1. Information We Collect

Depending on how you interact with Debt Expert India, we may collect the following information:

A. Personal Information

This may include:

- Full name
- Mobile number
- WhatsApp number
- Email address
- City and state
- Communication preferences
- Information provided through enquiry or consultation forms

B. Financial and Debt-Related Information

For the purpose of assessing and assisting with debt-related matters, you may voluntarily provide information such as:

- Total outstanding debt
- Type of loan or credit facility
- Credit card outstanding amounts
- Personal loan details
- Unsecured business loan details
- Number and type of lenders/creditors
- Repayment status
- Information relating to overdue accounts
- Credit report or credit score information
- Settlement-related information
- Other financial information voluntarily provided by you

We only seek information that is reasonably necessary for providing or assessing our services.

C. Documents and Supporting Information

Where required for providing services, you may voluntarily provide documents or records such as:

- Loan statements
- Credit card statements
- Bank or lender communications
- Credit reports
- Notices or correspondence received from creditors
- Identity or address documents where reasonably required
- Other documents relevant to your case

You should not provide information that is not required for your specific case.

D. Technical Information

When you visit our Website, certain technical information may automatically be collected, including:

- IP address
- Browser type
- Device information
- Operating system
- Website pages visited
- Date and time of access
- Referral/source information
- Cookies and similar technologies

This information may be used to maintain website security, improve website performance, understand website usage, and improve our services and marketing.

2. How We Use Your Information

We may use the information collected from you for purposes including:

- Responding to your enquiries and requests
- Providing initial consultation and case assessment
- Understanding your debt and financial situation
- Providing debt settlement and debt resolution-related services
- Communicating with you regarding your case
- Preparing or reviewing information required for your engagement
- Coordinating with professionals or service providers involved in providing the requested services
- Providing credit report analysis or credit-related assistance where applicable
- Communicating important service updates, notices, and documents
- Processing payments and maintaining transaction records
- Preventing fraud, misuse, unauthorized access, and security incidents
- Improving our Website, services, customer experience, and internal processes
- Complying with applicable legal, regulatory, governmental, or judicial requirements
- Protecting our legal rights and interests
- Sending promotional or marketing communications where permitted and where applicable consent has been obtained

We do not sell your personal information as a product or database to third parties.

3. Debt and Financial Information

Debt Expert India understands that information concerning a person's loans, credit cards, outstanding dues, repayment difficulties, and financial circumstances can be highly private.

We therefore aim to use such information only for legitimate business purposes connected with the services requested by you, including assessment, consultation, debt resolution, negotiation support, documentation, communication, and related assistance.

You should provide accurate information and should not submit documents or information belonging to another person without appropriate authorization.

4. Communication Through Phone, WhatsApp and Email

If you provide your mobile number, WhatsApp number, email address, or other contact details, we may contact you for purposes connected with your enquiry, consultation, service engagement, case updates, documentation, payment-related communication, or other requested services.

Where legally required, promotional communications will be subject to applicable consent and communication requirements.

You may request that promotional communications be stopped. However, we may continue sending essential service-related communications where necessary to provide services or comply with legal obligations.

5. Sharing of Information

We may share or provide access to your information only where reasonably necessary for legitimate purposes, including:

- Employees and authorized representatives of Debt Expert India
- Professional consultants engaged for your matter
- Advocates, legal professionals, or legal service providers where relevant to the requested service
- Technology, hosting, CRM, communication, payment, or other service providers assisting us
- Banks, financial institutions, lenders, creditors, or their authorized representatives where you have engaged us for services requiring such communication or where otherwise legally permitted
- Government authorities, regulators, courts, law-enforcement agencies, or other competent authorities where required by law
- Professional advisers, auditors, or consultants where reasonably necessary

Third-party service providers may process information on our behalf for the specific services they provide to us.

We do not authorize third parties to use your personal information for unrelated purposes merely because they receive information in connection with providing services to us.

6. Legal and Regulatory Disclosure

We may disclose information where we reasonably believe that disclosure is necessary to:

- Comply with applicable law or legal process
- Respond to a lawful request from a government authority
- Comply with a court order, notice, summons, or regulatory direction
- Investigate suspected fraud, unlawful activity, or security incidents
- Protect the rights, property, safety, or interests of the Company, our users, or others

7. Data Security

We take reasonable technical and organizational measures intended to protect personal information against unauthorized access, misuse, alteration, disclosure, loss, or destruction.

However, no website, electronic communication system, storage system, or transmission over the internet can be guaranteed to be completely secure.

Accordingly, while we take reasonable measures to protect your information, we cannot guarantee absolute security of information transmitted electronically.

8. Data Retention

We retain personal information only for as long as reasonably necessary for the purposes for which it was collected, including providing services, maintaining business and transaction records, resolving disputes, enforcing agreements, complying with legal or regulatory obligations, and protecting our legitimate interests.

The retention period may vary depending on the nature of the information and the purpose for which it is processed.

When information is no longer required and there is no legal or legitimate reason to retain it, we may delete, anonymize, or securely dispose of it in accordance with applicable requirements.

9. Cookies and Similar Technologies

Our Website may use cookies and similar technologies to:

- Enable essential website functionality
- Improve website performance
- Understand visitor behaviour
- Measure website traffic
- Improve user experience
- Support advertising and marketing activities where applicable

You may be able to control or disable certain cookies through your browser settings. Disabling certain cookies may affect some website functionality.

10. Third-Party Websites and Services

Our Website may contain links to third-party websites, applications, platforms, or services.

Debt Expert India is not responsible for the privacy practices, security, content, or policies of third-party websites.

You should review the privacy policy of any third-party website before providing personal information to it.

11. Marketing and Advertising

We may use certain information, including website interaction data and enquiry information, to understand our audience and improve our marketing activities.

Where third-party advertising, analytics, or tracking technologies are used, those third parties may process certain technical or interaction-related information in accordance with their own privacy policies and applicable law.

We do not authorize the sale of your personal information to third parties.

12. Your Responsibilities

You are responsible for ensuring that the information provided by you is accurate, complete, and not misleading.

Where you provide information or documents relating to another individual, you should ensure that you have the appropriate authority or lawful basis to provide such information.

You should also take reasonable steps to protect your account credentials, documents, OTPs, passwords, and other confidential information.

Debt Expert India will not ask you to disclose passwords, PINs, or OTPs for your bank account, credit card, or other financial accounts unless expressly required by a lawful and authorized process. You should never share sensitive authentication credentials unnecessarily.

13. Your Privacy Rights and Requests

Subject to applicable law and the applicable framework, you may contact us regarding your personal information, including to:

- Request information about the processing of your personal data
- Request correction of inaccurate or incomplete information
- Request deletion or erasure where applicable
- Withdraw consent where processing is based on consent
- Request assistance regarding your personal data
- Raise a grievance concerning the processing or use of your personal information

Certain requests may be subject to legal, contractual, security, or other applicable limitations.

We may need to verify your identity before processing certain requests in order to protect your information from unauthorized access.

14. Withdrawal of Consent

Where processing is based on your consent, you may withdraw your consent by contacting us using the details provided below.

Withdrawal of consent will not affect processing that was lawfully carried out before the withdrawal.

In certain circumstances, withdrawal of consent may affect our ability to continue providing a particular service where the information is necessary for that service.

15. Children's Privacy

Our services are intended for adults and persons legally capable of entering into contractual arrangements.

We do not knowingly seek to collect personal information from children in circumstances where such collection is prohibited by applicable law.

If you believe that a child has provided personal information to us without appropriate authorization, please contact us so that we can take appropriate action.

16. Changes to this Privacy Policy

We may update or modify this Privacy Policy from time to time to reflect changes in our services, business practices, technology, or applicable legal and regulatory requirements.

Any updated version will be published on this page with a revised "Last Updated" date.

You are encouraged to periodically review this Privacy Policy.

17. Grievance Redressal

If you have any concern, complaint, or grievance relating to the collection, use, processing, disclosure, or protection of your personal information, you may contact us at:

Email: legal@advocateindia.org

We will review and address grievances in accordance with applicable law and our internal grievance-redressal process.

18. Contact Us

For questions, requests, privacy-related concerns, or complaints regarding this Privacy Policy, you may contact:

Debt Expert India

A brand operated by **Aero Outlook Ventures Private Limited**

Etah, Uttar Pradesh, India

Website: www.debtexpertindia.com

Email: legal@advocateindia.org

19. Governing Law and Jurisdiction

This Privacy Policy shall be governed by and interpreted in accordance with the applicable laws of India.

Subject to any mandatory statutory or regulatory forum available to an individual under applicable law, disputes relating to this Privacy Policy or the processing of personal information shall be subject to the jurisdiction of the competent courts at **Etah, Uttar Pradesh, India**.

Nothing in this Privacy Policy shall restrict any right or remedy that cannot lawfully be excluded under applicable law.