

PRIVACY POLICY

We at Mokusei Intelligence (“Company”) acknowledge that a User who enrolls for our services is trusting us with crucial information and we understand the responsibility that comes with it. Mokusei assures you of our best endeavours to protect your information and keep you fully aware and in charge of your information.

This Privacy document outlines the various uses to which the Company may put the information furnished by you to use and by agreeing to take our services, you agree to be bound by this Privacy Policy. You are requested to carefully read this document along with the Terms of Use provided on the Vallued.ai application and the website.

A. What data do we collect and how will we use it

The User may be required to furnish certain general as well as personally identifying information at various stages of User’s interaction and engagement with the Company and vallued.ai app as provided herein below:

1. At the stage of signing up with the Company on its website or vallued.ai application

1.1 Information that will be collected : The User will be required to share personally identifying information including name, phone number and email address. This information collected is primarily required by the Company to manage the account of the User and can be used by the Company to contact the User.

1.2 How the information will be used : The information collected at this stage may further be used in following ways:

1.2.1. Used by the Company for sending promotional communication to the User by way of text messages and emails which shall be in the nature of informing User about our services, latest progress of the Company, important information, any new scholarship tests, offers or education policies of the Company which the Company believes the User may find helpful, and other information of the like nature.

1.2.2. With previous permission of the User, the Company may share the information collected at this stage with our partners companies so that they may offer you their products and services. The list of our partner companies shall be updated from time to time and they shall comprise of private and public companies which are engaged in the education sector and may send the User promotional messages which may be in nature of any upcoming courses by our partners, new projects, any scholarships and other information of like nature.

1.2.3. The User shall have the option to opt out of receiving promotional messages, emails and other communication as mentioned above at any time.

1.3 Additional access and permissions : The User will also be requested to provide access to phonebook and contacts information in the User’s device which will enable the User to seamlessly share the vallued.ai application with its contacts and invite them to vallued.ai application using the unique sharing link that will be generated upon successful signing up of a User Company. The Company may on its own can also reach out to User’s contacts and invite them to vallued.ai with user permission. The User shall have the option to deny such permission to access.

2. At the stage of registration

2.1 Information that will be collected : The User will be required to share personal information including country of residence, current school or college in which the User is enrolled in (as the case may be), details of present or future education course for which the funding aid is sought, an estimate of maximum amount for which funding aid is sought and other information relevant for the purpose of registration.

2.2 Additional access and permissions : The User will also be required to provide access to device camera for the purpose of clicking profile pictures and access to microphone for recording audio and collecting voice samples, all for the purpose of confirming and establishing User's identity and aid in future re-authentication process at the time when User is appearing for the beta test. The user will be required to provide access to geo-location at the time of registration

2.3 : How the information will be used : The personal information collected at this stage shall not be shared by the Company with any third party for any direct promotional purpose or whatsoever. The non-personally identifiable information such as country of residence, education course for which scholarship is sought, age of User may be shared publicly and with our partners — like publishers, advertisers, developers, or rights holders to provide them with detailed data based analysis as to the success of beta testing phase, final impact of company's education policy at providing scholarships and helping Users, trends about the general use of our services etc. Geo-location data will help analyze user proximity during tests to understand user interactions.

3. At the stage of appearing for the Mock Test and BETA Test

3.1 Access and permissions : The User will be required to provide access to his accurate geo-location at the time of taking the tests. The User will be required to allow the vallued.ai application continued access to device microphone and camera sensor data for the whole duration of the beta test. This is required for the purpose of confirming User identity, digital proctoring or supervision, and ensuring that the User appearing for the test is the same User as is registered with the Company database.

3.2 How the data collected will be used : The personal sensitive data of the User including the recorded audio and video at the time of appearing for the beta test shall be strictly and solely used by the Company for the purpose of detection of cheating, and for developing ML & AI based cheating detection algorithms.

4. Other special permissions and access

In addition to information mentioned herein above, the User will also be required to share the following information including but not limited to:

4.1 Access to device media, storage and files to upload images and documents like user ID proof or offline course marksheets, to share and store user specific documents like sample papers, screen cards, receipts etc.

4.2 Usage data including information on applications running in the background and foreground on User's device during the time when the [vallued.ai](#) app is active for the purpose of assisting in the process of creating cheating detection algorithms.

4.3 Device data including device type, unique device ID, IP address of device, OS type data to find device and app level compatibility.

4.4 Information regarding carrier type in order to analyse and determine which telecom and carrier networks work best for users.

4.5 Access to SMS and permission to read, write, edit SMS so that the app can receive, send out messages as may be needed for app related activities.

5. At the stage after successful completion of beta testing phase

5.1 Information that will be collected : A Qualified User who successfully completes the beta test and becomes eligible for scholarship as per the terms and conditions mentioned in User Agreement will be required to furnish personal information including financial and payment information like bank accounts details, bank statements, information about education courses that the User has enrolled in etc.

This financial information : Other financial information and other, not be shared with anyone at all

5.2 How the information will be used : The information collected at this stage shall be used by the Company for maintaining database and for re-verification purposes at the time of granting the scholarship to the Qualified User. The said information shall not be shared by the Company with any third party companies for direct marketing purposes whatsoever.

B. How do we collect your data?

In addition to the information provided voluntarily by the User at various stages of interaction and engagement with the Company, our services (including our website, services, mobile-app, e-mails, and marketing/advertising communications, together the "services") use cookies and other similar device identification technologies (collectively "cookies") to provide our service, to understand how they are used, and for analytics, personalisation, customisation and marketing/advertising purposes. The Cookies used by the Company include essential authentication cookies, security and site integrity cookies. The User has the right to choose not to accept certain cookies. However, even optional cookies are an important part of how our services work and any refusal to accept them or their removal may affect the usability and functionality of our services.

C. How do we store your data?

1. Our Company securely stores your data and we provide physical, electronic, and procedural safeguards to protect the information we process and maintain. To illustrate, we limit the access to this Information to authorised employees only who need to access the information in order to operate, develop or improve our application/services/products.
2. The information collected at the time of signing up as mentioned in sub-clause 1.1 of clause A may be retained by the Company for informational database purposes for an indefinite time and for sending promotional communication to the User as laid out in sub-clause 1.1 of Clause A until the User decides to opt out of the same.
3. The personal sensitive information collected at the time of registration as mentioned in sub-clause 2.1 of Clause A will be stored by the company during the process of developing cheating detection algorithm and upon successful creation of the same, will be stored upto maximum period of 1 year in order to enable the Company to improve the algorithm performance and similar uses. Upon expiry of said 1 year, we will delete your data by [enter how you delete users' data]
4. The personal information of a Qualified User collected for the purpose of granting scholarship which will include banking and financial information shall be retained by the Company for 6 months after the User has completed the educational course for which scholarship was granted to him and upon expiry of said 6 months, the Company will delete you data by [enter how you delete users' data]
5. The non-identifiable information of users including the age, country of residence, educational qualification viz. graduate or postgraduate etc. will be stored by the company to analyse trends, to conduct research, to gather demographic information and usage behaviour about our User base as a whole, to analyse the effectiveness and success of our products and services and such statistical analysis may further be shared with possible sponsors ad business partners, and also by the Company to help us improve the Application, products and Services.
6. The Company may provide aggregate statistics about our User base, usage and traffic patterns, and related information to reputable third parties, however, this information when disclosed will be in an aggregate form and does not contain any of User's Personally Identifiable Information.

D. Marketing

Our Company would like to send you information about products and services of ours that we think you might like, as well as those of our partner companies as per the conditions mentioned in sub-clause 1.1 of Clause A and such companies do not have any independent right to share this information.

You have the right at any time to stop Our Company from contacting you for marketing purposes or giving your data to other members of the Our Company Group.

If you no longer wish to be contacted for marketing purposes, you may choose to inform the Company and request to opt out.

E. Data Protection Rights

Mokusei Intelligence would like to make sure you are fully aware of all of your data protection rights. Every User is entitled to the following:

1. The right to access – You have the right to request Our Company for copies of your personal data. We may charge you a small fee for this service.

2. The right to rectification – You have the right to request that Our Company correct any information you believe is inaccurate. You also have the right to request Our Company to complete the information you believe is incomplete. Rectification requests shall be subject to the terms and conditions as mentioned in the User Agreement.

3. The right to erasure – You have the right to request that Our Company erase your personal data, under certain conditions as per applicable law.

4. The right to restrict processing – You have the right to request that Our Company restrict the processing of your personal data, under certain conditions as per applicable law.

5. The right to object to processing – You have the right to object to Our Company's processing of your personal data, under certain conditions as per applicable law.

6. The right to data portability – You have the right to request that Our Company transfer the data that we have collected to another organization, or directly to you, under certain conditions as per applicable law.

It is clarified that in the event of such requests involving withdrawal of consent may impact the availability of services to the User and the Company fully reserves the right not to allow further usage of the Application or provide any Services or products thereunder to the User.

If you make a request, we have one month to respond to you. If you would like to exercise any of these rights, please contact us at our email: mokusei@vallued.ai

Call us at: +91-9890536269

Or write to us: Mokusei Intelligence, Block C2, No. 110, VBHC Palmhaven, Kengeri, Bangalore - 560060, Karnataka, India.

F. Disclosure of information

The Company may disclose information :

1. As required by law, such as to comply with a subpoena, or similar legal process;
2. To enforce applicable Terms of Use, including investigation of potential violation thereof;
3. When we believe in good faith that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, address security or technical issues or respond to a government request;
4. To protect against imminent harm to the rights, property or safety of the Application/Website/Mokusei Intelligence or its users or the public as required or permitted by law;
5. With third party service providers in order to personalize the Application/Website/Services/Products for a better User experience and to perform behavioural analysis;
6. Any portion of the Information containing personal data relating to a User who is a minor i.e. below 13 years of age for the purposes of this document and Terms of Use, shall be deemed to be given with the consent of the minor User's legal guardian. Such consent is deemed to be provided by User's registration with us.

G. User communications

Any email or other form of communication between the User and the Company may be retained by the Company in order to process inquiries (if any), respond to the queries, improve our services and in case of communication with Qualified Users eligible for education funding, the communication may be stored as a safeguard and for any possible future legal requirements.

H. Changes in Privacy Policy

Any changes in this privacy policy shall be duly notified to the User before they come into effect. If Mokusei Intelligence is involved in a merger, acquisition, or sale of assets, we'll continue to ensure the confidentiality of your personal information and give affected users notice before personal information is transferred or becomes subject to a different privacy policy.

I. User consent

By submitting basic contact info, signing up, or registering with us, the User hereby expressly consents to our collection, processing, storing, disclosing and handling of their information as set forth in this Privacy Policy and as amended from time to time. The user knows, acknowledges, and agrees to the fact that user data will be transferred, stored and processed in a country or location not being a country or location of their residence, and which lies outside the jurisdiction of the courts and laws applicable in the country or location of residence of the user. Furthermore, the user gives consent to the Company to transfer, store and process user data on servers located in a country, nation or location in any part of the world or space as chosen and selected by the Company. The user agrees to waive off applicable local laws and clauses that mandate or force the Company to store and process user data locally. The user permits the Company to Process User's information in any way including but not limited to collecting, storing, deleting, using, combining, sharing, transferring and disclosing information, all of which activities will take place in a location as determined and seen fit by the Company for the purposes of ease of business and/or data processing. Our Company has endeavoured to incorporate all global standards of data protection in this document and it is clarified that in case of any User residing out of India, the information will be transferred, processed and stored in accordance with the applicable data protection laws of India or of the location where such data is transferred, stored, and processed as applicable under law.

J. Contact Information

Kindly reach out to our Grievance Officer in case of any queries or grievances. You may contact us at :
Grievance Officer : Ashish Bohora
Email : mokusei@vallued.ai / ashish@vallued.ai