

PRIVACY POLICY

This website, <https://www.sugamkarnatica.org> and the services offered herein, including but not limited to its other websites, mobile applications, and any other interactive properties by which the services offered herein are delivered (herein referred to as "Services") are owned, operated, and distributed exclusively by Sugam Karnatica Arts Academy Sdn Bhd (1151067-V) (referred to as "Sugam Karnatica" or "we" and through similar words such as "us", "our", etc.). We take your personal information seriously and use or keep it confidential.

By accessing this website, or use of any of its Services, you imply that you agree to the provisions of this Terms and Conditions of Use (herein referred to as "Terms"), our Privacy Policy (referred to as "Privacy Policy"), and any other legal notices (referred to as "Governing Documents") published by us in relation with the use of the website and/or any of its Service. If you do not agree to this Terms and/or our Privacy Policy in whole or in part, you should not use the Service offered herein.

In order to protect your private information, we have established this Privacy Policy (the "Privacy Policy") in accordance with best practices in the industry and applicable laws and regulations. This Policy describes how we handle your personal information for our services on the <https://www.sugamkarnatica.org> and its related sites, services and tools.

We advise our users to read this Privacy Policy document carefully. By accessing our website, or making use of the Service offered herein, implies your acceptance of this Privacy Policy document. When you tick the box for acceptance of the Terms and Conditions, you expressly consent to our collection, storage, use and disclosure of your personal information as described in this Policy. You likewise acknowledge that you have read, understood, and agree to be bound by the terms expressed in this document, along with our Terms and Conditions of Use. If you do not agree to the provisions on these documents, you may terminate access and/or use of this website.

Sugam Karnatica reserves the right to modify, alter, delete, add provisions on this Privacy Policy document with or without prior notice. The modifications may be immediately effective upon posting, or otherwise. As a user of this website, you are responsible for reviewing this document every not and then. Your use of the website and/or the Service offered herein implies your acceptance of the terms of this Privacy Policy. This Policy is effective on 1st January, 2020 for current users, and immediately upon acceptance by new users.

Personally Identifiable Information

You can browse our sites without telling us who you are or revealing any personal information about yourself. Once you give us your personal information, you are not anonymous to us. When you create an account on Sugam Karnatica, or when you participate in any of our polls and surveys online; or when you submit questions or request for information, we may collect personal information to identify you, including but not limited to the following:

- Name, Age, and Civil Status;
- The date of birth and gender information
- Occupation or Profession;
- Contact Information, including but not limited to your address, phone number, and email address;
- Demographic information such as postal code, residential and commercial address, preferences and interests;
- Information from your interaction with our Website, services, content and advertising, including computer and connection information, statistics on page views, traffic to and from the Website, ad data, IP address and standard web log information;

- If you use the Service to make or receive payments, we will also collect certain Personal Information such as credit card information, PayPal or other financial account information, and billing address; and
- Other information relevant to your use of the website.

Sugam Karnatica may also collect information posted on your profile, feedback, or any comments or discussions you post on the website, or the Service it offers, or any other comment you provide during any dispute resolution.

How We Use Your Personal Information

We collect your personal information to identify you as a unique user of our website, helping us to know you better as well. We use your personal information to improve the Service we offer on the website. We collect your personal information for the following purposes:

1. To complete your registration process in the Sugam Karnatica website, and to verify your identity every time you use our Service.
2. To share it with our payment services when you transact through our website.
3. To send you updates on our new services; unless you desire otherwise.
4. To verify your authority to use our Service.
5. For records keeping.
6. To improve our website, and the Service we offer; along with the website and Service content, administration of the website; and to provide you with support as requested.
7. To send promotional emails to your email address regarding our new Service and/or Products, or any other information which you may find interesting.
8. To contact you, to deliver certain Service or information, or for the customization of the Service we offer.
9. To more effectively facilitate the promotion of our Service for appropriate target audience, based from your demographic information.
10. We may disclose personal information to respond to legal requirements, enforce our policies, respond to claims that a listing or other content violates the rights of others, or protect anyone's rights, property, or safety. Such information will be disclosed in accordance with applicable laws and regulations.

Financial Information

If you use the Service to make or receive payments, we will collect certain Personal Information such as credit card information, PayPal or other financial account information, and billing address. This information is stored in secured servers and HTTPS, which is a secured protocol to transfer encrypted data over the Web. Major email service providers use the same measures due to its effectiveness.

Non-Personal Information

We may collect aggregate information in your use of our Service, not personally identifiable to you. This includes, but not limited to your browser type, ISP or operating system, URL of the previous website you accessed, IP address, etc.

Cookies

We may use cookies to collect information from you. A cookie is a small file stored on your computer's hard drive, containing information about you. Cookies help us analyze web traffic or inform you about your use of a particular website. It allows web applications to respond to you as a particular individual, customizing its operations to your preferences, likes and dislikes, by gathering and remembering information about the same.

When you access our website, or make use of its Service, we may send one or more cookies to your computer to identify your browser. You have the option to not accept cookies by modifying your browser setting to decline cookies. Declining cookies may prevent you from taking full advantage of the Service Sugam Karnatica offers, as it may not function properly when cookies are disabled.

How We Use Cookies and Non-Personal Information

We track user traffic behaviours in our website. We break down the overall usage statistics according to our users' demographics, domain name, browser type, and MIME type by reading this information from the browser string (information contained in a user's browser). This tracking information we collect helps us in determining which areas of our Service our users like and do not like based on the traffic in those areas.

We likewise track your entries, submissions, and status in connection with your use and participation in our Service. We use the information provided by cookies to track our users' interest. This is for the purpose of improving our website, and seeing which parts of our Service our users like more.

We make use of traffic log cookies to sort out the pages being used, helping us analyse the data about webpage traffic to improve our Service. We tailor our Service based on our users' needs. This is for statistical purposes only; and then the data is removed from our system. Cookies help us provide you with a better website, and with better Service experience as well. Cookies are generally not identifiable to you.

General Use

Sugam Karnatica reserves the right to use any of the mentioned types of information to:

1. resolve disputes;
2. collect fees;
3. troubleshoot problems with the website and/or its Service/s;
4. to cooperate with law enforcement agencies in the investigation of possible illegal activities undertaken through the website and/or its Service/s;
5. enforce our Terms and Conditions of Use;
6. customize and improve our website content and design;
7. compare personal information to verify its accuracy with personal information collected from third parties.

We likewise reserve the right to use the information you provide us with in we are involved with a dispute with you, when the law requires us to disclose it, or to use it for verification purposes.

Electronic Newsletters, Invitations, Polls And Surveys

Sugam Karnatica may offer any of the following services on the Service for FREE, which you may use or receive at your discretion:

1. *Electronic Newsletters*

We may offer electronic newsletters to our users for the purpose of promoting new Service and/or Products. We gather our users' email address, and those of the users who signed up for our email newsletter, forming part of our mailing list. Users may opt-out of receiving these newsletters during the registration process, or following the link provided in the newsletter for unsubscribing from our newsletter. Users may likewise change their Profile Settings to exclude themselves from our mailing list.

2. *Send to a Friend*

The Service of Sugam Karnatica can choose to forward a link, page, or document to another electronically by clicking the "send to a friend" button. To do so, the user must provide his/her email address, and the email address of the intended recipient. The user's email address will be used to notify the user of any transmission error, and for the purpose of informing the recipient of the sender's identity. This information will not be used for any other purpose. Users of the Sugam Karnatica may send links to friends; and we will not keep your recipients' email address after the notification email is sent.

3. *Polling*

We may offer polls online for our users, allowing them to share their opinion with the community. This also allows us to hear about what our users have to say regarding important issue/s regarding our website, and the Service we offer. Opinions and other responses to these polls are aggregated, and will not be identifiable to any user of the website. We may, however, use a system to "tag" a user after he/she has voted so that the latter may answer the question only once. The tag is not correlated to your personal information, and we will not identify your poll answers to your account.

4. *Surveys*

We may conduct survey on our website every now and then to improve our content to respond to the needs of our users. We will not share individual responses to any third party, as much as we will not share local community-based responses to another website and/or entity.

SECURITY

Sugam Karnatica implements both procedural and technology-based security measures, consistent with the trusted industry practices, to protect your personal information from unauthorized access or disclosure to any third party. We may use encryption, passwords, and physical security means to better enforce our goal of protecting your personal information. While we undertake all reasonable means to protect your personal information, unlawful access, interception, or transmission of the same may defeat the means we employ. Other users may likewise abuse and misuse your personal information for their specific improper purposes. In this event, we cannot guarantee, as much as you should expect, that your personal information nor private communications will not be accessed or used by another. Sugam Karnatica will not be held responsible for unauthorized use and access of any third party of your personal information, or posts otherwise made available via the website. Rest assured though that we do our best to keep your personal information and other data secured through encryption, passwords, and physical security at our offices. We do not provide warranties though that an intruder cannot break into our systems and obtain your information. Sugam Karnatica will do its best to keep the same from happening.

DISCLOSURE

Sugam Karnatica will not lease, sell, or otherwise make available your personal information to other third parties unless with your express permission to the same, in case of merger or acquisition, or as required by law.

1. INFORMATION DISCLOSED TO NON-AFFILIATED THIRD PARTIES

Sugam Karnatica may disclose your personal information to prevent an emergency, protect or enforce our personal and corporate rights, to enforce our Terms and Conditions of Use, and to protect the safety and security of our other users. We may also disclose your personal information for funding and grant purposes.

2. INFORMATION DISCLOSED TO THIRD PARTY SERVICE PROVIDERS

We may outsource to third parties for the maintenance and provision of the Service the website offers, and our business operations. In this case, we may need to share your personal information with these third parties, personally identifiable to you. This includes Cookies and other aggregate information with these agencies. We may likewise provide you personal information to a credit card company for the processing of your payment. These third parties though do not have the right to use your personal information beyond necessary to deliver the services we hired them for.

3. INFORMATION DISCLOSED TO LAW ENFORCEMENT OR GOVERNMENT AGENCIES

We will disclose your personal information such as your name, address, telephone number, email address, user ID history, quoting and listing history, fraud complaints, etc., to law enforcement or other government agencies if we are required to do so by competent authority or by law. We may likewise disclose the same information to abide by regulations, or in cooperation with an investigation by a government agency.

4. IN THE EVENT OF A CHANGE OF CONTROL, MERGER, ACQUISITION, OR BANKRUPTCY

In the event of Merger, Acquisition, or Bankruptcy, transferring the assets of Sugam Karnatica to another party, we will cede our assets along with your personal information as necessary. With this, we reserve the right to transfer the personally identifiable information we collect from you to our Successor.

In the event of Sugam Karnatica's bankruptcy, reorganization, receivership, or assignment for the benefit of creditors, or the application of laws or equitable principles affecting creditors' rights general, part of which includes disclosure of our users' personal information, disclosure of your personal information may be necessary. In this event, we may not be able to control how your personal information is transferred, used, or treated.

5. INFORMATION DISCLOSED AT YOUR REQUEST

Registered users asking us to send their information to another user for the receipt of a Service as known about in our website implies our disclosure of the personal information of the user concerned. For instance, when you contract for a specific Service with another user, we will send that Registered User a notice including your personal information, which you have allowed Sugam Karnatica to disclose to users with whom you contract. Users of Sugam Karnatica may change their privacy settings regarding the information they may opt to disclose users of the website by logging into the Service and navigating to your preferences page in "Your Profile."

CONTACTING US

If you have any questions about this Privacy Policy, please contact us by email at admin@sugamkarnatica.org

PRIVACY POLICY UPDATES

SUGAM KARNATICA RESERVES THE RIGHT, IN ITS SOLE AND ABSOLUTE DISCRETION, TO CHANGE THIS PRIVACY POLICY FROM TIME TO TIME BY UPDATING THIS DOCUMENT, ALTERING, DELETING, OR ADDING PROVISIONS HEREIN. SUGAM KARNATICA ENCOURAGES ITS USERS TO REVIEW THIS PRIVACY POLICY FROM TIME TO TIME FOR ANY CHANGES. YOUR CONTINUED USE OF THIS SITE AND/OR CONTINUED PROVISION OF PERSONALLY IDENTIFIABLE INFORMATION TO US WILL BE SUBJECT TO THE TERMS OF THE THEN-CURRENT PRIVACY POLICY.