

Jurisdictional Data Protection Notice (DP Notice)

This **Jurisdictional Data Protection Notice** (“Notice”) outlines **KarmicDD’s** commitment to maintaining the privacy and security of your personal information, and informs you of the laws, regulations, and jurisdictional specifics governing the processing of your personal data in various territories.

By accessing or using **KarmicDD's** services, you acknowledge and agree to the collection, use, and disclosure of your personal information as described in this Notice.

1. Introduction

KarmicDD is committed to complying with data protection and privacy laws in the jurisdictions where it operates. This Notice is designed to address and explain the various data protection and privacy rights that apply to users in different regions, including the **Indian Data Protection Laws, General Data Protection Regulation (GDPR)** for users in the **European Union**, and other local regulations as applicable.

The processing of personal data is an essential part of **KarmicDD's** operations, and we are committed to ensuring that your data is handled with the utmost care, transparency, and security.

2. Data Controller and Contact Information

KarmicDD is the **data controller** of the personal information you provide when using the platform. If you have any concerns, questions, or requests related to the processing of your data or this Notice, please contact us at:

Data Protection Officer (DPO):

Email: info@clarigenai.com

3. Jurisdiction-Specific Data Protection

This section outlines the data protection principles that apply to users in specific jurisdictions:

A. India

- **Data Protection Framework:** **KarmicDD** is based in India and complies with the **Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011** (the **IT Rules**), and other applicable regulations governing personal data and privacy in India.

- **Sensitive Personal Data:** We may process sensitive personal data as defined under the IT Rules, including financial information, identification details, and any other data deemed sensitive. We ensure that such data is handled with high levels of confidentiality and security.
- **Consent:** By using **KarmicDD**, you consent to the processing of your personal information as outlined in our Privacy Policy. If you are a resident of India, you have the right to withdraw consent at any time, without affecting the legality of data processing that occurred prior to the withdrawal.

B. European Union (EU) and European Economic Area (EEA)

- **General Data Protection Regulation (GDPR):** For users in the EU and EEA, the processing of personal data is governed by the **General Data Protection Regulation (GDPR)**. This regulation grants users specific rights regarding their personal data, including the right to access, rectification, erasure, restriction of processing, and data portability.
- **Legal Basis for Processing:** The legal grounds for processing your data under the GDPR are as follows:
 - **Consent:** Where you have provided explicit consent for processing personal data.
 - **Contractual Necessity:** Processing is required to fulfill a contract you have entered into with us (e.g., providing you with services).
 - **Legitimate Interests:** Processing is necessary for legitimate interests pursued by **KarmicDD**, provided your interests do not override such legitimate interests.
- **Data Subject Rights:** As a data subject under the GDPR, you have the right to:
 - Request access to your personal data.
 - Request correction of inaccurate or incomplete data.
 - Request erasure (the "right to be forgotten").
 - Object to processing of your data or request data portability.
 - Withdraw consent where applicable.

C. United States (California Consumer Privacy Act - CCPA)

- **California Consumer Privacy Act (CCPA):** For users based in California, USA, the **California Consumer Privacy Act (CCPA)** governs the processing of personal data. Under the CCPA, you have the following rights:
 - **Right to Know:** You have the right to know what personal information we collect, use, and share.
 - **Right to Delete:** You have the right to request the deletion of your personal data.
 - **Right to Opt-Out:** You have the right to opt-out of the sale of your personal data.
 - **Non-Discrimination:** We do not discriminate against you for exercising your CCPA rights.

D. Other Jurisdictions

- **International Compliance:** **KarmicDD** complies with data protection laws in other jurisdictions where it operates, including any applicable local data protection laws or regulations concerning the collection, use, and sharing of personal data.
- **Cross-Border Data Transfers:** We may transfer your data to countries outside your jurisdiction for the purposes outlined in this Notice. In such cases, we ensure that appropriate safeguards are in place to protect your personal data in accordance with applicable data protection laws.

4. Data Security and Retention

We are committed to protecting your personal information by using appropriate technical and organizational measures to prevent unauthorized access, disclosure, or loss of your personal data. These measures include:

- **Data Encryption:** We use encryption techniques to protect sensitive data during transmission.
- **Access Controls:** We limit access to your data to authorized personnel only, using secure authentication and authorization protocols.
- **Data Retention:** We retain your personal data only for as long as necessary to fulfill the purposes outlined in our Privacy Policy or as required by applicable law. Once your data is no longer required, it will be securely deleted or anonymized.

5. Your Rights Regarding Your Data

Depending on your jurisdiction, you may have specific rights regarding the personal data we collect and process. These rights include:

- **Right to Access:** You can request a copy of the personal data we hold about you.
- **Right to Rectification:** You can request corrections to any inaccurate or incomplete personal data.
- **Right to Erasure:** You can request the deletion of your personal data under certain conditions (e.g., if we no longer need it or if you withdraw consent).
- **Right to Restrict Processing:** You may request that we limit the processing of your personal data in certain situations.
- **Right to Data Portability:** You can request your personal data in a machine-readable format to transfer it to another service.
- **Right to Object:** You have the right to object to the processing of your personal data, particularly when the processing is based on legitimate interests or direct marketing.

To exercise these rights, please contact us at info@clarigenai.com

6. International Data Transfers

If your personal data is transferred outside your jurisdiction, we ensure that adequate safeguards are in place to protect your data in compliance with applicable laws. These may include:

- **Standard Contractual Clauses (SCCs)** or other legal mechanisms to ensure adequate protection of personal data when transferred across borders.
- **Data Protection Agreements:** We may enter into specific agreements with our third-party service providers to ensure compliance with applicable data protection laws.

7. Updates to This Jurisdictional Data Protection Notice

We reserve the right to update or modify this **Jurisdictional Data Protection Notice** at any time. Any updates will be posted on this page with an updated "Effective Date". We recommend reviewing this Notice regularly to stay informed about how we are protecting your data.

8. Contact Information

If you have any questions or concerns regarding this **Jurisdictional Data Protection Notice**, your personal data, or to exercise your rights, please contact us at info@clarigenai.com