

Transactree Technologies Private Limited

(TTPL operates under the brand name of Lendbox)

[RBI Registered NBFC \(with COR number N.14-03462\)](#)

Information Security Measures

Lendbox has put in place adequate policies, procedures, and technological safeguards to ensure the security, confidentiality, and integrity of its information systems and user data. The information security framework is designed to identify, assess, monitor, and mitigate cyber security risks associated with the operation of a P2P lending platform. These practices are aligned with the RBI's recommendations applicable to all regulated entities.

Appropriate governance mechanisms are in place for oversight of information security risks. The platform undertakes due diligence and ongoing monitoring of service providers and vendors to manage outsourcing and operational risks, in line with applicable regulatory requirements.

Our cyber security approach is built on multiple lines of defense:

- A. *Operational and technical security controls.*
- B. *Key performance indicators (KPIs) and continuous monitoring mechanisms*
- C. *Regular education and awareness programs*

We conduct periodic risk assessments of our IT infrastructure and platform architecture to identify, assess, and mitigate cyber risks. Additionally, we perform due diligence and ongoing assessments of third-party service providers, technology partners, and vendors to manage outsourcing and integration risks, in compliance with applicable regulatory and industry standards.

General Responsibilities (Applicable to All Users)

- Users shall maintain the confidentiality of their login credentials and shall not share passwords, PINs, OTPs, or authentication details with any person, even to a Lendbox employee.
- Users shall access the platform only through secure devices and trusted internet connections.
- Users shall ensure that devices used for accessing the platform are updated with appropriate anti-virus softwares.
- Lendbox does not seek confidential personal or financial information such as passwords, OTPs, or bank credentials through unsolicited communication.
- Any suspected cyber incident, unauthorized access, or fraudulent activity shall be reported promptly to devsecops@lendbox.in

Below are some of the measure lenders and borrowers who avail services from our platform (lendbox.in) need to keep in mind:

Lenders – Additional Responsibilities	Borrowers – Additional Responsibilities
Monitor deposits, repayments, and account statements on a regular basis.	Ensure accuracy and confidentiality of information provided during onboarding, KYC, and loan servicing.
Route funds only through official bank account provided on the Lendbox platform.	Use only official Lendbox channels(website and app) for loan applications, repayments, and communications.
Exercise caution against communications offering assured or guaranteed returns.	Do not share repayment-related credentials, bank details, or OTPs with any unauthorized person. Lendbox or it's employees will not ask for such personal details.
Report discrepancies or unauthorized transactions immediately to your RM or at devsecops@lendbox.in	Report suspicious communications or unauthorized account access without delay to devsecops@lendbox.in

Lendbox shall continue to strengthen its information security controls on an ongoing basis. Users are advised that failure to comply with the above responsibilities may expose them to cyber security risks.