

ZARELVA

FRAUD INTELLIGENCE & RISK ARCHITECTURE

Privacy Policy

How Zarelva collects, uses, and protects your data

Effective Date	31 March 2026
Jurisdiction	India — Courts of Bengaluru, Karnataka
Governing Law	Information Technology Act 2000 & Indian Contract Act 1872
Entity	Zarelva, operated by Gururaj GJ
Registration	UDYAM-KR-03-0675917 (MSME — Micro Enterprise)
Contact	hello@zarelva.com zarelva.com
Version	v1.1

This Privacy Policy explains how Zarelva, (operated by Gururaj GJ, MSME UDYAM-KR-03-0675917, Bengaluru, Karnataka, India) collects and processes personal information when you visit zarelva.com or engage our consulting services. Please read this document carefully. By using our website or services, you agree to the practices described here.

01 WHO WE ARE

Entity	Zarelva — Fraud Intelligence & Risk Architecture
Operated by	Gururaj GJ (Proprietor)
Registration	UDYAM-KR-03-0675917 (Government of India MSME)
Address	Bengaluru, Karnataka, India
Privacy contact	hello@zarelva.com
Website	https://zarelva.com

02 INFORMATION WE COLLECT

2.1 Information You Provide

When you contact us, book a discovery call, complete an assessment, or engage our services, we may collect:

- Name, work email address, company name, and job title.
- Phone number or WhatsApp contact if provided voluntarily.
- Responses to our Fraud Exposure Assessment (answers, scores, recommended tier).
- Platform and product details, transaction volumes, and fraud pain points shared during discovery calls.
- Payment confirmation details (we do not store card or bank account information directly — payments are processed via PayPal).

2.2 Information Collected Automatically

When you visit zarelva.com, we may collect the following through Google Analytics (GA4), only after you consent to cookies:

- Pages visited, time spent on each page, and referral source.
- Device type, operating system, and approximate geographic location (country/city level).
- Interactions with buttons, links, and downloadable files.
- Scroll depth and session duration.

We do not use advertising cookies, third-party trackers, or profiling technologies. Analytics are collected solely to understand how visitors find and use the website.

2.3 Information From Engagement Artefacts

During consulting engagements, clients may share:

- Transaction logs, fraud case data, system architecture diagrams, and policy documents provided for analysis.
- Engagement records — proposals, Statements of Work, reports, invoices, and communication history.

We do not require — and you should not share — full card numbers, CVV data, Aadhaar images, plaintext passwords, or full production customer datasets when aggregated or masked data is sufficient.

03 HOW WE USE YOUR INFORMATION

We use the information we collect for the following purposes, each with a corresponding legal basis:

Delivering services	Performing consulting engagements as agreed in our Statement of Work.
Responding to enquiries	Responding to contact form submissions, emails, and WhatsApp messages.
Improving the website	Understanding how visitors navigate zarelva.com (analytics, with consent).
Invoicing & records	Maintaining accurate financial and engagement records as required by law.
Legal compliance	Meeting obligations under Indian law, including tax and business registration requirements.
Sending your assessment	Delivering your Fraud Exposure Assessment report and follow-up communications.

04 HOW WE SHARE YOUR INFORMATION

Zarelva does not sell, rent, or share your personal information with third parties for marketing or commercial purposes. Limited sharing occurs only in the following circumstances:

Payment processing: PayPal processes engagement fees. We do not receive or store your card or bank details.

Analytics: Google Analytics (GA4) processes anonymised website usage data, gated behind your cookie consent.

Scheduling: Calendly processes your name and email when you book a discovery call.

Legal requirement: We may disclose information if required by law, court order, or regulatory authority, subject to providing notice where legally permitted.

Business continuity: In the unlikely event of a business transfer, client data would be handled under the same privacy protections.

05 DATA RETENTION

We retain personal data for as long as necessary to fulfil the purpose for which it was collected:

Engagement records	7 years — required for Indian tax and business compliance.
Non-proceeding enquiries	12 months, then deleted or anonymised.
Client datasets (analysis)	Duration of engagement + 30 days, then securely deleted unless agreed otherwise.
Website analytics data	26 months, per Google Analytics default retention settings.
Assessment responses	12 months, unless you request earlier deletion.

06 YOUR RIGHTS

You have the following rights with respect to your personal information:

- **Access:** Request a copy of the personal information we hold about you.
- **Correction:** Request correction of inaccurate or incomplete data.
- **Deletion:** Request deletion of your personal data, subject to legal retention obligations.
- **Withdrawal of consent:** Withdraw consent to analytics cookies at any time by adjusting cookie settings on zarelva.com.
- **Objection:** Object to certain processing activities where our legal basis is legitimate interest.
- **Portability:** Request your data in a structured, machine-readable format where technically feasible.

To exercise any of these rights, email hello@zarelva.com. We will respond within 30 days. There is no fee for exercising your rights unless your request is manifestly unfounded or repetitive.

07 DATA SECURITY

Zarelva applies the following baseline controls to protect your data:

- Work devices are protected by full-disk encryption, strong authentication, and automatic updates.
- Client data is stored in reputable cloud and productivity platforms with multi-factor authentication where available.
- Only the minimum information necessary for the agreed work is collected and retained.
- Subcontractors (if any) are bound by NDA and confidentiality obligations no less protective than Zarelva's own.
- We do not transmit sensitive personal data via unencrypted channels.

08 INTERNATIONAL TRANSFERS

Zarelva is based in India and serves clients globally. Data may be processed in jurisdictions where our cloud service providers operate. We take reasonable steps to ensure data is protected regardless of location, consistent with applicable data protection law.

09 THIRD-PARTY LINKS

zarelva.com contains links to GitHub, LinkedIn, Calendly, PayPal, and Google Fonts. These services operate under their own privacy policies. We are not responsible for their privacy practices. We encourage you to review their policies before submitting personal information to them.

10 CHILDREN'S PRIVACY

zarelva.com and Zarelva's services are directed at business professionals and are not intended for use by individuals under 18 years of age. We do not knowingly collect personal information from minors. If you believe a minor has provided personal information, please contact us at hello@zarelva.com for immediate deletion.

11 CHANGES TO THIS POLICY

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, or legal requirements. The effective date at the top of this document will be updated accordingly. We encourage you to review this policy periodically. Where changes are material, we will make reasonable efforts to notify engaged clients.

CONTACT US

For any questions, requests, or concerns about this Privacy Policy or our data practices:

Email	hello@zarelva.com
Website	https://zarelva.com
WhatsApp	+91 76768 37358
Address	Bengaluru, Karnataka, India
Response SLA	Within 30 days for formal data rights requests; within 5 business days for general enquiries.