

# PRIVACY POLICY

Verbelle

Last Updated: 22nd June, 2026

This Privacy Policy explains how Verbelle, operating under the legal name [Insert Registered Business/Legal Name], having its registered office at [Insert Registered Business Address] ("Verbelle," "we," "us," or "our"), collects, uses, shares, and protects your personal information when you visit [Insert Website URL] (the "Site") or use our live and recorded online courses and related services (the "Services").

By accessing the Site or using the Services, you agree to the collection and use of information in accordance with this Privacy Policy. If you do not agree, please do not use the Services.

## 1. INFORMATION WE COLLECT

### 1.1 Information you provide directly:

- (a) Account information: name, email address, phone number, password, and billing address.
- (b) Payment information: card details, UPI ID, billing name, and transaction details, collected and processed by our payment partner, Zoho Payments, and its processors (not stored in full by us).
- (c) Communications: messages, queries, or support requests you send us via email, WhatsApp, contact forms, or live chat.
- (d) Course-related information: enrollment details, attendance records, assignment submissions, quiz/assessment results, and any content you submit during live sessions (such as chat messages or audio/video, where applicable).

### 1.2 Information collected automatically:

- (a) Device and usage data: IP address, browser type, device type, operating system, pages viewed, time spent, referring URLs, and approximate location (city/country level).
- (b) Cookies and similar tracking technologies (see Section 5).

1.3 Information from third parties: We may receive information about you from our service providers (e.g., payment verification data from Zoho Payments, delivery/read status from WhatsApp Business messaging) or from publicly available sources, where permitted by law.

## 2. HOW WE USE YOUR INFORMATION

We use the information we collect to:

- (a) create and manage your account and process course enrollments;
- (b) process payments and verify transactions through Zoho Payments and its processors;
- (c) deliver live and recorded course content, and provide access to course materials;

(d) communicate with you, including course reminders, schedule changes, support responses, and service-related notices, via email, SMS, or WhatsApp;

(e) send promotional or marketing communications, where you have opted in (you may opt out at any time as described in Section 8);

(f) maintain the security of our Site and Services, prevent fraud, and comply with our payment processor's risk-assessment and verification requirements;

(g) analyze usage trends to improve our courses, content, and user experience;

(h) comply with applicable legal, tax, and regulatory obligations.

### 3. HOW WE SHARE YOUR INFORMATION

We do not sell your personal information. We share information only as follows:

3.1 Payment processing: Information necessary to process your payment (such as name, contact details, billing information, and transaction amount) is shared with Zoho Payments and its underlying payment processors, for the purposes of identity verification, fraud and risk assessment, and transaction processing. This data is subject to Zoho Payments' own terms and privacy practices.

3.2 Zoho product suite: We use other Zoho products (such as Zoho CRM, Zoho Books/Invoice, Zoho Forms, Zoho Campaigns, Zoho Desk, or similar tools, as applicable) to manage customer relationships, billing records, enrollment forms, marketing communications, and customer support. Information you provide may be stored and processed within these Zoho applications under Zoho's data processing and security practices.

3.3 WhatsApp: We use WhatsApp (including WhatsApp Business / WhatsApp Business API) to send enrollment confirmations, class reminders, schedule updates, and respond to support queries. When you communicate with us via WhatsApp or provide your number for WhatsApp updates, your phone number and message content are processed in accordance with WhatsApp's own terms and privacy policy (operated by WhatsApp/Meta), in addition to this Policy. You may opt out of WhatsApp communications at any time by notifying us at [Insert Support Email] or blocking our WhatsApp number.

3.4 Other third-party service providers: We may use additional third-party tools for purposes such as video conferencing/live class delivery, email delivery, analytics, cloud hosting, and customer support (for example, tools such as Zoom, Google Meet, or similar platforms, as applicable to deliver live sessions). These providers process your information only as necessary to perform their function for us and are contractually or otherwise required to safeguard your information.

3.5 Legal and safety reasons: We may disclose information where required by law, regulation, legal process, or governmental request, or where we believe disclosure is necessary to protect the rights, property, or safety of Verbelle, our users, or others.

3.6 Business transfers: If Verbelle is involved in a merger, acquisition, restructuring, or sale of assets, your information may be transferred as part of that transaction, subject to this Policy or a successor policy.

#### 4. THIRD-PARTY SERVICE PROVIDERS WE USE

We currently use, or may use, the following categories of third-party services to operate Verbelle. Specific tools may be added or changed from time to time:

- Zoho Payments (and its payment processors) — payment processing, verification, and risk assessment.
- Zoho CRM / Zoho Books / Zoho Forms / Zoho Desk / Zoho Campaigns (or similar Zoho applications) — customer records, invoicing, enrollment forms, support, and email marketing.
- WhatsApp Business / WhatsApp Business API — course reminders, schedule updates, and customer communication.
- Video conferencing/webinar tools — delivery of live class sessions.
- Cloud hosting and storage providers — hosting of the Site, recorded course content, and data backups.
- Email service providers — transactional and marketing emails.
- Analytics tools — understanding Site usage and improving the Services.

Each of these providers processes your data under its own privacy policy and terms, and Verbelle requires that such providers handle your information with appropriate care. We encourage you to review the privacy policies of Zoho (<https://www.zoho.com/privacy.html>) and WhatsApp (<https://www.whatsapp.com/legal/privacy-policy>) for further detail on how they handle data on our behalf.

#### 5. COOKIES AND TRACKING TECHNOLOGIES

5.1 We use cookies and similar technologies to operate the Site, remember your preferences, keep you logged in, and understand how the Site is used.

5.2 You can control or disable cookies through your browser settings; however, doing so may affect the functionality of the Site, including your ability to log in or complete a purchase.

#### 6. DATA SECURITY

6.1 We implement reasonable technical and organizational measures designed to protect your personal information against unauthorized access, alteration, disclosure, or destruction.

6.2 Payment data is handled by Zoho Payments and its processors, which maintain their own security and compliance standards (such as PCI-DSS, where applicable); Verbelle does not store full payment card details.

6.3 No method of transmission or storage is completely secure. While we strive to protect your information, we cannot guarantee absolute security.

## 7. DATA RETENTION

We retain your personal information for as long as necessary to provide the Services, comply with our legal and tax obligations, resolve disputes, and enforce our agreements. Course enrollment and transaction records may be retained for the period required under applicable tax, accounting, or payment-processor regulations, after which they will be securely deleted or anonymized.

## 8. YOUR RIGHTS AND CHOICES

Depending on your jurisdiction, you may have the right to:

- (a) access the personal information we hold about you;
- (b) request correction of inaccurate or incomplete information;
- (c) request deletion of your personal information, subject to our legal and contractual retention requirements;
- (d) withdraw consent to marketing communications (including WhatsApp, email, or SMS) at any time;
- (e) object to or restrict certain processing of your personal information;
- (f) request a copy of your data in a portable format, where applicable.

To exercise any of these rights, contact us at [Insert Support Email]. We may need to verify your identity before acting on your request. You may opt out of marketing emails using the "unsubscribe" link in any such email, and opt out of WhatsApp marketing messages by replying "STOP" or contacting us directly.

## 9. CHILDREN'S PRIVACY

Our Services are intended for users who are at least 18 years old, or who access the Services under the supervision of a parent or legal guardian who has created the account. We do not knowingly collect personal information directly from children without appropriate parental or guardian consent. If you believe a child has provided us with personal information without such consent, please contact us at [Insert Support Email] so we can take appropriate action.

## 10. INTERNATIONAL DATA TRANSFERS

Some of our third-party service providers (including Zoho and WhatsApp/Meta) may process or store data on servers located outside your country of residence. Where this occurs, we take reasonable steps to ensure such transfers are conducted in accordance with applicable data protection laws.

## 11. THIRD-PARTY LINKS

The Site or course materials may contain links to third-party websites or services. This Privacy Policy does not apply to those third-party sites, and we encourage you to review their privacy policies separately.

## 12. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, or legal requirements. Material changes will be notified to you via email or a prominent notice on the Site. The "Last Updated" date at the top of this page reflects the most recent revision. Your continued use of the Services after such changes constitutes acceptance of the revised Policy.

## 13. GOVERNING LAW

This Privacy Policy is governed by the laws of India, including, where applicable, the Digital Personal Data Protection Act and related rules, without regard to conflict of law principles.

## 14. CONTACT US

If you have questions, concerns, or requests regarding this Privacy Policy or how we handle your personal information, please contact us at:

Verbelle

Email: [verbellehub@gmail.com](mailto:verbellehub@gmail.com)

Website: [www.verbelle.in](http://www.verbelle.in)

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