

— LEGAL DOCUMENT —

Privacy Policy

How Nri.estate collects, uses, and protects your information

Last updated: 24 May 2026
Effective: 24 May 2026

Introduction

This Privacy Policy explains how Nri.estate ("we", "us", "our") collects, uses, discloses, and protects your personal information when you visit our website nri.estate, contact us, or engage our property care services.

By using our website or services, you acknowledge that you have read, understood, and agreed to this Privacy Policy. If you do not agree, please do not use our services.

We are governed by the laws of India, specifically the Information Technology Act, 2000, the Digital Personal Data Protection Act, 2023 (DPDP Act), and applicable rules. For international users, we also align with EU GDPR, UK GDPR, Canada's PIPEDA, and similar regimes where applicable.

1. Who we are

Business details

Item	Details
Service Name	Nri.estate
Operated by	[Your Legal Entity Name]
Address	[Your registered Punjab business address]
Email	hello@nri.estate
Privacy queries	privacy@nri.estate
Phone / WhatsApp	+91 91094 86919
Website	https://nri.estate

2. Information we collect

2.1 Information you provide directly

When you submit our property check form, sign up for a plan, or contact us, we collect:

- Full name
- Email address
- Phone number with country code
- Country of residence
- Property location, address, and ownership details
- Property photographs and documents (only when you choose to share them)
- Tenant information (where applicable)

- Payment information (processed by third-party processors; we never store full card details)
- Communications with our team via WhatsApp, email, or phone

2.2 Information we collect automatically

- Browser type, device type, operating system
- IP address (used for security and approximate location)
- Pages visited, time spent, click patterns
- Referring website or ad campaign
- Cookies and similar tracking technologies (see Section 9)

2.3 Information from third parties

- Anonymous analytics from Google Analytics 4
- Conversion data from Meta Pixel and other advertising platforms
- Background verification reports for tenants (only with your authorisation)

3. Lawful basis for processing

We process your data on the following lawful bases under the DPDP Act and GDPR:

- Consent — You explicitly agree by submitting forms or signing service agreements
- Contract — Necessary to deliver the services you have paid for
- Legal obligation — Tax records, GST filings, court orders
- Legitimate interest — Improving our service, fraud prevention, marketing to existing customers (which you can opt out of)

4. How we use your information

We use your data strictly for:

- Responding to enquiries within 4 hours
- Booking and conducting your free property call
- Delivering property care services per your plan
- Sending visit reports, photos, videos, updates via WhatsApp and email
- Processing payments and sending invoices
- Tenant verification, lease agreements, and rent collection
- Emergency response and incident handling

- Communicating service updates and policy changes
- Improving our website and services (anonymised analytics)
- Showing relevant ads to NRIs likely to benefit from our service
- Complying with legal, tax, and regulatory requirements
- Protecting against fraud, abuse, and unauthorised access

What we will never do

- Sell, rent, or trade your personal data to third parties
- Share your property details with anyone you have not explicitly authorised
- Use your photos or testimonials for marketing without your written permission
- Send unsolicited commercial messages outside the scope of our service

5. With whom we share your information

5.1 Our team and authorised contractors

Internal staff and field supervisors bound by confidentiality agreements, vendors (plumbers, electricians, cleaners) receiving only the minimum necessary information.

5.2 Service providers acting on our behalf

- Payment processors (Razorpay, Stripe, Wise)
- Cloud hosting (AWS Mumbai, Supabase)
- Communications (WhatsApp Business via Meta, Google Workspace)
- Analytics (Google Analytics, Meta) — anonymised data only
- Background verification agencies (with your authorisation)

5.3 Legal disclosures

We may disclose data to Indian tax authorities (GST, Income Tax) when required by law, to law enforcement when served with a valid legal order, to courts when required by judicial proceedings, and to regulatory bodies (Data Protection Board of India and similar).

5.4 Business transfers

If Nri.estate is acquired or merged, your data may transfer to the acquiring entity. We will notify you in advance and your rights will be preserved.

6. International data transfers

As you may reside outside India, your data may be transferred between India and your country of residence. We use:

- Standard contractual clauses where required
- Encryption in transit (TLS 1.3) and at rest (AES-256)
- Servers in India (Mumbai region) as the primary location

By using our services, you consent to such transfers where lawful.

7. Data retention

We retain data for the periods below. Earlier deletion may be requested per Section 8, subject to legal retention requirements.

Data type	Retention period
Lead form data (no conversion)	12 months from submission
Active customer data	Duration of service + 3 years
Property photos and reports	5 years from last visit
Financial records	7 years (Indian Income Tax Act)
Marketing analytics	26 months (anonymised after)
WhatsApp / email communications	3 years

8. Your rights

Depending on your country of residence, you have these rights:

- Right to access your personal data
- Right to correct inaccurate or incomplete data
- Right to erasure (right to be forgotten) where applicable
- Right to restrict processing
- Right to data portability in a machine-readable format
- Right to object to processing for direct marketing
- Right to withdraw consent at any time
- Right to nominate (DPDP Act) — nominate another person to exercise rights on your behalf in case of death or incapacity
- Right to grievance redressal

- Right to lodge a complaint with a supervisory authority

How to exercise these rights

Email privacy@nri.estate with your request in writing, proof of identity (a government ID scan), and your country of residence. We will respond within 30 days. There is no fee for routine requests.

Grievance Officer (required by Indian IT Act)

- Name: [Your Name]
- Email: privacy@nri.estate
- Phone: +91 91094 86919
- Response time: Within 15 days of receipt

Supervisory authorities

- India — Data Protection Board of India
- UK — Information Commissioner's Office (ico.org.uk)
- EU — Your national Data Protection Authority
- Canada — Office of the Privacy Commissioner of Canada (priv.gc.ca)
- Australia — Office of the Australian Information Commissioner (oaic.gov.au)
- US — Federal Trade Commission (ftc.gov)

9. Cookies and tracking technologies

Essential cookies (always active)

- Session management
- Form security
- Load balancing

Analytics cookies (with your consent)

Google Analytics 4 with anonymised IPs.

Marketing cookies (with your consent)

- Meta Pixel (Facebook and Instagram advertising)
- Google Ads conversion tracking

Managing cookies

You can control cookies via your browser settings, our cookie consent banner, Meta ad preferences (facebook.com/ads/preferences), and Google ad settings (adssettings.google.com).

10. Security measures

We implement reasonable security measures including:

- TLS 1.3 encryption for all data in transit
- AES-256 encryption for stored data
- Biometric access control for physical property keys
- Two-factor authentication for staff accounts
- Regular security audits and updates
- Restricted access on a need-to-know basis
- Confidentiality agreements with all staff and contractors
- Annual data protection training

Data breach response

If a breach affecting your personal data occurs, we will notify the Data Protection Board of India within 72 hours, notify affected individuals within 72 hours, take immediate steps to mitigate, and document the incident.

11. Children's data

Our services are intended for adults aged 18 and over. We do not knowingly collect data from minors. If we learn that we have inadvertently done so, we will delete it immediately. Please contact privacy@nri.estate if you believe a minor has provided us data.

12. Third-party links

Our website may contain links to third-party sites (lawyers, vendors, news, government). We are not responsible for the privacy practices of these sites. Please review their privacy policies before sharing information.

13. Changes to this Privacy Policy

We may update this Policy from time to time. When we do:

- The Last updated date will be revised

- Material changes will be notified via email to active customers at least 30 days in advance
- A notice will be displayed on our homepage for 14 days
- Continued use after the effective date constitutes acceptance

14. Governing law and jurisdiction

This Privacy Policy is governed by the laws of India. Any disputes will be resolved in the courts of Jalandhar, Punjab, India. This does not limit your rights under the consumer or data protection laws of your country of residence.

15. Contact us

Type of query	Contact
Privacy queries	privacy@nri.estate
General enquiries	hello@nri.estate
WhatsApp	+91 91094 86919
Address	[Your Punjab business address]

We are committed to addressing your concerns promptly and transparently.

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