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PRIVACY & DATA

Privacy Policy

What personal data StockYatra collects, why we use it, who we share it with, and the choices and rights you have.

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AT A GLANCE

- StockYatra is an educational paper-trading simulator - we collect only what we need to run it well.
- We do not sell your personal data, and we do not use it for third-party ad targeting.
- You can access, correct, delete and export your data, and opt out of marketing at any time.
- Any optional deposits or purchases are handled by payment providers - we never store full card numbers.
- Questions or a privacy grievance: privacy@stockyatra.com.

A product of Lacspace Corporation Pvt. Ltd.
Kathmandu, Nepal - Reg. 377566/82/83

Legal & Compliance, Lacspace

Authorised signatory

This is a controlled legal document. The authoritative, current version is always the one published at stockyatra.com/legal/privacy-policy. Uncontrolled when printed.

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1. Introduction & Scope

This Privacy Policy explains how we handle personal data when you use StockYatra. It must be read together with our Terms of Use.

1.1 StockYatra is an educational paper-trading simulator. It uses simulated prices for the markets it covers (Nepal, India and US stocks) and virtual money only, executes no real trades, and holds no client securities. This means the personal data we need is limited, and this policy reflects that.

1.2 This policy covers the StockYatra website, mobile apps and any related service (together, the "Service"). It applies to visitors, registered account holders, and anyone who contacts us.

1.3 "Personal data" means information that identifies you or that can reasonably be linked to you. Where this policy uses "we", "us" or "our", it means the data controller identified below.

1.4 If you do not agree with this policy, please do not use the Service.

2. Who We Are (Data Controller)

2.1 StockYatra is operated by Lacspace Corporation Pvt. Ltd. ("Lacspace"), registered in Nepal (Reg. 377566/82/83), with its registered office in Kathmandu, Nepal. Lacspace is the controller responsible for your personal data.

2.2 For any privacy question, request or complaint, contact us at privacy@stockyatra.com. We aim to respond within a reasonable timeframe.

3. What Personal Data We Collect

We collect only what we need to provide and improve the Service. Depending on how you use it, this may include:

3.1 Account details - the information you give us when you register or manage your account:

a. your name or display name;
b. your email address;
c. your phone number, only if you choose to provide it;
d. a password (stored only in a hashed form, never as plain text).

3.2 Profile information you choose to add, such as a photo, a short bio, or preferences and settings.

3.3 Virtual-portfolio and usage activity - your simulated trades, watchlists, virtual cash and coin balances, rankings, progress, and how you interact with features and educational content.

3.4 Device and log data collected automatically, such as:

a. device type, operating system and app version;
b. IP address and approximate, network-derived region;
c. log events, timestamps and diagnostic or crash reports.

3.5 Cookies and local storage on the website, and equivalent local storage on the mobile apps, used to keep you signed in and remember preferences. See our Cookie Policy.

3.6 Support communications - the content of messages, emails and feedback you send us, so we can help you and keep a record.

3.7 Optional-purchase and deposit information. If you make an optional deposit or purchase, the transaction is processed by our payment providers. We receive limited confirmation details (such as a reference, amount and status) but we do not store full card numbers or complete payment credentials.

3.8 We do not intentionally collect special-category or sensitive personal data through the Service, and we ask that you do not submit it.

4. How We Collect It

4.1 Directly from you - when you register, set up a profile, make an optional deposit, contact support, or otherwise use features that ask for information.

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4.2 Automatically - through the app and website as you use the Service, including device and log data and cookies or local storage.

4.3 From providers - limited information from our service providers, such as confirmation details from a payment provider, or aggregated diagnostics from analytics and crash-reporting tools.

5. Why We Use Your Data & Our Lawful Bases

We use personal data for the purposes below, each supported by a lawful basis such as performing our contract with you, our legitimate interests, your consent, or complying with law:

5.1 To provide the Service - create and maintain your account, run your virtual portfolio, save your progress and deliver features you request (basis: performance of our contract with you).

5.2 To keep the Service secure and prevent fraud, abuse and misuse of the simulation, virtual balances and coins (basis: our legitimate interests and, where relevant, legal obligation).

5.3 To improve the Service - understand how features are used, fix bugs, and develop new educational content (basis: our legitimate interests).

5.4 To communicate with you - send service and transactional messages, respond to support requests, and notify you of important changes (basis: performance of our contract and our legitimate interests).

5.5 To comply with law - meet legal, regulatory, accounting and record-keeping obligations, and respond to lawful requests (basis: legal obligation).

5.6 For marketing - send optional updates, tips and offers where you have opted in or where permitted, subject to your right to opt out at any time (basis: consent, or our legitimate interests where the law allows).

6. Push Notifications & Marketing Communications

6.1 We may send push notifications about your activity, alerts you set, and important Service updates. You can control or disable push notifications in your device settings or in the app.

6.2 Marketing emails and messages are optional. Every marketing message includes a way to unsubscribe, and you can also opt out by emailing privacy@stockyatra.com.

6.3 Opting out of marketing does not stop essential service messages, such as security alerts, account notices or transaction confirmations, which are part of providing the Service.

7. Cookies & Similar Technologies

7.1 We use cookies and local storage on the website, and equivalent local storage in the apps, to keep you signed in, remember your preferences, and understand how the Service is used.

7.2 You can manage or clear cookies through your browser settings. Blocking some cookies may affect how parts of the Service work. Full details are in our Cookie Policy.

8. Analytics & Performance

8.1 We use privacy-respecting analytics and crash-reporting to measure performance, diagnose problems and improve the Service. Wherever possible this data is aggregated or does not directly identify you.

8.2 We do not use analytics for cross-site advertising or ad targeting, and we do not build advertising profiles about you.

9. How We Share Data

We do not sell your personal data. We share it only in the limited circumstances below:

9.1 Service providers and sub-processors - trusted vendors who help us run the Service, such as hosting, analytics, email and payment providers. They may process personal data only on our instructions, under contract, and to the extent needed to deliver their service.

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9.2 Legal and safety - where we reasonably believe disclosure is required to comply with law, respond to a lawful request, enforce our Terms of Use, or protect the rights, safety and property of our users, the public or us.

9.3 Business transfer - if we are involved in a merger, acquisition, financing or sale of assets, personal data may be transferred as part of that transaction, subject to this policy continuing to protect it.

9.4 With your consent - where you ask us to share information, or otherwise agree to it.

10. Safety Checks in Private Messages

10.1 To protect new investors from scams, our servers automatically check private messages for common scam patterns - requests for money or payment details, OTPs or passwords, "guaranteed profit" offers, and attempts to move a chat to an outside phone number or group. This is an automated check: no StockYatra staff member reads your private messages.

10.2 When a message matches, the person who received it gets a safety notification. The message itself is delivered unchanged and is not shared with anyone. Messages you report are sent to our moderators so they can act on them.

11. Lumi AI Assistant

Lumi is StockYatra's in-app assistant. Some of its replies are written with the help of third-party AI providers:

11.1 Chat replies - only if you choose "Allow AI replies" when the app asks. When you message Lumi or mention @Lumi in chat, we send your message, the recent chat around it, your first name and basic practice stats (level, practice coins, country) to our AI providers, currently Google (Gemini) and Groq, to write the reply. Your email, phone number and password are never sent. AI-written replies are tagged "AI" in the app.

11.2 If you don't allow AI replies, or turn them off later in Settings -> Lumi AI, nothing you write is sent to an AI provider and Lumi answers with its built-in replies.

11.3 Chart explanations ("Ask Lumi" on a chart) send only market data for the stock and timeframe you picked - no personal data.

11.4 The providers process this data only to generate the reply, under their API terms. AI replies can be wrong and are never financial advice.

12. We Do Not Sell Your Personal Data

12.1 We do not sell, rent or trade your personal data to third parties for money or other valuable consideration.

12.2 We do not share your personal data with third parties for their own independent marketing or advertising.

13. Payments, Deposits & Coins

13.1 StockYatra trades with virtual money only. Your simulated portfolio, virtual cash and coins have no real-world monetary value, and coins are a non-withdrawable in-app educational currency that is not redeemable for real money.

13.2 If you make an optional deposit or purchase, payment is handled by our payment providers. They collect and process your payment details under their own privacy terms; we receive only limited confirmation details and never store full card numbers.

13.3 When you buy StockYatra Pro, add money to your learning wallet or unlock a course, we keep the transaction records we need to deliver the purchase, prevent fraud, and meet our legal and accounting obligations. Card and wallet details stay with the payment provider; we never store them. See our Refund Policy for related terms.

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14. International Data Transfers

14.1 We are based in Nepal, and our service providers may process or store data in other countries. Where personal data is transferred across borders, we take reasonable steps to ensure it remains protected.

14.2 Those steps include working with reputable providers and using appropriate contractual and security safeguards consistent with this policy.

15. Data Retention

15.1 We keep personal data only for as long as we need it for the purposes in this policy - for example, while your account is active - and for a reasonable period afterwards.

15.2 We may retain certain data for longer where necessary to meet legal, accounting, security or dispute-resolution obligations, after which it is deleted or anonymised.

15.3 When you delete your account, we delete or anonymise your personal data within a reasonable period, except where we are required or permitted to retain specific records.

16. Data Security

16.1 We use technical and organisational measures to protect personal data, including encryption in transit, access controls, and restricting access to those who need it.

16.2 No method of transmission or storage is completely secure. While we work hard to protect your data, we cannot guarantee absolute security.

16.3 You also play a part - keep your password confidential, use a strong and unique password, and tell us promptly at security@stockyatra.com if you suspect any unauthorised access to your account.

17. Your Rights

Subject to applicable law, you have rights over your personal data, including to:

17.1 Exercise the following rights:

a. access - get a copy of the personal data we hold about you;
b. correction - have inaccurate or incomplete data corrected;
c. deletion - ask us to delete your personal data;
d. objection - object to certain processing based on our legitimate interests;
e. restriction - ask us to restrict processing in certain circumstances;
f. portability - receive certain data in a portable, machine-readable format;
g. withdraw consent - withdraw consent at any time where we rely on it, without affecting prior processing.

17.2 To exercise any of these rights, email privacy@stockyatra.com. We may need to verify your identity before acting on a request.

17.3 We will respond within a reasonable time. There is normally no charge, though we may decline or charge for requests that are manifestly unfounded or excessive, as the law allows.

18. Children's Privacy

18.1 The Service is not directed to young children, and we do not knowingly collect personal data from them. You must meet the minimum age set out in our Terms of Use to use the Service.

18.2 If you believe a child has provided us with personal data, contact privacy@stockyatra.com and we will take reasonable steps to delete it.

19. Automated Decision-Making & Profiling

19.1 We do not make decisions that produce legal or similarly significant effects about you based solely on

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automated processing.

19.2 Where we use automated tools - for example, to rank simulated performance, personalise educational content, or detect abuse - these do not have legally significant consequences for you.

20. Your Choices & Account Controls

20.1 You can review and update much of your personal data directly in your account settings, including your profile details and preferences.

20.2 You can manage push notifications in your device or app settings, unsubscribe from marketing at any time, and control cookies through your browser.

20.3 You can delete your account at any time from within the Service or by contacting privacy@stockyatra.com; deletion is handled as described in Data Retention above.

21. Third-Party Links & Services

21.1 The Service may link to third-party websites, apps or resources, and may rely on third-party providers. We are not responsible for their privacy practices.

21.2 When you follow a link to a third-party service, or provide information to a payment provider, that party's own privacy policy governs how it handles your data. We encourage you to read it.

22. Changes to This Policy

22.1 We may update this Privacy Policy from time to time. The current version is always the one published at stockyatra.com/legal/privacy-policy, and the effective date at the top reflects the latest revision.

22.2 Where changes are material, we will notify you through the Service or by other reasonable means. Continued use after a change means you accept the updated policy.

23. How to Contact Us & Raise a Privacy Grievance

23.1 For any privacy question or to exercise your rights, contact us at privacy@stockyatra.com.

23.2 If you are unhappy with how we have handled your data or a request, you can raise a formal grievance through our Grievance & Dispute Resolution process. You may also have the right to complain to a relevant data-protection authority.

This document is a professionally drafted template provided for transparency. It is not legal advice and should be reviewed by qualified counsel before you rely on it.

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