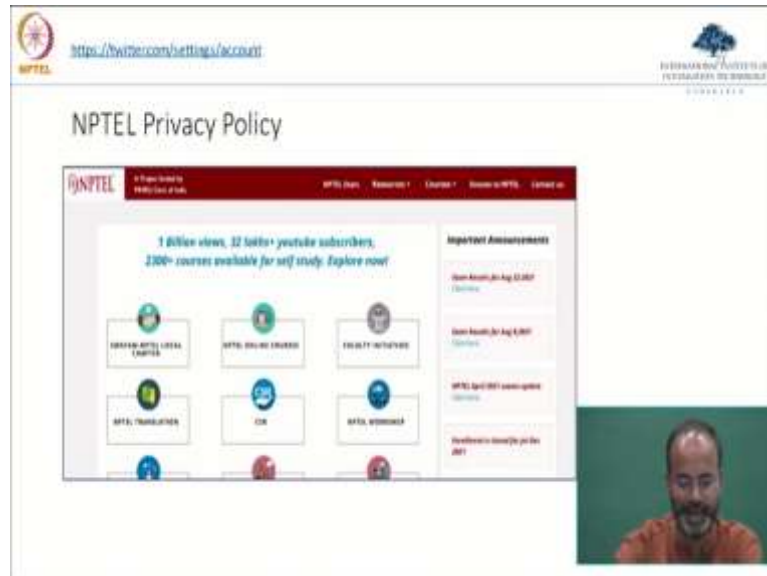


**Online Privacy**  
**Professor Ponnurangam Kumaraguru**  
**International Institute of Information Technology, Hyderabad**  
**Privacy Policy (Part II)**

(Refer Slide Time: 00:15)



So, while I was actually preparing the class I went through I thought I would actually talk about the NPTEL privacy policy also. Unfortunately there is no privacy policy on NPTEL, which is, there is a privacy policy on ‘Swayam’. Terms and services on ‘Swayam’ website, but there is no privacy policy on NPTEL website for now. I am just flagging it I think it is an interesting discussion right we should have as part of the class to about the privacy policy on NPTEL also.

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As I picked up a few services, quickly we can look at it. We do not have to go through details as we saw in the other services, which is 'Amazon', 'Swiggy', more services popular apps that popular solutions, services that we actually use. This is Amazon and also this would also give you a sense of how detailed some of these policies are. This is updated, we saw the twitter one saying August 19, 2021. This says October 21 2020. So, this talks about and then I am looking at only Amazon.in privacy notice.

(Refer Slide Time: 01:35)



So, the details that they have is, what personal information about customers does Amazon collect, for what purposes does Amazon use your personal information, what about cookies

and other identifiers and again think about it. So, all of this is informing us about, how these companies are actually using the information. I think it will be super helpful, if you go at least read the privacy policy in detail. Go through all the privacy policies of; let us take five of the most popular websites that you use.

Let us take if you are more into e-commerce purchases, you should go to read the services of Flipkarts and Amazons from where you buy and then bring it back to the class. I think it is not about just reading it. Please, bring it back to the class, if there is anything that you find interesting, if it is reinforcing something that we are seeing in the class or if there is some contradictions on these privacy policies also.

Does Amazon share personal information? How secure is information about me? What about advertising? What information can I access? What choices do I have? Or children allowed to use in Amazon services? Look, I think, the children is coming back again. Conditions of use notice and revisions, related practices and information, examples of information collector.

(Refer Slide Time: 03:08)



The screenshot shows a webpage titled "Amazon Collect?". The page content includes:

- Amazon Collect?**  
We collect your personal information in order to provide and continually improve our products and services.
- Here are the types of personal information we collect:
- Information You Give Us:** We receive and store any information you provide in relation to Amazon Services. Click [here](#) to see examples of what we collect. You can choose not to provide certain information, but then you might not be able to take advantage of many of our Amazon Services.
- Automatic Information:** We automatically collect and store certain types of information about your use of Amazon Services, including information about your interaction with content and services available through Amazon Services. Like many websites, we use cookies and other unique identifiers, and we obtain certain types of information when your web browser or device accesses Amazon Services and other content served by or on behalf of Amazon on other websites. Click [here](#) to see examples of what we collect.
- Information from Other Sources:** We might receive information about you from other sources, such as updated delivery and address information from our carriers, or information that helps us correct our records and deliver your next purchase more easily. Click [here](#) to see examples of the information we receive.

At the bottom of the page, there is a "Back to Top" link and a video thumbnail showing a man speaking. Below the video, the text "For What Purposes Does Amazon Use Your Personal" is visible.

So, again this the policy is very much in line with the kind of twitter policy that we saw, right, information you give us, information that they collect, information that they collect from other sources for their services, automatic information, we automatically collect and store certain types of information about your use of Amazon services, including information about your interactions with content and services available through Amazon services, cookies, right.

Cookies is something we need to understand a bit more. We use cookies and other unique identifiers and we obtain certain types of information, when your browser or device access Amazon service and other content served by or on behalf of Amazon on other websites. Another thing that you want to keep in another thing, I am sure you have realized it, as I read the privacy policy; they are all very long sentences, right.

They are all very long sentence and sometimes you need to process it, to process it twice, to understand what they are trying to say, right, which is which is something we will see in a few minutes, why it is interesting? We might receive information about you from other sources such as updated delivery and address information from our carriers which we use to correct our records and deliver your next purchase more easily.

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**For What Purposes Does Amazon Use Your Personal Information?**

We use your personal information to operate, provide, develop, and improve the products and services that we offer our customers. These purposes include:

- **Purchase and delivery of products and services.** We use your personal information to take and fulfill orders, deliver products and services, process payments, and communicate with you about orders, products and services, and promotional offers.
- **Provide, troubleshoot, and improve Amazon Services.** We use your personal information to provide functionality, analyze performance, fix errors, and improve the usability and effectiveness of the Amazon Services.
- **Recommendations and personalization.** We use your personal information to recommend features, products, and services that might be of interest to you, identify your preferences, and personalize your experience with Amazon Services.
- **Provide voice, image and camera services.** When you use our voice, image and camera services, we use your voice input, images, videos, and other personal information to respond to your requests, provide the requested service to you, and improve our services. For more information about Alexa voice services, click [here](#).
- **Comply with legal obligations.** In certain cases, we collect and use your personal information to comply with laws. For instance, we collect from sellers information regarding place of establishment and bank account information for identification and other purposes.
- **Communicate with you.** We use your personal information to communicate with you.

- **Provide voice, image and camera services.** When you use our voice, image and camera services, we use your voice input, images, videos, and other personal information to respond to your requests, provide the requested service to you, and improve our services. For more information about Alexa voice services, [click here](#).
- **Comply with legal obligations.** In certain cases, we collect and use your personal information to comply with laws. For instance, we collect from sellers information regarding place of establishment and bank account information for identity verification and other purposes.
- **Communicate with you.** We use your personal information to communicate with you in relation to Amazon Services via different channels (e.g., by phone, e-mail, chat).
- **Advertising.** We use your personal information to display interest-based ads for features, products, and services that might be of interest to you. We do not use information that personally identifies you to display interest-based ads. To learn more, please read our [Interest-Based Ads notice](#).
- **Fraud Prevention and Credit Risks.** We use personal information to prevent and detect fraud and abuse in order to protect the security of our customers, Amazon, and others. We may also use scoring methods to assess and manage credit risks.

**What About Cookies and Other Identifiers?**

- To enable our systems to recognize your browser or device and to provide and improve Amazon Services, we use cookies and other identifiers. For more information about cookies and how we use them, please read our [Cookies Notice](#).

[Back to Top](#)

So, these are these are details that, I am sure, you understand, so, for what purposes does Amazon use your personal information. Purchase and delivery, provide and troubleshoot, provide voice, images and voice images and camera services, comply with legal obligations, communicate with you advertising, fraud preventions and credit risks.

(Refer Slide Time: 05:00)

- **Fraud Prevention and Credit Risks.** We use personal information to prevent and detect fraud and abuse in order to protect the security of our customers, Amazon, and others. We may also use scoring methods to assess and manage credit risks.

**What About Cookies and Other Identifiers?**

- To enable our systems to recognize your browser or device and to provide and improve Amazon Services, we use cookies and other identifiers. For more information about cookies and how we use them, please read our [Cookies Notice](#).

[Back to Top](#)

**Does Amazon Share Your Personal Information?**

Information about our customers is an important part of our business and we are not in the business of selling our customers' personal information to others. We share customers' personal information only as described below and with Amazon.com, Inc. and subsidiaries that Amazon.com, Inc. controls that either are subject to this Privacy Notice or follow practices at least as protective as those described in this Privacy Notice.

- **Transactions involving Third Parties:** We make available to you services, applications, or skills provided by third parties for use on or through Amazon. For example, the products you order through our marketplace are from third-party application providers from our Amazon marketplace. We also offer services through our Alexa services. We also offer services jointly with third-party businesses, such as sellers on the marketplace.

What about cookies to enable. So, I think cookies is something that all of these services use to enable personalization to help them, make choices, recommendations for books, all of that, books are purchases.

(Refer Slide Time: 05:17)



**Does Amazon Share Your Personal Information?**

Information about our customers is an important part of our business and we are not in the business of selling our customers' personal information to others. We share customers' personal information only as described below and with Amazon.com, Inc. and subsidiaries that Amazon.com, Inc. controls that either are subject to this Privacy Notice or follow practices at least as protective as those described in this Privacy Notice.

- **Transactions involving Third Parties:** We make available to you services, products, applications, or skills provided by third parties for use on or through Amazon Services. For example, the products you order through our marketplace are from third parties, you can download applications from third-party application providers from our App Store, and enable third-party skills through our Alexa services. We also offer services or sell product lines jointly with third-party businesses, such as sellers on the marketplace, restaurants registered on Amazon.in, merchants providing mobile recharges and bill-payment assistance. You can tell when a third party is involved in your transactions, and we share customers' personal information related to those transactions with that third party.
- **Third-Party Service Providers:** We employ other companies and individuals to perform functions on our behalf. Examples include fulfilling orders for products or delivering packages, sending postal mail and e-mail, removing repetitive information from customer lists, analyzing data, providing marketing assistance, providing search results and links (including paid listings and links), processing payments, providing content, scoring, assessing and managing credit risk, and providing customer support. These third-party service providers have access to personal information necessary to perform their functions, but may not use it for other purposes. Further, they must process

Does Amazon share your personal information? Transactions involving third parties, we make available to you services, products, applications, or skills provided by third parties for use on or through Amazon services. For example, the products you order through our marketplace are from third parties, you can download applications from third-party application providers from our App Store, and enable third-party skills through our Alexa services. So, it is essentially saying, how the third-party information is being collected.

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**How Secure Is Information About Me?**

We design our systems with your security and privacy in mind.

- We work to protect the security of your personal information during transmission by using encryption protocols and software.
- We follow the Payment Card Industry Data Security Standard (PCI DSS) when handling payment card data.
- We maintain physical, electronic, and procedural safeguards in connection with the collection, storage, processing, and disclosure of personal customer information. Our security procedures mean that we may occasionally request proof of identity before we disclose personal information to you.
- Our devices offer security features to protect them against unauthorized access and loss of data. You can control these features and configure them based on your needs. Click [here](#) for more information on how to manage the security settings of your device.
- It is important for you to protect against unauthorized access to your password and to your computers, devices and applications. Be sure to sign off when finished using a shared computer. Click [here](#) for more information on how to sign off.

[Back to Top](#)

**What About Advertising?**

**Third-Party Advertisers and Links to Other Websites:** Amazon Services may use third-party advertising and links to other websites and apps. Third-party advertising may collect information about you, other users, and your device, and use it to deliver targeted advertising and content.

**What Choices Do I Have?**

If you have any questions as to how we collect and use your personal information, please contact our [Grievance Officer](#). Many of our Amazon Services also include settings that provide you with options as to how your information is being used.

- As described above, you can always choose not to provide certain information, but then you might not be able to take advantage of many of the Amazon Services.
- You can add or update certain information on pages such as those referenced in [What Information Can I Access?](#) When you update information, we usually keep a copy of the prior version for our records.
- If you do not want to receive e-mail or other communications from us, please adjust your [Customer Communication Preferences](#). If you don't want to receive in-app notifications from us, please adjust your notification settings in the app or device.
- If you do not want to see interest-based ads, please adjust your [Advertising Preferences](#).
- The Help feature on most browsers and devices will tell you how to prevent your browser or device from accepting new cookies or other identifiers, how to have the browser notify you when you receive a new cookie or how to block cookies altogether. Because cookies and identifiers allow you to take advantage of some essential features of Amazon Services, we recommend that you leave them turned on. For instance, if you otherwise reject our cookies, you will not be able to add items to your Shopping Cart, proceed to Checkout, or use any Services that require you to Sign in. For more information about cookies and other identifiers, see our [Cookies Notice](#).
- If you want to browse our websites without linking the browsing history to your account, you may do so by logging out of your account [here](#) and blocking cookies on your device.

Again, my intent here is not to go through all the entire policy. What about advertising? What information can I access? What choices do I have? Children. So, that is that is Amazon's policy. I am sure by now, you realize that some of these things, when you read them, you get a sense that these companies are also putting in a lot of efforts in creating these policies and telling us what they are actually doing, at least, telling us to an extent possible that how they are doing the business, how they are in, how the information is being used shared and all of that, which is pretty good.

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**Amazon.in Privacy Notice**

**Security and privacy | Legal policies**

**Last updated: October 21, 2020.** To see prior version, click [here](#)

We know that you care how information about you is used and shared, and we appreciate your trust that we will do so carefully and sensibly. This Privacy Notice describes how Amazon Seller Services Private Limited and its affiliates including Amazon.com, Inc. (collectively "Amazon") collect and process your personal information through Amazon websites, devices, products, services, online marketplace and applications that reference this Privacy Notice (together "Amazon Services").

I am meaning, I think, that is why, it will be interesting actually to study here to go, look at the prior versions of the privacy policy and see what changes happen. And are these changes

actually an effective something that is happening in a real world? Some case lawsuit is done against Amazon and the policies gets changed.

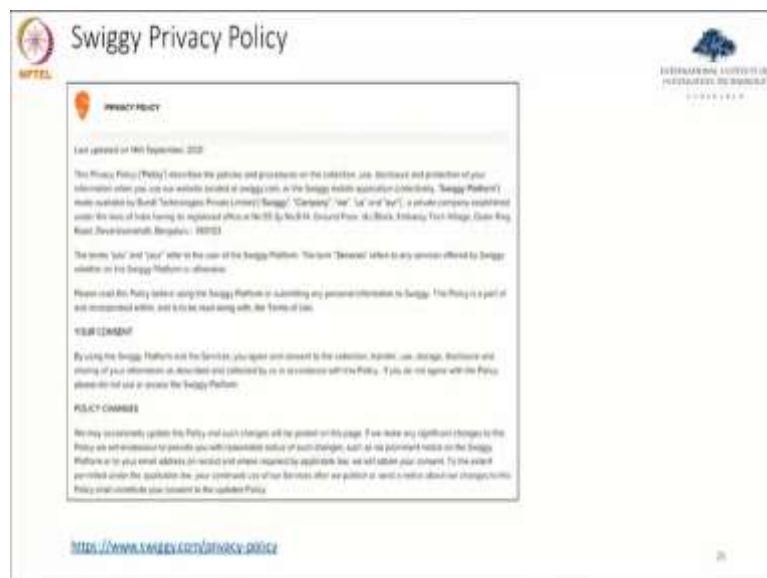
(Refer Slide Time: 07:15)



The screenshot shows the Amazon Privacy Policy page. At the top left is the MPTEL logo. The main heading is "Amazon Privacy Policy" with a sub-heading "Amazon.in Privacy Notice". The text is dated "Last updated: October 21, 2020". It states that Amazon India Private Limited is the controller of personal information. A list of key points is provided:

- What Personal Information About Customers Does Amazon Collect?
- Why Would Personal Information Use Your Personal Information?
- What About Cookies and Other Identifiers?
- Data Processed About Your Personal Information
- How Amazon is Differentiated About You?
- What About Advertising?
- What Information Will I Receive?
- What Services Do I Need?
- Will I Be Able to Opt Out of Amazon Services?
- Conditions of Use, Notices, and Rescission
- Contact Us for More Information
- Privacy of Children's Information

At the bottom, there is a URL: [https://www.amazon.in/gp/help/customer/display.html?nodeId=200534380&ref\\_sfsister\\_privacy](https://www.amazon.in/gp/help/customer/display.html?nodeId=200534380&ref_sfsister_privacy) and a page number "15".



The screenshot shows the Swiggy Privacy Policy page. At the top left is the MPTEL logo. The main heading is "Swiggy Privacy Policy" with a sub-heading "PRIVACY POLICY". The text is dated "Last updated on 01st September, 2022". It states that Swiggy is the controller of personal information. The text includes sections for "YOUR CONSENT", "POLICY CHANGES", and "CONTACT US".

At the bottom, there is a URL: <https://www.swiggy.com/privacy-policy> and a page number "21".

Amazon, Swiggy, I am meaning, I am guessing that these are services that you probably are using and also they are one of the popular apps that you use.



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**PRIVACY POLICY**

By using the Swiggy Platform and the Services, you agree and consent to the collection, transfer, use, storage, disclosure and sharing of your information as described and collected by us in accordance with this Policy. If you do not agree with this Policy, please do not use or access the Swiggy Platform.

**POLICY CHANGES**

We may occasionally update this Policy and such changes will be posted on this page. If we make any significant changes to this Policy, we will endeavour to provide you with reasonable notice of such changes, such as via government notice on the Swiggy Platform or to your email address on record and where required by applicable law, we will contact your contact. To the extent permitted under the applicable law, your continued use of our Services after we publish or send a notice about our changes to this Policy shall constitute your consent to the updated Policy.

**LINKS TO OTHER WEBSITES**

The Swiggy Platform may contain links to other websites. Any personal information about you collected while visiting such websites is not governed by this Policy. Swiggy shall not be responsible for and has no control over the practices and content of any website accessed using the links contained on the Swiggy Platform. This Policy shall not apply to any information you may disclose to any of our service providers/vendors/partners which we do not require you to disclose to us or any of our service providers under this Policy.

**INFORMATION WE COLLECT FROM YOU**

Device Information: In order to improve your app experience and lend stability to our services to you, we may collect information or employ third party plugins that collect information about the devices you use to access our Services, including the hardware models, operating systems and versions, software, file names and versions, preferred languages, unique device identifiers, advertising identifiers, serial numbers, device model information, mobile network information, installed applications on devices and phone calls. The information collected may be disclosed to or collected directly by third parties and may be used to improve the content and/or functionality of the services offered to you. Analytics companies may use mobile device IDs to track your usage of the Swiggy Platform.

**COOKIES**

Our Swiggy Platform and third parties with whom we partner, may use cookies, pixel tags, web beacons, mobile device IDs, "flash cookies" and other files or technologies to collect and store information with respect to your use of the Services and third party websites.

Cookies are small files that are stored on your browser or device by websites, apps, online media and advertisements. We use cookies and other technologies for purposes such as:

- Authenticating users
- Remembering user preferences and settings
- Determining the proximity of content
- Delivering and measuring the effectiveness of advertising campaigns
- Analysing site traffic and trends, and generally understanding the online behaviour and interests of people who interact with our services.

A pixel tag (also called a web beacon or clear GIF) is a tiny graphic with a unique identifier, embedded invisibly on a webpage for an online ad or email, and is used to track on track things like activity on a webpage or ad impressions or clicks, as well as to access cookies stored on users' computers. We

So, look at the privacy policy of 'Swiggy'. It is not as long as Amazon, but it kind of addresses some of the general FTCs and OECD guidelines. Links to other websites, information we collect from you, device information, in order to improve your app experiences and lend stability to our services to you, we may collect information or employ third party plugins that collect information about the devices you use to access our services including the hardware models, operating systems and versions, software, file names and versions, all that. Interestingly, if you look at this, it also says that improve your app experience and lend stability to our services, we may collect.

So, I think the maze, interesting word that they have kept it there. The cookies our Swiggy platform and third parties with whom we partner may use cookies again, again 'may' here.

So, here they have spent a lot of sort of say explanation about the cookies that they use and details about that.

(Refer Slide Time: 08:52)

**PRIVACY POLICY**

Please visit our Cookie Policy for more information regarding the use of cookies and other technologies described in this section, including regarding your choices relating to such technologies.

**USES OF YOUR INFORMATION**

- We use the information we collect for following purposes, including:
  - To provide, personalize, maintain and improve our products and services, such as to enable deliveries and other services, enable features to personalize your Swiggy account.
  - To carry out our obligations arising from any contracts entered into between you and us and to provide you with the relevant information and services.
  - To address and enhance the security of our Swiggy Platform and its internal operations, including fraud-detecting, data analysis, testing, research, statistical and survey purposes.
  - To provide you with information about services we consider similar to those that you are already using, or have inquired about, or may interest you. If you are a registered user, we will contact you by electronic means (e-mail or SMS or telephonic) with information about these services.
  - To understand our users better they do in our Services, what features they like, how they use them, etc., improve the content and features of our Services such as to personalizing content to your interests, process and complete your transactions, make special offers, provide customer support, process and respond to your queries.
  - To generate and review reports and data about, and to conduct research on, our user base and Service usage patterns.
  - To allow you to participate in interactive features of our Services, if any, or
  - To measure or understand the effectiveness of advertising we serve to you and others, and to deliver relevant advertising to you.
  - If you are a partner (merchant or delivery partner), to track the progress of delivery or status of the order placed by our customers.
  - To carry out academic research with academic partners.

We may combine the information that we receive from third parties with the information you give to us and information we collect about you, for the purposes set out above. Further, we may merge certain identifiable information collected from you through the Services or via other means, including via the use of third party web analytics tools. As a result, our use and disclosure of aggregated and/or de-identified information is not restricted by this Policy, and it may be used and disclosed to others without limitation.

We analyze the log files of our Swiggy Platform that may contain Internet Protocol (IP) addresses, browser type and language, Internet service provider (ISP), referring, app or other, page viewed and exit websites and applications, operating system, device type, and connection data. This helps us to customize the website to meet about user behavior on the site to improve our product and services, and to gather demographic information about our user base as a whole.

We use information, we collect for the following purposes, including: to provide personalized, maintain and improve our products and services such as, to enable deliveries and other services, enable features to personalize your Swiggy account.

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**DISCLOSURE AND DISTRIBUTION OF YOUR INFORMATION**

We may share your information that we collect for following purposes:

- **With Service Providers:** We may share your information with our vendors, consultants, marketing partners, research firms and other service providers or business partners, such as Payment processing companies, to support our business. For example, your information may be shared with outside vendors to send you emails and messages or push notifications to your devices in relation to our Services, to help us analyze and improve the use of our Services, to process and collect payments. We also may use vendors for other projects, such as conducting surveys or organizing competitions for us.
- **With Partner Restaurants/Merchants:** While you place a request to order food through the Swiggy Platform, your information is provided to us and to the restaurant/merchant with whom you may choose to order. In order to facilitate your online food order processing, we provide your information to that restaurant/merchant in a readable manner. If you had made a food order directly with the restaurant, if you provide a mobile phone number, Swiggy may send you text messages regarding the order's delivery status.
- **With Academic Partners:** We may share your information with our academic partners for the purpose of carrying out academic research.
- **With Other Users:** If you are a delivery partner, we may share your name, phone number and/or profile picture (if applicable), bearing details with other users to provide them the Services.
- **For Crime Prevention or Investigation:** We may share this information with governmental agencies or other companies assisting us, when we are obligated under the applicable laws or in good faith is required to report infractions and processes, to detect and prevent illegal activity or potential infringement of intellectual property, fraud, abuse of Services and other illegal acts. Responding to claims that an advertisement, posting or other content violates the intellectual property rights of a third party. Under a duty to disclose or share your personal data in order to enforce our Terms of Use and other agreements, policies or to protect the rights, property, or safety of the Company, our customers, or others, or in the event of a claim or dispute relating to your use of our Services. This includes exchanging information with other companies and organizations for the purposes of fraud detection and credit risk.

Disclosure and distribution of your information with service providers. We may share your information with our vendors, consultants, marketing partners, research firms and other

service providers or business partners such as payment processing companies to support our business. So, again this third-party sharing is also very common across all the services.

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**PRIVACY POLICY**

Information as that restaurant merchant in a similar manner as if you had made a food order directly with the restaurant. If you provide a mobile phone number, Swiggy may send you text messages regarding the order's delivery status.

- **With Academic Partners:** We may share your information with our academic partners for the purpose of carrying out academic research.
- **With Other Users:** If you are a delivery partner, we may share your name, phone number and/or profile picture (if applicable), working details with other users to provide them the Services.
- **For Crime Prevention or Investigation:** We may share the information with government agencies or other companies assisting us, when we are compelled under the applicable laws or in good faith to respond to court orders and processes, or detecting and preventing against actual or potential occurrence of identity theft, fraud, abuse of Services and other illegal acts; Responding to claims that an advertisement, posting or other content violates the intellectual property rights of a third party; Under a duty to disclose or share your personal data in order to enforce our Terms of Use and other agreements, policies or to protect the rights, property, or safety of the Company, our customers, or others; or in the event of a claim or dispute relating to your use of our Services. This includes exchanging information with other companies and organizations for the purposes of fraud detection and credit risk reduction.
- **For Internal Use:** We may share your information with any present or future member of our "Group" (as defined elsewhere) affiliates for our internal business purposes. The term "Group" means, with respect to any person, any entity that is controlled by such person, or any entity that controls such person, or any entity that is under common control with such person, whether directly or indirectly, or in the case of a natural person, any relative (as such term is defined in the Companies Act, 1956 and Companies Act, 2013 to the extent applicable) of such person.
- **With Advertisers and advertising networks:** We may work with third parties such as relevant advertisers to serve advertisements on the Swiggy Platform and on third party websites or other media (e.g., social networking platforms). These third parties may use cookies, JavaScript, web beacons (including clear GIFs, Flash, iBeacons and other tracking technologies) to measure the effectiveness of their ads and to personalize advertising content to you.

While you cannot opt out of advertising on the Swiggy Platform, you may opt out of much interest-based advertising on third party sites and through third party ad networks (including DoubleClick Ad Exchange, Facebook Audience Network and Google AdSense). For more information, visit [www.doubleclick.net/choices](#). Opting out means that you will no longer receive personalized ads by third parties ad networks that with which you have opted out, which is based on your browsing information across multiple sites and across services. If you delete cookies or change browser, your opt out may no longer be effective.

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**PRIVACY POLICY**

While you cannot opt out of advertising on the Swiggy Platform, you may opt out of much interest-based advertising on third party sites and through third party ad networks (including DoubleClick Ad Exchange, Facebook Audience Network and Google AdSense). For more information, visit [www.doubleclick.net/choices](#). Opting out means that you will no longer receive personalized ads by third parties ad networks that with which you have opted out, which is based on your browsing information across multiple sites and across services. If you delete cookies or change browser, your opt out may no longer be effective.

- To fulfil the purpose for which you provide it
- We may share your information other than as described in this Policy if we notify you and you consent to the sharing

**DATA SECURITY PRECAUTIONS**

We have in place appropriate technical and security measures to secure the information collected by us.

We use well established services from third party service providers to protect the sensitive personal information provided by you. The third party service providers with respect to our fulfil and administration services and our payment gateway and payment processing are contractually bound with the payment card industry standard (generally referred to as PCI compliant service providers). You are advised not to send your full credit/debit card details through unsecured electronic platforms. Where we have given you (or where you have chosen) a username and password which enables you to access certain parts of the Swiggy Platform you are responsible for keeping these details confidential. We ask you not to share your password with anyone.

Please be aware that the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted through the Swiggy Platform. Once we have received your information, we will use strict physical, electronic, and procedural safeguards to help prevent unauthorized access.

**OPT OUT**

When you sign up for an account, you are opting in to receive emails from Swiggy. You can try to to manage your email preferences (here) or you can follow the "unsubscribe" instructions in promotional email messages, but note that you cannot opt out of receiving certain administrative notices, service notices, or legal notices from Swiggy.

For crime prevention and investigation, for internal use with advertisers, data security proof, data security precautions, opt-out. So, that is the Swiggy's privacy policy.

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**Zomato Privacy Policy**

**zomato**

## Privacy Policy

Last updated on April 22, 2020

Zomato Limited (Formerly known as Zomato Private Limited) and Zomato Media Private Limited (collectively referred to as "Zomato," the "Company," "we," "us," and "our") respect your privacy and is committed to protecting it through its compliance with its privacy policies. This policy describes:

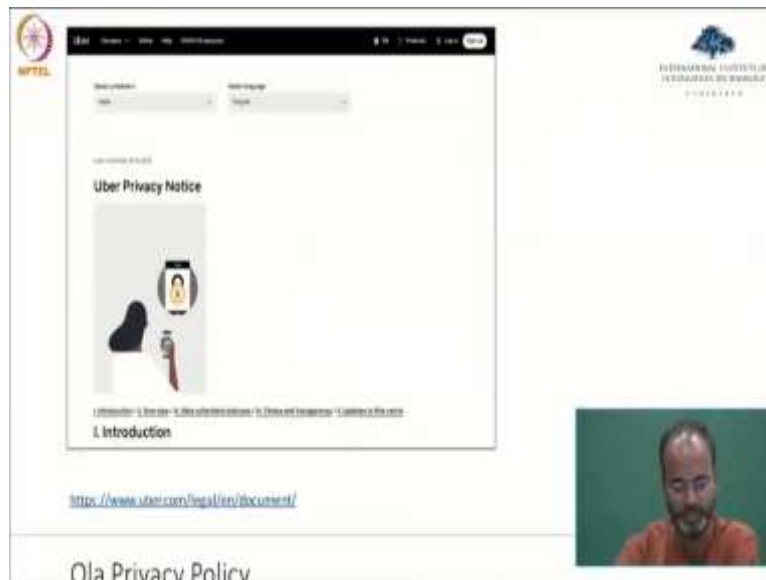
- The types of information that Zomato may collect from you when you access or use its websites, applications and other online services (collectively referred to as "Services"), and
- Its practices for collecting, using, maintaining, protecting and disclosing that information.

This policy applies only to the information Zomato collects through its Services in email, text and other electronic communications sent through or in connection with its Services.

This policy DOES NOT apply to information that you provide to, or that is collected by, any third party, such as restaurants at which you make reservations and/or you through Zomato's Services and social networks that you use in connection with its Services. Zomato encourages you to consult directly with such third parties about their privacy practices.

Please read this policy carefully to understand Zomato's policies and practices regarding your information and Zomato will read it. By accessing or using its Services and/or registering for an account with Zomato, you agree to

<https://www.zomato.com/policies/privacy/>



**Uber Privacy Notice**

## Uber Privacy Notice

Introduction | 1. Introduction

<https://www.uber.com/legal/en/document/>



**Ola Privacy Policy**

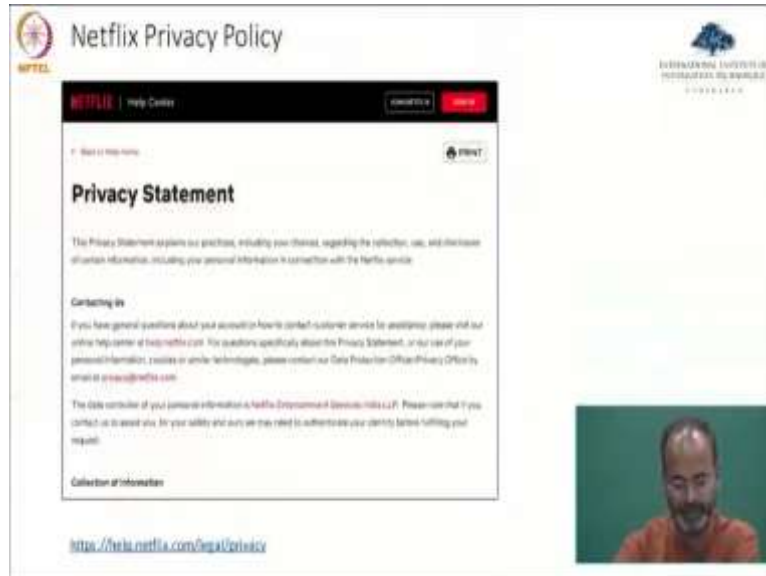
**OLA**

## Privacy Policy (OlaCabs India)

Your privacy matters to OLA Technologies Private Limited (the "Company," "we," "Us" or "Us")

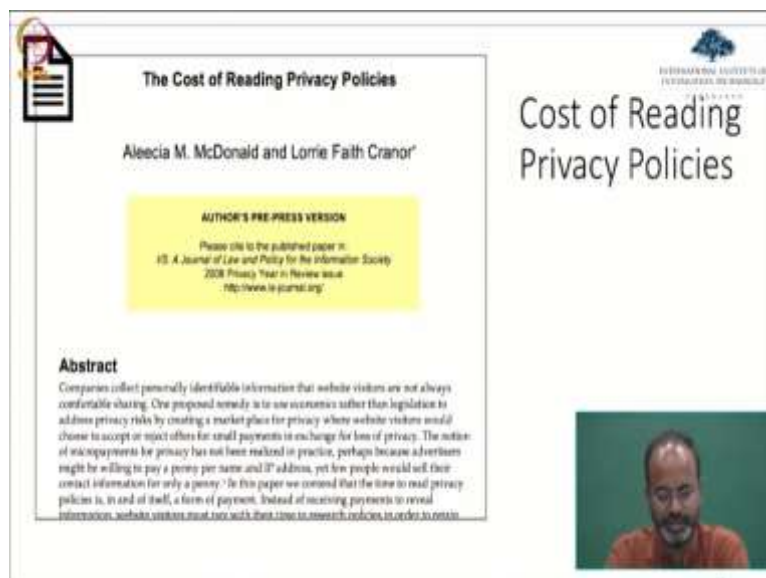
This Privacy Policy explains how we collect, process, use, share and protect information about you. It also tells you how you can access and update your information and make certain choices about how your information is used.

The Privacy Policy covers both "online" (i.e., web and mobile services, including any websites operated by us such as <http://www.olacabs.com/>) or Mobile Applications, however accessed and/or used, whether via personal computer, mobile device or otherwise and "offline" (i.e., collection of data through tracking, telephone, or in person activities



Similarly, I had kept a link for ‘Zomato’ and ‘Uber’ and Ola. Take a look at it. And Netflix, I think. These are, at least I thought that, these are policies that platforms that you may be using regularly. I use some of them very regularly. So, therefore I was also interested in looking at these policies closely taking a good read ahead, particularly the Facebooks and twitters, for sure. So, that is the privacy policy.

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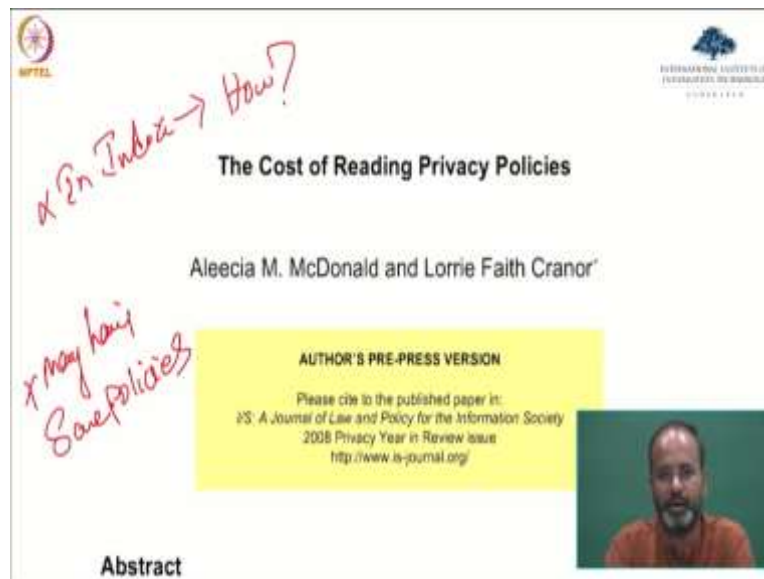


Now I think let us ask this question, this is an interesting that is why I said earlier, keep watch for this topic of ‘how difficult it is to read the policy, how much time it is taking for us to understand the length of the sentences, all that, I flagged it when I was doing it. So, here is a research that was done, which is to say that look if we have to get US citizens, to read the

privacy policy, at least one, at least some of the privacy policies in every given year, at least once, one service that they are reading using.

For example, 'Uber privacy policy' at least once in a year, how much time, resources, money, would it cost, for the entire US? So that is what this research was done. It is a very interesting research in the context of this privacy policy. Let us take a look at.

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So, that is the paper I think the link of the paper is in the slides, but otherwise it is easy to find this paper. So, the question that I wanted to post to you, as we proceed in doing the understanding the paper also if you see, this actually was done study in the US, the study was done in the US.

And if the study was to be done in India, how will we able to do it? What all information do we need? It will be nice for you to think about it and we can discuss it as part of the mailing list in the class. So, please, think about, after we are done, please think about, how you can actually evaluate the cost of reading privacy policy in India. Even cost of reading privacy policy for yourself I think. If you can think of methods to find that that will be super nice.

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their privacy. We pose the question: website users were to read the privacy policy for each site they visit just once a year, what would their time be worth?

Studies show privacy policies are hard to read, read infrequently, and do not support rational decision making. We calculated the average time to read privacy policies in two ways. First, we used a list of the 75 most popular websites and assumed an average reading rate of 230 words per minute to find an average reading time of 31 minutes per policy. Second, we conducted an online study of 212 participants to measure time to skim online privacy policies and respond to simple comprehension questions. We used data from Nielsen/Net Ratings to estimate the number of unique websites the average Internet user visits annually with a lower bound of 119 sites. We estimated the total number of Americans online based on Pew Internet & American Life data and Census data. Finally, we estimated the value of time at 25% of average hourly salary for leisure and twice wages for time at work. We present a range of values, and found the national opportunity cost for just the time to read policies is on the order of \$200 billion. Additional time for comparing policies between multiple sites in order to make informed decisions about privacy brings the social cost well above the market for online advertising. Given that web users also have some value for their privacy on top of the time to read policies, this suggests that under the current self-regulation framework, targeted advertising may have negative social utility.

## 1 Introduction

The Federal Trade Commission ("FTC") supports industry self-regulation because in the late 1990s, the FTC decided that the Internet was evolving very quickly and that self-regulation

So, this one, we post the question. So, the question that was, that they had in mind was, if websites use users were to read the privacy policy for each site they visit, just once a year, what would their time be worth. So, that is what the question was. Interesting question. So, I think the motivation for this question is also is interesting. Because, what did we see until now FTC, OECD, all of them kept saying that, oh, we should actually have these kind of policies.

And if we expect the user to read the privacy policy then I think there is something we have to understand if you make them to read, would it be good, how much would it cost, return of investment, if you are making somebody to do something, is it worth it, compared to something compared to sort of a value here. Alicia was interested in figuring out what the total cost of the reading would be.

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...sions, the FTC estimated the total number of Americans online based on Pew Internet & American Life data and Census data. Finally, we estimated the value of time at 25% of average hourly salary for leisure and twice wages for time at work. We present a range of estimates, and bound the national opportunity cost for just the time to read policies is on the order of \$781 billion. Additional time for comparing policies between multiple sites in order to make informed decisions about privacy brings the social cost well above the market for online advertising. Given that web users also have some value for their privacy on top of the time it takes to read policies, this suggests that under the current self-regulation framework, targeted online advertising may have negative social utility.

### 1 Introduction

The Federal Trade Commission ("FTC") supports industry self-regulation to online privacy. In the late 1990s, the FTC decided that the Internet was evolving very quickly and new legislation could stifle growth. In particular, there were concerns that it was premature to legislate to protect privacy before other mechanisms evolved, especially when business was expected to offer more effective and efficient responses than FTC staff could devise. The Internet was still young, commerce on the Internet was very new, and legislators and regulators adopted a hands-off approach rather than risk stalling innovation. However, concerns remained about data privacy in general and on the Internet in particular. For example, the FTC passed legislation to protect children's privacy, which led to the Children's Online Privacy Protection Act ("COPPA") in 1998.<sup>2</sup>

Prior to COPPA, the FTC adopted Fair Information Principles ("FIPs"), a set of principles for data use. The notion of FIPs predates the Internet; several nations adopted different responses to concerns about credit databases on mainframes in the 1970s.<sup>3</sup> While

And they concluded that the, if you get the people to do what read the privacy policy it would cost US dollars, 781 billion dollars per year, that is a question. If you get people to read or you want all of them to read the privacy policy, if they read, it is going to cost 781 billion dollars.

Do we really want to spend that much money in getting people to read the privacy policy? So, if you have seen the again Mark Zuckerberg's interactions in the congress, you would connect the self-regulation world there was a question to him about, will Facebook participate in self-regulating in terms of controlling the information of the users.

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integrated into popular web browsers, unfortunately most users remain unfamiliar with the technology.<sup>18</sup>

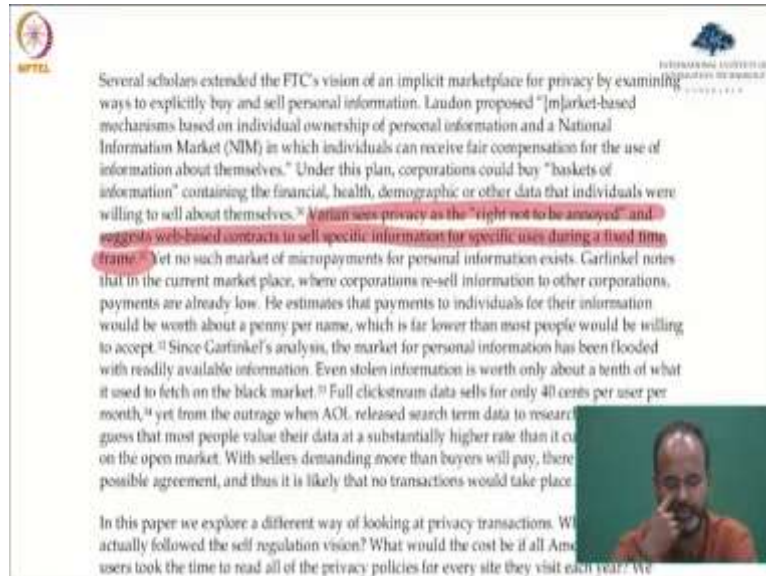
### 1.1 Economic Theories of Privacy Policies

The FTC started with a set of principles, almost akin to a framework of rights, and encouraged companies to protect these rights by adopting privacy policies. Economists also see utility in privacy policies but from an entirely different basis.

Advertising economics looks at ways to turn a commodity (e.g., water) into a bundle of marketable attributes (e.g., from mountain springs). There are three types of attributes: Search goods are things readily evaluated in advance, for example color. Experience goods are only evaluated after purchase or use, for example the claims of a hair care product. Credence attributes cannot be determined even after use, for example nutrition content of a food. One argument for mandatory nutrition labels on food is that it converts nutrition information from a credence attribute to a search attribute; consumers can read the label prior to purchase. This argument applies equally well to online privacy. Without a privacy policy, consumers do not know if a company will send spam until after they have made the decision to provide their email address. With a privacy policy, consumers can check privacy protections prior to engaging in business with the site.

Another economic perspective that leads to supporting privacy policies is that since privacy is not readily observable, it cannot be properly valued by the market place. Without privacy policies, companies have all of the information about their own practices and consumers have none, leading to an information asymmetry.<sup>19</sup> Information asymmetries are one potential cause of market failure. The canonical example is of a market for used cars; sellers know if their cars are in mint condition or are lemons, but buyers may not be able to tell.<sup>20</sup> Consequently, buyers





I will let you to read the paper in detail but what all I want meaning; I am going to share the annotated papers also with all of you, as part of the website that I would have, for the course. We will upload these annotated papers also. But, for you to understand the decision, how to come up with the cost, what all do we need? We need, basically to understand, how much time it is going to take for somebody to read the privacy policy. Some number of lines, number of pages, all that.

Then we also need to know the cost of the person, for example, you want to know the cost of me reading a privacy policy versus a student reading a privacy policy. The cost for me may be higher than the cost of the student. Just the value of time, nothing other than that. And it also so, you need that and the difficulty of, so they, in this research they also showed that the difficulty of reading the privacy policy is high. A certain level of language understanding, certain level of cognition is needed to understand the privacy policy.

For somebody to have x level of education and understanding for them, to read a privacy policy, which would be, let us take 10 minutes, 15 minutes to read one privacy policy for one website that you are accessing. If you were to do x number of websites services in a year, how much would that cost, that is what they ended up actually doing.

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We calculated the time to read policies as the word length of common privacy policies times 250 WPM, which is a typical reading rate for people with a high school education.<sup>28</sup>

Table 1: Times to read entire privacy policies for average readers

	Word Count	Reading Rate	Time to Read One Policy
Short Policy (First Quartile)	2,071	250 WPM	8 minutes
Medium Policy (Median)	2,514	250 WPM	10 minutes
Long Policy (Third Quartile)	3,112	250 WPM	12 minutes

As seen in Table 1, we find that it takes about eight to twelve minutes to read on the most popular sites, with a point estimate of ten minutes per policy. They be slightly low due to the jargon and advanced vocabulary in privacy policies, some people read more slowly online than on paper, which may also make the slightly low.

I will show you some of the tables, which would help you to understand. So, this one if you see time to read the entire privacy policies for average readers, which is short policy. They classified this into a short policy, medium policy and a long policy. So, this is 2000 words, 2500 words, 3000 words, this is words per minute. So, this is time to read one policies about 8 minutes, 10 minutes and 12 minutes. So, I can clearly see this. The long policy could be the Facebook type one, short policies would be the Swiggy types one that we saw. So, 8 minute per policy for a Swiggy.

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Measured Time to Skim and Answer One Question

Low Estimate	3.0 minutes
Point Estimate	6.3 minutes
High Estimate	11.0 minutes

Table 2: Time estimates to skim one policy and answer a basic question

### 2.2 Monthly Number of Unique Websites Visited

Nielsen Online reported the average number of unique websites that United States Internet users visited at home and at work during March, 2008 as 66 unique sites from work and 119 from home.<sup>29</sup> The overall average number of unique sites visited per person for the same time period was 105.<sup>30</sup> The overall figure is lower than the sum of sites visited from work and home because there is duplication. For example, imagine someone who visits Google both at work and at home. Google would appear once in the count of unique sites visited at work, plus once in the count of the unique sites visited at home, yet only be one unique site overall. In Figure 4, on average Internet users visit 52 different sites exclusively at work, 52 sites exclusively at home, and 14 sites at both work and home.

And then this one time estimates to Skim one policy and answer basic questions. So, that is about reading. So, this is about measure time to skim the privacy policy. I am not really reading it. For example, the this part of sections that I did.

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some people read more slowly online than on paper, which may also make these time estimates slightly low.

### 2.1.2 Measured Time to Skim Policies

Internet users might be more likely to skim privacy policies to find answers to their questions, or to contrast between two policies, rather than to read the policies word-for-word as envisioned in the prior section. We performed an online study that asked participants to find the answers to questions posed about privacy protections based on the text of a privacy policy. We based our questions on concerns people have about online privacy, as studied by Cranor et al.<sup>40</sup> We asked five questions including “Does this policy allow Acme to put you on an email marketing list?” and “Does the website use cookies?” All answers were multiple choice, rather than short answer, so the act of answering should not have substantially increased the time to address these questions.

To ensure our results were not overly swayed by one unique policy, participants were presented with one of six different policies of varying lengths. In all, we had 212 participants from which we removed 44 outliers.<sup>41</sup> We found that the time required to skim policies does not

<sup>40</sup> Ronald P. Carver, “Is Reading Rate Constant or Flexible?” *Reading Research Quarterly* 18, no. 2 (Winter 1983): 199. <http://www.jstor.org/stable/747517>.

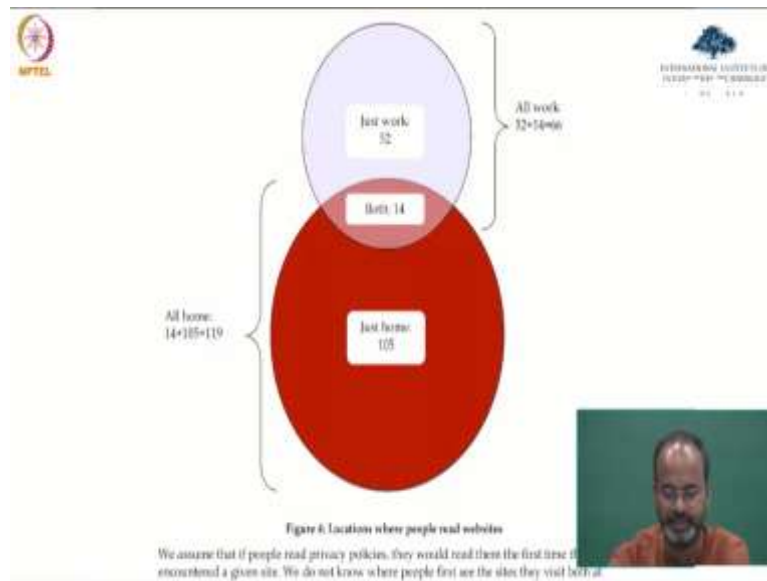
<sup>41</sup> Cranor, Goduru, and Arjola, “User Interfaces for Privacy Agents,” 167 (see n. 17).

<sup>42</sup> During online studies, participants are sometimes distracted by other tasks. We eliminated data points that were clearly implausible, for instance, taking 5 hours to complete a set of tasks that typically takes 20 minutes. In similar studies we have also seen responses indicative of

I am not really reading the paper here but if you just want to skim “Does this policy allow Acme to put you on an email marketing list” and “Does the website use cookies”, highlighted, you are just Skimming through what it means that is about 3.6 minutes. And why do you need it?

Again the numbers that you can evaluate could be that, oh, if you make somebody to read all the privacy policy, entire policy, what would it cost? If you make them only to skim at whatever cost and this is to give some sense of what are the number of websites that somebody could access. Because, for the total number per year, for the user, you need that also.

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So, this is about the locations where people read privacy policies. Just at work, it is about 52 work and the home is about 66 and at home is about 119 web services.

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Table 3. Estimates of the monthly number of unique websites visited by U.S. Internet users

Estimate	Policies read at work	Policies read at home
Lower bound	52 / month	119 / month
Point estimate	59 / month	132 / month
Upper bound	66 / month	145 / month

**2.3 Annual Number of Unique Websites Visited**

Unfortunately, Nielsen does not collect data on the average number of websites people visit annually. They do collect weekly statistics, as shown in Table 4.

Table 4. Unique monthly and weekly websites visited by U.S. Internet users show repeat many sites week after week

Location	Unique sites / month	Unique sites / week	Scale factor
----------	----------------------	---------------------	--------------



	66 / month	105 / month
Point estimate	99 / month	132 / month
Upper bound	66 / month	105 / month



### 2.3 Annual Number of Unique Websites Visited

Unfortunately, Nielsen does not collect data on the average number of websites people visit annually. They do collect weekly statistics, as shown in Table 4.

Table 4: Unique monthly and weekly websites visited by U.S. Internet users show repeat visits to many sites week after week.

Location	Unique sites / month	Unique sites / week	Scale factor
Work	66	25	66%
Home	105	40	74%

People visit some of the same sites each week; if not, we would see 105 unique sites per month at home (25 \* 4 weeks) rather than 66 (see Table 4). Ideally we would only count each unique site once, but we cannot do that. Instead, we constructed a scale factor, which is the ratio of unique sites at home relative to work after week. While our scale factor may not actually scale weekly visits to a reasonable starting point, we estimate:



We are unaware of any scholarly work that measures how many websites people visit. However, a 2008 study examined 25 subjects over a variable length of time and found an average of 390 unique sites during 52 to 195 days of observation.<sup>6</sup> The mean length of observation was 105 days. Using our point estimate of 112 unique sites per month, 390 sites suggests nearly all new sites each month. It seems more likely that these 25 participants



estimate for the average annual number of websites visited, we multiplied by our lower observed scale factor, 66. As an upper bound, annual estimate we multiplied our upper monthly estimate by our higher observed scale factor, 74. For our point estimate we used a weighted average of the observed scale factors, multiplying the monthly average work sites by the observed work scale factor of 66 and home by 74. The results are summarized in Table 5.

Table 5: Estimates of the annual number of unique websites visited by U.S. Internet users

Estimate	Scale factor	Policies read at work	Policies read at home	Total
Lower bound	66	412 / year	942 / year	1354 / year
Point estimate	Weighted	467 / year	995 / year	1462 / year
Upper bound	74	588 / year	1022 / year	1610 / year

### 2.4 Opportunity Cost of Time

Just as the opportunity cost of time in school is a major part of the overall cost of education, Becker argued we should consider the opportunity cost of time as an implicit cost of goods and services.<sup>9</sup> The cost to see a play is not just the price of admission, but also the value that audience members place on their own time.<sup>10</sup> Economic literature suggests that time should be valued as salary plus overhead, which is the value corporations lose.<sup>11</sup> In the United States, overhead is estimated as twice the value of time before pay.<sup>12</sup> However, that approach may not be an accurate reflection for those who work a fixed number of hours or are not in the workforce.<sup>13</sup> Through revealed preferences and willingness to pay, studies estimate people value their leisure time at one-quarter of their take-home pay.<sup>14</sup>

Again, all of this is just estimate, there is no, I mean I am sure if the study was to be done again now, the number may be different. Either the policy may have changed or the reading speed may have changed in people in the last 10 -12 years, the cost of the people reading them policy and understanding may have changed, all those changes would have happened. So, this is just the same details about annual websites, estimates the annual number of unique websites visited in the US. Again, total number of websites, lower, upper bound, opportunity cost.

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Bureau of Labor Statistics finds an average hourly wage of \$17.93 for March, 2008.<sup>10</sup> That gives us estimates of **\$20.86/hour** for the opportunity cost of reading privacy policies at work and **\$4.40/hour** for the opportunity cost of reading privacy policies at home as seen below in Table 6.

**Table 6: Estimates for the value of time to read online privacy policies**

Location	Average value of time
Home	\$4.40 / hour
Work	\$35.86 / hour

**3 Time and Economic Value to Read Privacy Policies**  
 In this section we use the inputs from section 2 to estimate how much time it would take for an individual to read the policies of each website she visits annually. We then use these time estimates as the basis for calculating the value of that time. In both cases we look at national figures as well as individuals.

**3.1 Amount of Time to Read Privacy Policies**  
 We multiplied the estimates for the number of unique sites American internet users visit annually (section 2.3) by the time to read or skim privacy policies (sections 2.1.1 and 2.1.2) and by the estimated 221 million Americans online.<sup>11</sup>

This is where the cost is getting covered, which is the way that they calculated is home estimates for values of time to read online privacy policy. Home is 4.4 dollars per hour; work is 35.86 dollars per hour. Again, using some literature some approximation, some estimations they arrived at this number.

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estimates as the basis for calculating the value of that time. In both cases we look at national figures as well as individuals.

**3.1 Amount of Time to Read Privacy Policies**  
 We multiplied the estimates for the number of unique sites American internet users visit annually (section 2.3) by the time to read or skim privacy policies (sections 2.1.1 and 2.1.2) and by the estimated 221 million Americans online.<sup>11</sup>

**Table 7: Annual time estimates for reading and skimming online privacy policies**

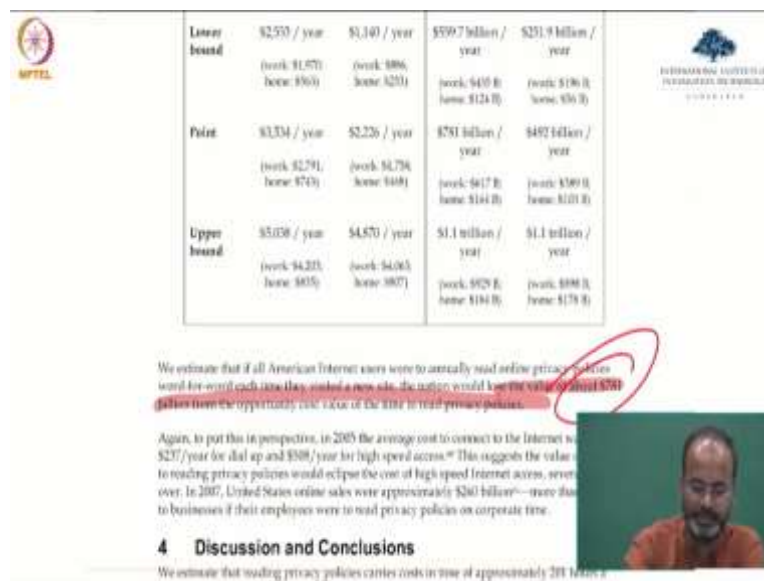
Estimate	Individual time to read	Individual time to skim	National time to read	National time to skim
Lower bound	181 hours / year	81 hours / year	36.9 billion hours / year	17.9 billion hours / year
Point Estimate	244 hours / year	124 hours / year	53.8 billion hours / year	33.9 billion hours / year
Upper bound	304 hours / year	270 hours / year	67.1 billion hours / year	64.8 billion hours / year

<sup>10</sup> Bureau of Labor Statistics, Table B-3: Average hourly and weekly earnings of production/supervisory workers on private nonfarm payrolls by industry sector and selected detail, <http://stats.bls.gov/news.release/empst16.htm>.

<sup>11</sup> Nielsen/Net Ratings, "Nielsen Online Reports" (page 44).

So, if you put all of this together which is the cost of reading number of websites that they are going to access you will get the cost that is what they did here.

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	Lower bound	Mid-range	Upper bound	Lower bound	Upper bound
Cost per user	\$2.50 / year (work: \$1.50) (home: \$1.00)	\$1.10 / year (work: \$0.66) (home: \$0.45)	\$59.7 billion / year	\$21.9 billion / year	\$21.9 billion / year
Point	\$3.34 / year (work: \$2.74) (home: \$0.60)	\$2.26 / year (work: \$1.79) (home: \$0.48)	\$781 billion / year	\$482 billion / year	\$482 billion / year
Upper bound	\$5.00 / year (work: \$4.23) (home: \$0.77)	\$4.67 / year (work: \$4.06) (home: \$0.61)	\$1.1 trillion / year	\$1.1 trillion / year	\$1.1 trillion / year

We estimate that if all American Internet users were to annually read online privacy policies word-for-word each time they visited a new site, the nation would lose the value of almost \$781 billion from the opportunity cost value of the time to read privacy policies.

Again, to put this in perspective, in 2005 the average cost to connect to the Internet was \$27/year for dial up and \$98/year for high speed access.<sup>16</sup> This suggests the value of reading privacy policies would eclipse the cost of high speed Internet access, seven-fold over. In 2007, United States online sales were approximately \$261 billion—more than to businesses if their employees were to read privacy policies on corporate time.

#### 4 Discussion and Conclusions

We estimate that reading privacy policies carries costs in time of approximately 201 billion a



So, that means they arrive at this 781 billion dollars. Interesting, right, interesting. So, take it to do an exercise for yourself, what would be the cost for. Again this is not the real sort of say money value, right, this is opportunity cost. Opportunity cost of me reading a privacy policy if I would have done that at that time if I would have done something else what was the value for that, that is the opportunity cost. So, that is the cost of reading the privacy policy.

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## Activity

- Watch these 2 videos
  - [https://www.ted.com/talks/alessandro\\_acquisti\\_what\\_will\\_a\\_future\\_without\\_secrets\\_look\\_like](https://www.ted.com/talks/alessandro_acquisti_what_will_a_future_without_secrets_look_like)
  - <https://www.aliazeera.com/program/rebel-geeks/2015/12/7/rebel-geeks-give-us-back-our-data/>
- Submit your privacy relevant takeaways from them
  - What is interesting?
  - What did you learn?
  - What did you not know about?
  - What would you take care of?



What I am going to recommend? I think last activity, in last class, last week also; I had the activity for you to look at social dilemma, the great hack documentary. So, every week I am going to get you to do something like that and again for the benefit of learning of the content,

if you are interested, feel free to do it, it will not be forced, but, I think it may be very useful for you to learn from these videos. And I think I will ask some questions from these videos, so you probably want to also take a look at that. So, these two videos are, the first one is a 'ted talk' and the second one is a sort of a documentary about the privacy and data and all of that.

So, what I would like you to do is, take a look at these two videos and in the mailing list, answer these questions. What is interesting? What did you learn? What did you not know about? And what would you take care of? Which is after seeing these videos, is there anything that you think you will actually change? Even particularly even going through the privacy policies that we did also, okay.

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So, that is the end of week 2. So what have we done? We did rights to privacy? Which is modular the definitions of privacy, understanding, what privacy is all about, contextual integrity, privacy policies and cost of reading privacy policies. So, this is the summary of week 2. Right to privacy, contextual integrity, privacy policies and cost of reading privacy policies. So, that is the end of week 2. I will see you in week 3.