

## Privacy Policy

You agree that we may use Customer Information for the purpose of statistical analysis and for creation of data ("Statistical Information"), which does not contain individual Customer Information. In addition to the information that the Bank elicits from you, you are free to volunteer any other information that you feel that the Bank needs to know, but the security and confidentiality as per this Policy is guaranteed only to the information that the Bank directly asks from you.

This Policy holds true for a non-customer who has provided information to the Bank, by any means, with the intentions of establishing a relationship, of whatsoever nature, with the Bank. By divulging any information to us you agree to the terms and conditions of this Policy.

**Use of Customer Information / Statistical Information** We may use the Customer Information for, among other things, customer verification, provision of products and services, for personalization of products or services, marketing or promotion of our financial services or related products or that of our associates and affiliates; for creation of Statistical Information, statistical analysis or credit scoring, enforcement of your obligations, any other purpose that will help us in providing you with optimal and high quality services.

**Security:** We have taken reasonable measures to protect security and confidentiality of the Customer Information and its transmission through the World Wide Web. You are required to follow the Terms and Conditions while using this Website including the instructions stated therein in respect of security and confidentiality of your Log-in and Password.

The Bank will give access to Customer Information to only authorised employees. Employees who violate this Privacy Policy shall be subject to disciplinary process as per the byelaws of the Bank. Any employee who withdraws from the employment of the Bank will have to undertake to abide by this Privacy Policy and keep all Customer Information secure and confidential.

### Disclosure

We shall not be held liable for disclosure of the Customer Information or Statistical Information in accordance with this Privacy Commitment or in terms of any other agreements with you.

We may disclose the Statistical Information to any person, without any limitation and you hereby give your irrevocable consent for the same.

We may disclose Customer Information to any of our associates and affiliates, without any limitation and you hereby give your consent for the same.

We may disclose the Customer Information, to third parties, without limitation, for the following reasons and you hereby give your irrevocable consent for the same:-

1. To comply with legal requirements, legal process, legal or regulatory directive/ instruction. or
2. To enforce the Terms and Conditions of the products or services. or
3. For fraud prevention purposes. or
4. As permitted or required by law.

We may disclose the Customer Information to third parties for following, among other purposes, and will make reasonable efforts to bind them to obligation to keep the same secure and confidential and an obligation to use the information for the purpose for which the same is disclosed, and you hereby give your irrevocable consent for the same: -

- i. For participation in any telecommunication or electronic clearing network. or
- ii. For credit rating by a credit rating agency. or
- iii. For advertising. or
- iv. For facilitating joint product promotion campaigns. or
- v. For the purposes of credit reporting, verification and risk management to/ with clearing house centres or credit information bureau and the like. or

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- vi. For availing of the support services from third parties e.g. collecting subscription fees, and notifying or contacting you regarding any problem with, or the expiration of, any services availed by you.