

PRIVACY NOTICE AND TERMS FOR USE OF DIGITAL PLATFORM SERVICES OF BANK

AU Small Finance Bank Limited ("**Bank**") is committed in protecting your privacy when you use Bank's Digital Platform Services. This Privacy Statement ("**Statement/Online Privacy Statement**") explains how Bank collect, use, share, and safeguard your information when you use Digital Platform Services.

"**Bank**" or "**We**" or "**Our**" or "**Us**" shall mean and include AU Small Finance Bank Limited, its subsidiaries and service providers associated with Bank for the purpose of extending Digital Platform Services to the Customers.

"**Customer**" or "**You**" or "**Your**" shall mean and include customers of the Bank, not below the age of 18 years, and visitors (including their representatives) to the various Digital Platform Services for availing the services offered by the Bank on such Digital Platforms. Customer can be an individual, group of individuals, companies or association of persons.

"**Digital Platform Services**" shall mean and include Video Banking Services, Bank's mobile applications, web application and various other digital platforms being engaged by Bank to provide services to Customers.

Use of Digital Platform Services shall mean and include visiting any of the digital platforms owned, engaged and/or controlled by the Bank including but not limited to access of Customer accounts, conduct online transactions, viewing or clicking on Bank's ads on third-party sites that re-direct Customer to Bank's digital platforms; interacting with Bank on third-party sites including Video Banking Services being offered by the Bank on Digital Platforms.

When you use Digital Platforms Services including Video Banking Services, you are expressly agreeing to and consenting to the terms of this **Statement/Online Privacy Statement** and by any use of our Digital Platforms Services you will be deemed to have given your explicit consent for the processing of your Personal Data as set out in this **Statement/Online Privacy Statement**.

The acceptance of these **Statement/Online Privacy Statement** allows the Bank to record all conversations and transactions and use it for future reference for training and quality. The Customer acknowledges and extends his consent to share the recordings with any regulatory or law enforcement agencies as per the applicable laws within the territory of INDIA.

You understand and acknowledge that the Video Banking Services are available on Digital Platforms and the Bank shall check, authenticate and verify your identity on the call before discussing your accounts, service requests and personal information – just as Bank would in person or over the phone.

Customer will not be able to access and avail Digital Platform Services including video banking services of the Bank over Digital Platforms outside the territorial jurisdiction of INDIA, you should ensure you comply with any and all of the laws or regulations that apply to you at the place where you are accessing the service from within the territorial jurisdiction of INDIA.

If you bank with us already, these terms and conditions apply in addition to those contained in your account agreement with us (or any similar agreement), and will take priority if there is any contradiction between them.

Digital Platforms Services uses software under license with various service providers. Bank grants you a license to use the Digital Platform services and the software for your personal use only. You, under no circumstances can't transfer the license to any other person or entity.

To do certain transaction through Digital Platforms, you might be asked to read and accept more terms and conditions that relate to the transaction and services you are trying to avail.

Using Video Banking the right way

Only use the Digital Platform Services to open a new banking relationship with us, view your bank accounts and related services, make payments, transfer money, and have your banking queries addressed.

You shall not use this service to upload or store inappropriate or illegal images or content that breaches the rights of others.

You shall not use the Service in any unlawful manner or for any unlawful purpose.

Bank reserves the right to restrict Customer access to the Digital Platform Service without any prior notice and at its sole discretion without any recourse.

You shall not use the Service in a manner that could damage it or stop it from working or affect Bank's systems or other users – for example, by hacking into or inserting malicious code.

Don't collect any information or data from the app or our systems or try to read any messages or information not meant for you.

Only use the service to view your bank accounts and related services, make payments, transfer money or give us instructions on your account.

Make sure you obey any laws that apply to you in any place you use the service.

Respect the dignity of the video-banker you are engaged with and do not pass any comments or remarks that are demeaning or inappropriate.

There may be multiple customers availing this service at a single point of time. While we prioritise your call, there may be a delay experienced.

Personal Information

Personal Information means and includes all information that can be linked to a specific individual or to identify any individual, such as cardholder name, email address, mobile number, few digits of your AU Small Finance Bank Debit Card, and any other details that may have been voluntarily provided by you in connection with availing any of the services on AU Small Finance Bank website.

We use personal information to provide you with services & products you explicitly requested for, to resolve disputes, troubleshoot concerns, help promote safe services, collect money, inform you about offers, products, services, updates, customize your experience, detect & protect us against error, fraud and other criminal activity, enforce our terms and conditions, etc. We would share your information with other companies only to help us provide these services to you.

Our call center support might contact you for marketing products and services, you do have the choice of removing your name from future marketing calls.

To maintain a quality service, we will monitor or record video calls. We recommend you use Wi-Fi to avoid data costs from your mobile provider. Make sure you're somewhere private where you won't be overheard.

Cookies

To create the secure connection between your device and our systems in order for you to use the Digital Platform Service, the service uses cookies or similar technologies (collectively referred to as 'Cookies'), which collect the following data ("data") from your device: (i) the device type, (ii) the device's operating system in order to direct you to the correct service; (iii) its IP address; (iv) the host name; and (v) its Media Access Address ("MAC Address"). The data is stored securely by us and is not aligned to your customer record or held in any way that is linked to you or that can identify you. By using the service and downloading the app you agree to us collecting and using the aforementioned items of technical information derived from your device in order for us to provide the service

Like many other websites, we use 'cookies' to improve your browsing experience and to save your time. Cookies are little tags that we place onto your computer. We assign a cookie to your computer when you first visit us in order to enable us to recognize you each time you return. Through cookies

we can customize our Website to your individual preferences in order to create a more personalized, convenient and faster browsing experience. Please note that the cookies we use for our Website or email campaigns do not store personally identifiable information about you or your finances.

Data Bank collects / Validates

For the privacy and safety and security of your account the video banker may seek certain validations every time you initiate a request / before proceeding with servicing your banking needs. Absence of this verification can lead to refusal of services being offered.

Personal data, which refers to data that identifies (whether directly or indirectly) a particular individual, such as information you provide on our forms, surveys, online applications, or similar online fields. Examples may include your name, previous names, postal address, email address, telephone number, domicile, nationality, PAN number, date of birth or account information.

Anonymous information which means information that cannot reasonably be used to identify a particular individual. Examples may include information about your Internet browser, IP address, information collected through tracking technologies, demographic information that you provide to us and aggregated or de-identified data.

Location information which means information that may be collected by certain mobile applications that identifies your physical location. This information may be collected from your mobile device's location-aware features when you request certain services that are dependent on your physical location.

Device Information which means unique device identifier such as IMEI number, contact lists (in some cases), technical Data about your computer and mobile device including details regarding applications and usage details.

Biometric information which means information such as your fingerprint, etc. that you choose to provide to us for authentication and fraud prevention purposes. Bank will not collect your biometric information without your explicit consent.

Other information such as information relating to your occupation and financial situation such as employer's name and address (if self-employed, type of account, and nature and volume of anticipated business dealings, with the conventional bank licensee, income proof, bank statements, income tax returns, salary slip, contract of employment, passbook, debit card/credit card details, expenditure, assets and liabilities, source of wealth, signature, as well as your other bank account details.

Generation and storing password or PIN in encrypted form based on your request on the Digital Platform.

Your photographs.

Social relationships detail such as your father's name, spouse's name and mother's name.

Behavioral details as to how to utilize our products, services, offers etc., your browsing actions, patterns and online activity.

Records of correspondence and other communications between us, including email, telephone conversations, live chat, instant messages and social media communications containing information concerning your grievances, complaints and dispute.

Sensitive personal data such as gender, medical records and history.

Personal data you provide to us about others or others provide to us about you.

By accepting these terms, you authorize the Bank to retrieve your demographic details like Date of Birth, gender, address & photograph for KYC purpose from the Unique Identification Authority of India using Biometric/OTP Validation. You also waive any DNC/NDNC registration done by you with this consent and authorize representatives of the Bank and/or its partners/associates to contact you regarding your loan application. You also authorize Bank to extract information from UIDAI as per Reserve Bank of India Guidelines. You also acknowledge that Aadhar details shall not be shared with any individual/entity without your consent.

Purpose of collecting your personal data

To personalize and enhance your Digital Platform experience.

To effectively respond to your inquiries and address your requests.

To deliver marketing communications that the Bank believes may be of interest to you.

To inform you about important information regarding our Digital Platforms, changes in terms & conditions, and policies and/or other administrative information.

To offer you our products or services which you may have applied for or shown interest in.

To allow you to apply for our products or services (e.g., to prequalify for a loan, apply for a credit card, or to open an

account, investment account, insurance or other financial product),

To evaluate your eligibility for our products or services.

To provide you with products or services you've requested, e.g., fulfilling a payment request or any other transaction.

To perform our obligations under KYC norms (e.g., sharing your information with third parties to verify details you have provided to us like your identity, to authenticate you and verify your information.

To allow you to participate in surveys and other forms of market research, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how Personal Data is used and shared.

To perform activities such as data analysis, audits, usage trends to determine the effectiveness of our campaigns and as input into improving products and services and enhancing our Digital Platforms.

To improve risk control for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal processes and law enforcement requirements.

To allow you to utilize Digital Platform features by granting us access to information from your device such as contact lists, or geo-location when you request certain services.

To use it in other ways as required or permitted by law or with your consent.

To manage our relationship with you.

To prevent or detect crime including fraud and financial crime, e.g., financing for terrorism and human trafficking.

For security and business continuity and risk management.

To protect our legal rights and comply with our legal obligations.

For system or product development and planning, audit and administrative purposes.

To enter into a contract with you or to take steps pursuant to your request prior to entering into a contract.

To meet the legitimate interests to be pursued by us or by a third party.

Who do the Bank share your information with

With subsidiaries and/or affiliates (“Affiliates”) in an effort to bring you improved services across our family of products and services, when permissible under relevant laws and regulations.

With third-party service providers, vendors, data processors and/or agents who perform services for us and help us operate our business.

Other companies to bring you co-branded services, products or programs.

Other third parties to comply with legal requirements such as the demands of applicable warrants, court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise, to protect the rights, property or security of our customers or third parties.

Statutory and regulatory bodies and authorities including but not limited to the Reserve Bank of India or the Securities and Exchange Board of India (including central and local government) and law enforcement authorities and entities or persons, to whom or before whom it is mandatory to disclose the Personal Data as per the applicable law, courts, judicial and quasi-judicial authorities and tribunals, arbitrators and arbitration tribunal.

By using our Digital Platform or by agreeing to transact with us, you agree to the sharing of above information during your relationship with us.

Retention of Personal Data

The Bank may retain your Personal Data for as long as required to provide you with services such as managing your account and dealing with any concerns that may arise or otherwise if required for any legal or regulatory requirements or for establishment, exercise, or defense of legal claims.

The Bank may need to retain your information for a longer period where the Bank needs the information for our legitimate purposes for e.g., to help us respond to queries or complaints, fighting fraud and financial crime, responding to requests from regulators, etc. If Bank do not need to retain information for this period of time, the Bank may destroy, delete or anonymize it more promptly.

Security

Bank takes responsibility to protect your information very seriously. The Bank uses physical, technical, and procedural safeguards that comply with applicable legal standards to secure your information from unauthorized access and use, alteration, and destruction.

Banks seek to use reasonable organizational, technical and administrative measures to protect Personal data within our organization. The Bank requires its staff and any third parties who carry out any work on our behalf to comply with appropriate compliance standards including obligations to protect any information and applying appropriate measures for the use and transfer of information.

Social Media

Bank may provide an experience/services through social media platforms including, but not limited to, Facebook, Twitter, YouTube and LinkedIn that may enable online sharing and collaboration among users who have registered to use them. Please note that when visiting any official Bank’s social media site, you are subject to this Online Privacy Statement as well as the social media platform’s own terms and conditions and Bank shall not be liable for any sharing of information by the users with such social media platform.

Updating your information

Keeping your account information up-to-date is very important. If you believe that your account information is incomplete or inaccurate, please contact us through channels available to you or through your nearest branch

Contacting us

If you prefer, you may call or write to us at the telephone numbers and addresses provided on your account statements, or you may speak directly with a branch representative, or your designated relationship manager.