

AU Small Finance Bank Limited

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Privacy Policy  
August- 2018



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## **1. Introduction**

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AU Small Finance Bank Ltd (hereinafter referred to as “the Bank”) aims to operate within risk management framework to actively manage all the risks faced by the Bank in a manner consistent with its risk appetite. The Bank’s business and operational systems consists of applications that require information of public domain in order to serve its customers better. While visiting Bank’s website, Bank may require and collect personal information from the customer either directly or indirectly. The Bank is inherently responsible to provide appropriate levels of security to confidential information shared by the customer and shall only use it in a manner as put forth by the customer.

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## 2. Privacy Principles

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While dealing with customer's information, the bank will ensure following parameters:

- The Bank will ensure utmost level of data protection and privacy as required in relevant legislation, regulations, and, if applicable for the information provided by its customers.
  - The Bank will ensure that data identified under following labels are protected based on the policy:
    - Personally Identified Information (PII); and
    - Sensitive private data or information (SPDI)
  - The Bank will ensure that PII/SPDI of an individual are collected only where there is relevant business / regulatory requirement and not shared with any third party without consent from information owner.
  - The Bank will ensure that PII/SPDI collected are classified as confidential and protected in all form as per Bank's IS policy.
  - The Bank will ensure that access to data identified as per this policy are monitored and reviewed only by the person authorised by the Bank.
  - The Bank will provide appropriate trainings to its employees / suppliers to ensure proper handling of bank's data.
  - The Bank will ensure that incidents which involve compromise of personal and sensitive information are considered as privacy incidents and are managed as per Bank's Information Security Incident process
  - The Bank will obtain only limited information from its customers basis the requirement of business to deliver its customers in the most efficient way.
  - The Bank will not ask its customers to share their confidential details including Debit card PIN, One-time password, etc. in any case.
  - The customer authorizes the Bank to exchange/share part or all information related to the details and transaction history of the Customers to banks / financial institutions / credit bureaus / agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management and shall not hold Bank liable for use or disclosure of this information.
  - The Bank will not use or share - internally or externally - PII of its customers for any medical purpose other than the underwriting or administration of a customer's policy, claim or account, or as disclosed to the customer when the information is collected, or to which the customer has already agreed.
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### **3. Purpose of seeking information**

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The Bank is offering its products and/or services through various platforms including its website, mobile application, branches, financial outlets, etc. During the course of serving the customers, the Bank may require personal information of the customer including information which can be confidential in nature:

- To understand the customer's needs;
- To analyze which product and/or service should be offered to the customer basis the needs;
- To determine the customer's eligibility;
- To keep the customer updated on Bank's latest products and/or services;
- To meet legal, statutory and regulatory requirements/compliances;

Bank at customer's request will ensure to explain the purpose of seeking the information from the customer. Bank shall not be held liable to share the purpose of obtaining some specific information from the customer, in case the same is restricted under any law or regulatory guidelines.



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#### **4. Security aspects**

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The Bank ensures to safeguard customer's information with highest level of data protection. Bank uses advanced encryption version 256 bit encryption, for the transmission of the information, which is industry standard encryption in India. When the information provided by the Customers is not transmitted through this encryption, the Customers' system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the Customer's information.

During the relationship with Bank, the Bank will require its customer's support to ensure security of information. To avoid cases of frauds and unauthorized access by any third party, it is recommended to choose the password pattern as decided by the bank. Bank follows the password policy of mixed alpha numeric characters and special characters which are mandated to be included in the password.

The Customers should undertake not to disclose their password to anyone or keep any written or other record of the password such that a third party could access it in any case.

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## 5. Cookie Policy

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- Bank use cookies to identify which pages are being accessed by our customers. This helps Bank to identify and analyse the webpages traffic and improve customer experience. This information is only used for statistical analysis purposes and then it's automatically deleted from your system.
  - Cookies does not allow Bank to access to customer's computer or any other information about the customer, apart from the browsing data shared with the Bank to provide better services. Most web browsers automatically accept cookies, but customers can modify their browser settings to decline cookies if they would not like to share the browsing data with the Bank. Declining the cookie could however, prevent the customer from taking full advantage of the website.
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