

## **Banker on Wheels mobile application Privacy Policy**

### **BACK GROUND:**

In the course of using the Equitas Small Finance Bank Ltd. mobile application “Banker on wheels” vide the online application forms and questionnaires by the customers, EQUITAS SMALL FINANCE Bank and its Affiliates may become privy to the personal information of its customers, including information that is of a confidential nature.

### **BANK’S COMMITMENT:**

EQUITAS SMALL FINANCE Bank is fully committed to protecting the privacy of its customers' information and shall take all necessary and reasonable measures to protect the confidentiality of the customer information and its transmission through the mobile application. However, the Bank shall not be liable for the consequences, if any, arising out of disclosure of the confidential information in accordance with this privacy Commitment, in terms of the agreements, terms and conditions of products and services etc. entered between the Bank and the Customers.

EQUITAS SMALL FINANCE Bank shall endeavour to safeguard and ensure the security of the information provided by the Customer. EQUITAS SMALL FINANCE Bank uses 128-bit or above encryption, for the transmission of the information, which is currently the permitted level of encryption in India. When the information provided by the Customers is not transmitted through this encryption, the Customers' device (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the Customer's information.

EQUITAS SMALL FINANCE Bank will limit the collection and use of customer information only on a need-to-know basis to deliver better service to the customers. EQUITAS SMALL FINANCE Bank may use and share the information provided by the Customers with its Affiliates and third parties for providing services and any service-related activities such as collecting subscription fees for such services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services. In this regard, it may be necessary to disclose the customer information to one or more agents and service providers of EQUITAS SMALL FINANCE Bank and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from EQUITAS SMALL FINANCE Bank only for the purposes for which the information is shared.

SERVICE PROVIDER/BUSINESS PARTNER undertakes not to disclose the information, provided by the Customers or other confidential information provided by bank, to any person, unless such action is necessary to:

- Conform to legal and statutory requirements or comply with legal process;
- Protect and defend EQUITAS SMALL FINANCE Bank. its Affiliates', its members, constituents or of other persons' rights, interests or property; and/or
- Enforce terms and conditions of the mobile banking application.

### **RESPONSIBILITY OF SERVICE PROVIDER/BUSINESS PARTNER:**

Service Provider/Business Partner would be required to cooperate with EQUITAS SMALL FINANCE Bank in order to ensure the security of the information and Service Provider/Business Partner will maintain and protect with due caution and system such that no unauthorised access is made by a third party. To protect the information by appropriate security measures the Service

Provider/Business Partner shall use proper security system to restrict access to such confidential information of Bank.

Service Provider/Business Partner shall not make known to any other person, in any manner whatsoever, any information relating to EQUITAS SMALL FINANCE Bank or its Affiliates of a confidential nature obtained in the course of availing the services through the mobile application. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle EQUITAS SMALL FINANCE Bank or its Affiliates to terminate the mobile banking services, without prejudice to any damages, to which the customer may be entitled otherwise.

#### AUTHORISATION:

Service Provider/Business Partner authorises EQUITAS SMALL FINANCE Bank mobile application “Banker on wheels” to exchange, share, part-with all information related to the details and transaction history of the Customers to its Affiliates / 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 EQUITAS SMALL FINANCE Bank liable for use or disclosure of this information.

#### NON-PERSONAL DATA COLLECTED AUTOMATICALLY:

While accessing EFSB mobile application, EFSB may automatically (i.e., not by registration) collect non-personal data (e.g. Android/iOS version, device ID, number of visits).

#### PERMISSIONS:

- In order to provide better services to the customers, Equitas Small Finance Bank mobile application request certain app permissions from the customers:
  1. Phone & SMS – To send OTPs and notifications and for Sim Binding verification.
  2. Storage – To upload or download documents in the customer’s device.
  3. Camera – For Facial Recognition System authentication.
- Customers are required to grant access to “Storage” and “Phone & SMS” permission in order to run the Banker on wheels mobile application.