



Policy

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Privacy Policy for Equitas MPower

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## 1. Introduction

At Equitas Small Finance Bank (ESFB), we are committed to protecting our customer privacy. We conduct our business in compliance with the applicable laws on data privacy protection and data security in India. This privacy policy broadly deals with the protection of personal information that ESFB may collect from its customers / clients during the course of their dealings with ESFB.

By using Equitas MPower and by submitting data or by any other means, Employee acknowledges that he/she in his/her individual capacity or representing any entity / organization /firm /company understands and agrees to be bound by this Privacy Policy, and further agrees that ESFB may collect, process, transfer, use and disclose the Personal Data as described in this Privacy Policy.

This policy is applicable to all employees who are going to download and use the application called as internal customers of ESFB.

## 2. Information Collection

ESFB's internal customers collect minimum information like name, mobile number, mail ID, address and date of birth/incorporation, Customer ID (in case of existing external customers) of its customers (external), while meeting customers' financial needs, providing services and / or products. No document is uploaded or collected from its external customers. ESFB has established electronic and procedural safety measures to prevent unauthorized access to external customer's personal information and other sensitive personal data.

### 2.1 Main purposes of collecting the data:

- To provide internal customers with customized options in dealing with their external customers to enable to avail of financial services / products and credit proposals depending on the information provided by external customers.
- To ensure that ESFB has all the relevant information to assess the financial and project proposal submitted by the external customers
- To meet the legal and regulatory requirements in relation to its external customers.

### 2.2 Data Collection

- For products and services, ESFB may/will collect information, as applicable, such as name, date of birth/incorporation, address, age, income and assets and liabilities of individuals/organization/ company/ firm /any entity (external customers) along with other relevant financial and project and proposal details.

## 3. Use of Information

ESFB shall not disclose any personal or sensitive information about its internal or external customers, including past customers, to anyone except as permitted or required by law. The information shall be used for such purposes connected with the functions or activities of ESFB or any person on its behalf.

ESFB respects customer preferences and share the information within the ESFB for marketing purposes and providing better services. ESFB shall act based on customer preference till the same is

revoked. Following are examples of disclosures of customer personal information that ESFB may make, including but not limited to;

- Disclosures that ESFB may make with customer's consent and / or at his/her direction;
- Disclosures to protect the security or confidentiality of records or to protect against fraud or unauthorized transactions;
- Disclosures to law enforcement or other government authorities when ESFB suspects a crime may have been attempted/committed;
- Disclosures in connection with compliance, regulatory or financial audits of ESFB's records;
- Disclosures to comply with a legal requirement such as a court order / notice or subpoena (summons).
- Disclosures mandated by any statute such as Right to Information Act, 2005.

ESFB shall not retain any sensitive personal data or information for longer than is required for the purposes for which the information may lawfully be used or is otherwise required under any law for the time being in force.

#### 4. Disclosure of Information

ESFB may disclose required personal information in its possession to its consultants, agents and service providers on a confidential basis, including but not limited to the activities such as testing, development or any similar activities, collection, delivery of product / service information, legal support, etc.

#### 5. Storage and Security of Information

ESFB will restrict the access to its external customer personal information to those employees who need to know that information to provide products or services to the customers. All ESFB employees are required to keep the customers' personal/project information confidential, it is reiterated. ESFB shall maintain physical, electronic and procedural safety measures to protect customer personal information. ESFB shall regularly test, review, and update technology and procedures for protecting personal information in accordance with this policy.

#### 6. Non-Personal Data Collected Automatically

When internal customers access Application , ESFB may automatically (i.e., not by registration) collect non-personal data (e.g. type of Internet browser and operating system used, domain name of the website from which you came, number of visits, average time spent on the Application etc.,. ESFB may use this data and share it with its affiliates to monitor the utility and attractiveness of its Application and improve their performance or content.

#### 7. Jurisdiction and Applicable Law

This Data Privacy Policy shall be governed by the laws of India and shall be subject to the exclusive jurisdiction of the courts located in Chennai.

#### 8. Changes to this Privacy Policy

ESFB reserves the right to modify this Data Privacy Policy from time to time, without any notice, in order to ensure that it accurately reflects the regulatory environment and its data collection policy.

When material changes are made to this Privacy Policy, ESFB will post the revised Privacy Statement on our Site.

## 9. Contact Information

Contact : [pno@equitasbank.com](mailto:pno@equitasbank.com)

Owner of the Policy: [prabhakaranjs@equitasbank.com](mailto:prabhakaranjs@equitasbank.com)

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