

**Who is covered under this policy?**

All natural persons ("Covered Persons"), whose personal information is either collected/ received/ possessed/ stored/ dealt in/ handled by XYZ Bank/ who visit the site <http://www.XYZbank.com> and provide information to XYZ Bank online, are covered under this Policy.

**Information covered by this Policy**

This Policy seeks to cover personal information of the Covered Persons provided to XYZ Bank as also any information collected by the bank server from the visitor's browser. The ("Information"), i.e. any of the following:

- Personal/private information of the Covered Persons
- Sensitive personal data or information

**Definitions used in this policy:**

"Personal information" means any information that relates to a natural person, which, either directly or indirectly, in combination with other information available or likely to be available with a body corporate, is capable of identifying such person.

"Sensitive personal data or information" of a person means such personal information which consists of information relating to:

- Password
- Financial information such as Bank account or credit card or debit card or other payment instrument details;
- Physical, physiological and mental health condition;
- Sexual orientation;
- Medical records and history;
- Biometric information;

Provided that, any information that is freely available or accessible in public domain or furnished under the Right to Information Act, 2005 or any other law for the time being in force shall not be regarded as sensitive personal data or information for these purposes.

**The Features of the Policy:**

All Information collected shall be used for the relevant lawful purposes connected with various functions or activities of the Bank related to services in which the Concerned Person is interested, and/or to help determine the eligibility of the Concerned Persons for the product/services requested/ applied/ shown interest in and/or to enable Bank the Covered Persons verification and/or process applications, requests, transactions and/or maintain records as per internal/legal/regulatory requirements and shall be used to provide the Concerned Person with the best possible services/products as also to protect interests of XYZ Bank.

The Information shall not be shared with any external organisation unless the same is necessary to protect the interests of the Bank or to enable XYZ Bank to provide you services or to enable the completion/compilation of a transaction, credit reporting, or the same is necessary or required pursuant to applicable banking norms or pursuant to the terms and conditions applicable to such Information as agreed to with XYZ Bank or pursuant to any requirement of law/regulations or any Government/court/other relevant authority's directions/orders. Needless to add, confidentiality norms as applicable to banks shall be adhered to. XYZ Bank may also share Information to provide you with superior services and a range of offers.

We may also share your Information, without obtaining your prior written consent, with government agencies mandated under the law to obtain information for the purpose of verification of identity, or for prevention, detection, investigation including cyber incidents, prosecution, and punishment of offences, or where disclosure is necessary for compliance of a legal obligation. Any Information may be required to be disclosed to any third party by us by an order under the law for the time being in force.

In this regard, it may be necessary to disclose the Covered Persons information to one or more agents and contractors of XYZ Bank and their sub-contractors, but such agents, contractors, and sub-contractors will be required to agree to use the information obtained from XYZ Bank only for these purposes.

Information provided by you are retained (for later of the) (i) as long as the purposes for which such data were collected continue. Or (ii) for such period so as to satisfy legal, regulatory or accounting requirements or to protect XYZ Bank's interests.

Please note that the accuracy of the Information provided to us on the Website is essential, among others, to provision of our products and services to you. It is therefore a term and condition governing the access and use of the Website that you undertake to ensure the accuracy and completeness of all Information disclosed, shared, exchanged or otherwise update and notify the Bank via e-mail a [Contact-Us](#) of any changes in the Information.

The Covered Persons authorises XYZ Bank to exchange, share, part with all information related to the details and transaction history of the Covered Persons 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 or any of the aforesaid purposes and shall not hold XYZ Bank liable for use or disclosure of this information.

The Covered Persons shall not disclose to any other person, in any manner whatsoever, any information relating to XYZ Bank or its Affiliates of a confidential nature obtained in the course of availing the services through the website. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle XYZ Bank or its Affiliates to terminate the services, without prejudice to any damages, to which the Covered Persons may be entitled otherwise.

As regards the information collected from visitors of the website online ("visitor"), XYZ Bank will use the Information to improve the Covered Persons experience on the site and make subsequent offers to the visitor on products which may be of interest to him / her, if so agreed while giving information.

The XYZ Bank website uses cookies. Cookies are small data files that a website stores on your computer. We use persistent cookies which are permanently placed on your computer to store non-personal (Browser, ISP, OS, Clickstream information etc) and profiling information (age, gender, income etc). While cookies have unique identification nos, personal information (name, a/c no, contact nos etc) SHALL NOT be stored on the cookies.

We will use the information stored in the cookies to improve visitor experience through throwing up relevant content where possible. We will also use the cookies to store visitor preferences to ease visitor navigation on the site.

We may in the future implement encryption of the cookies.

XYZ Bank also may disclose information about you as permitted or required by law.

At XYZ Bank, we value your relationship and will at all times strive to ensure your privacy.

The Bank may, from time to time, change this policy.