**3.17 Rights of data subjects**

All data subject requests need to be responded by the Bank within 30 days from the receipt and without charging a fee. ICO on their website have stated that the organisations should calculate the time limit from the day they receive the request (whether it is a working day or not) until the corresponding calendar date in the next month. Thus, the date of receipt of a request shall be treated as Day 1 for the purpose of calculating 30 days. Any such request, upon receipt shall be forwarded to the DPO without any delay. Data subjects have the right to:

* be informed about the processing of their personal data (i.e. for what purposes, what types, to what recipients it is disclosed, storage periods, any third party sources from it was obtained, confirmation of whether we undertake automated decision-making, including profiling, and the logic, significance and envisaged consequences);
* request subject access report to obtain a confirmation as to whether or not personal data concerning him or her are being processed or a copy of any personal data which ICICI Bank holds about them;
* rectification of their personal data, if they consider that it is inaccurate;
* the erasure of their personal data, if they consider that we do not have the right to hold it. The Bank has adopted a data retention and destruction policy (available on ICICI Intranet) as per which the data beyond the specified timelines would be destroyed from both physical and electronic records. The GDPR allows an exception to the erasure of personal data requirement under certain circumstances, out of which the most relevant to the Bank is when there is overriding legitimate ground to retain the data for a minimum period. Following this, the Bank would review each such request received from this perspective and then process the data subject request for right to be forgotten;
* object or withdraw their consent to processing where the firm has no legal grounds for processing;
* restrict processing of their personal data. On receipt of such request the DPO will assess data processed physically and automatically. This may require moving the data to a separate system; temporarily blocking the data on a website or otherwise making the data unavailable. If the personal data has been shared with external parties or processors then the DPO will notify the recipients about the restricted processing (unless this is impossible or involves disproportionate effort);
* data portability (moving some of their personal data elsewhere). This requires ICICI Bank to provide information in a structured, commonly used, readable electronic format. ICICI Bank can be required to transmit the data directly to another controller. The Bank has in place an account switching process which would take care of the data portability requirement. Portable data applies:
  + to personal data which is processed by automated means;
  + to personal data which the data subject has provided to the controller; and
  + only where the basis for processing is consent, or that the data are being processed to fulfil a contract or steps preparatory to a contract.

If the Personal data relates to more than one individual, ICICI Bank is under an obligation to state that the ported data is without prejudice to the rights of third parties. ICICI Bank will not port data to another controller (or to the individual) if breaches the rights of a third party.

* object to their personal data being processed in your particular situation, which Bank may exercise if we rely on the fact that the processing is necessary for the purpose of legitimate interests pursued by ICICI Bank in order to carry out that processing; and
* not to be subject to a decision based on automated processing and to have safeguards put in place if they are being profiled based on your personal data.