

PRIVACY POLICY

This comprehensive privacy policy (“**Privacy Policy**”) provides the practices and policies of Citicorp Finance (India) Limited (“**CFIL**”) for handling of or dealing in customer information (“**Customer Information**”), including Sensitive Personal Data of the Customer (as defined below), that has been lawfully collected by CFIL from its customers (“**Customers**”). It also provides the type of Sensitive Personal Data collected by CFIL, the purpose of collection and usage of such data, their disclosure norms and the reasonable security practices and procedures adopted by CFIL in this regard. This Privacy Policy is applicable to all Customer Information collected by CFIL. CFIL reserves the right to amend its prevailing Privacy Policy from time to time at its sole discretion, and shall place any such amendments on this website.

I. **Customer Information and Sensitive Personal Data**

1. CFIL receives Customer Information from various sources, including customer application forms, online surveys, contests, promotions, transaction with affiliate or non-affiliated third parties, credit bureaus, employers etc. Such Customer Information includes, but may not be limited to, name, address, date of birth, identification number, telephone number, email, occupation, assets and income, account balances, payment history, account activity, credit worthiness etc.
2. The Customer Information received by CFIL may relate to personal data or information of the Customers consisting of passwords, 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 and any other detail relating to the above. The Customer Information specified in this paragraph 2 is hereinafter referred to as “**Sensitive Personal Data**”. However, any such 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

II. **Purpose of Collecting Customer Information**

3. CFIL may collect, store, use, transfer or disclose Customer Information, including Sensitive Personal Data, for any or all of the following purposes:-
 - (a) For provision, operation, processing or administration of any services provided to Customers, including responding to customer requests;
 - (b) For data processing, statistical or risk analysis;
 - (c) For conducting credit or anti-money laundering checks and collection of debt, and assisting other financial institutions in relation thereto;
 - (d) For purposes of credit reporting, verification and risk management, we will exchange Customer Information with reputable reference sources and clearinghouse services;
 - (e) For determining the amount of indebtedness owed by Customers or to them and to ensure ongoing credit worthiness of Customers;
 - (f) For designing and marketing financial services or related products or opportunities from CFIL and its affiliates and group companies and providing the same to the Customers;
 - (g) To meet the disclosure requirements of any law binding on CFIL;
 - (h) To enable an actual or proposed assignee of CFIL or transferee of CFIL’s rights to evaluate the transaction intended to be the subject of the assignment or transfer;

- (i) To manage our business and to offer an enhanced, personalized online experience on our website and third-party websites;
 - (j) To meet requirements of NSDL/CDSL and applicable stock exchanges.
 - (k) For all other incidental and associated purposes relating to the provision of services
4. Our affiliates are the family of companies controlled by Citigroup Inc. We may share Customer Information with affiliates in several different lines of business including banking, credit cards, consumer finance, securities, and insurance.
5. Non-affiliated third parties are those not part of the family of companies controlled by Citigroup Inc. We may disclose Customer Information to the following types of non-affiliated third parties:
- Financial services providers, such as companies engaged in banking, credit cards, consumer finance, securities, and insurance; and
 - Non-financial organizations, such as companies engaged in direct marketing and the selling of consumer products and services.

III. Privacy

6. CFIL will safeguard, according to applicable standards of security and confidentiality, any information that Customers share with us and will ensure Sensitive Personal Data is only used for the purpose specified at the time of collection.
7. We will limit the collection and use of Customer Information to the minimum we require to deliver superior service to our Customers and for the purposes set out in Part II above.
8. We will permit only authorized employees, who are trained in the proper handling of Customer Information, to have access to that Customer Information. Employees who violate our Privacy Policy will be subject to our disciplinary process.
9. We will not reveal Customer Information to any external third party organization except, for the purposes mentioned in Part II above or for any other purposes, and such disclosure, has been previously authorized by the Customer or is required by law or any regulatory or governmental body or agency or is required for the purpose of performing a lawful contract with the Customer.
10. Whenever we hire other organizations to provide support services, we will require them to conform to our Privacy Policy and to allow us to audit them for compliance.
11. We will attempt to keep Customer files complete, up to date, and accurate. We will tell our Customers how and where to conveniently access their Customer Information and how to notify us about errors, which we will promptly consider for corrections if considered appropriate
12. Customers will at all times have the option of not providing us with Sensitive Personal Data that we seek to collect. Even after the Customer has provided us with any Sensitive Personal Data, he / she will have the option to withdraw the consent given earlier. In such cases, Citibank will have

the right to not provide or discontinue the provision of any service that is linked with such Sensitive Personal Data.

IV. Security Policy

13. We protect Customer Information from unauthorized access and use by maintaining physical, electronic, and procedural safeguards. CFIL uses and has a comprehensive documented information security programme and information security policies that contain managerial, technical, operational and physical security control measures that are commensurate with the Customer Information being protected.
14. Third parties who may have access to Customer Information must agree to follow appropriate standards of security and confidentiality. We train people who work for us to properly handle Customer Information and we restrict access to it.
15. Sensitive Personal Data is retained by Citibank for as long as the purpose for which such Sensitive Personal Data were collected exists. Thereafter, such Sensitive Personal Data is destroyed, unless retention thereof is required to satisfy legal, regulatory or accounting requirements.

V. Contact Information

16. Customers can contact us by writing to us at the mailing address given below:

Citicorp Finance (India) Limited
8th Floor, First International Financial Centre,
C-54 & 55, G Block,
Bandra Kurla Complex,
Bandra (East),
Mumbai- 400 051

VI. Grievance officer

17. Request for access to Sensitive Personal Data or correction of Sensitive Personal Data or for information regarding policies and practices and kinds of data held should be addressed to:

Citicorp Finance (India) Limited
8th Floor, First International Financial Centre,
C-54 & 55, G Block,
Bandra Kurla Complex,
Bandra (East),
Mumbai- 400 051