



बड़ौदा यू.पी. बैंक
Baroda U.P. Bank

Customer Data Privacy Policy (Version 1.1)

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Privacy Policy

Baroda U P Bank (The Bank) recognizes the expectations of its customers with regard to privacy, confidentiality and security of their personal information that resides with the Bank keeping personal information of customers secure and using it solely for activities related to the Bank and preventing any misuse thereof is a top priority of the Bank. The Bank has adopted the privacy policy aimed at protecting the personal information entrusted and disclosed by the customers ["the Policy"]. This policy gives the way in which the Bank collects, uses, discloses, stores, secures and disposes of personal information and sensitive personal data or information.

Who is covered under this policy?

All natural persons ("Covered Persons"), whose personal information is either collected, received, possessed, stored and dealt in/ handled by Baroda U P bank who visit the site <https://www.barodaupbank.in> and provide information to Baroda U P bank online, are covered under this Policy.

Definitions

"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 the Bank, is capable of identifying such person.

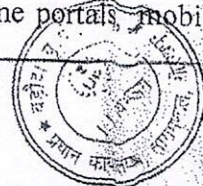
"Sensitive personal data or information" of a person means such personal information which consists of information relating to:

- Password;
- Financial information such as Bank account or credit card or debit card or other payment instrument details;
- Physical, physiological and mental health conditions;
- Sexual orientation;
- Medical records & history;
- Any detail relating to the above clauses as provided to body corporate for providing service;
- Any of the intimation received under the above clauses by body corporate for processing, stored or processed under lawful contract or otherwise.

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 the purposes of this policy.

Applicability

This Policy is applicable to personal information and sensitive personal data or information collected by the Bank or its affiliates directly from the customer or through the Bank's online portals, mobile





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apps and electronic communications as also any information collected by the Bank's server from the customer's browser.

Purpose of Collection and Use of Personal Information

The Bank collects and uses the financial information and other personal information from its customers. This information is collected and used for specific business purposes or for other related purposes designated by the Bank or for a lawful purpose to comply with the applicable laws and regulations. The Bank shall not divulge any personal information collected from the customer for cross selling or any other purposes.

The authenticity of the personal information provided by the customer shall not be the responsibility of the Bank.

Disclosure of Personal Information

The personal information collected by the Bank shall not be disclosed to any other organization except:

1. where the disclosure has been agreed in a written contract or otherwise between the Bank and the customer,
2. where the Bank is required to disclose the personal information to a third party on a need-to-know basis, provided that in such case the Bank shall inform such third party of the confidential nature of the personal information and shall keep the same standards of information/ data security as that of the Bank.

Reasonable Security Practices and Procedures

The security of personal information is a priority and is protected by maintaining physical, electronic, and procedural safeguards that meet applicable laws. The Bank shall take reasonable steps and measures to protect the security of the customer's personal information from misuse and loss, unauthorized access, modification or disclosure. The Bank maintains its security systems to ensure that the personal information of the customer is appropriately protected and follows the extant standard encryption norms followed for the transmission of information. The Bank ensures that its employees and affiliates respect the confidentiality of any personal information held by the Bank.

Contact Information

In order to address any discrepancies or grievances related to the personal information residing with the Bank, the customer may visit: <https://www.barodaupbank.in>

Notice of change

The Bank may, from time to time, change this Policy. The Policy will be valid for a period of one year from the date of approval or until next approval.





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Cookie policy

Baroda U P bank's digital platforms use various third-party analytical tools. These tools use cookies which are downloaded to your device when you visit a website in order to provide a personalized browsing experience. Cookies are used for lots of tasks like remembering your preferences & settings provide personalized browsing experience and analyze site operations. These cookies collect information about how users use a website, for instance, how often visited pages. All information collected by third party cookies is aggregated and anonymous. By using our website users agree that these types of cookies can be placed on his/her device. User's is free to disable/delete these cookies by changing his/her device/browser settings. Baroda U P bank is not responsible for cookies placed in the device of user/s by any other website and information collected thereto.

Collection of Personally Identifiable Information and other Information

When you use our application, we collect and store your personal information provided by you from time to time. We do so to ensure that you are provided a safe, efficient, smooth and seamless experience. This also allows us to understand your needs and provide for services and features that best suit them. We strive to provide for customizations on our application to ensure that your experience is always safer and easier. This requires collection of personal information to the extent necessary for achieving this purpose and objective.

You may please note that it is mandatory to register yourself in order to use the app. And once you give us your personal information, you are not anonymous to us. We may automatically track certain information about you based upon your behaviour on our app to the extent we deem fit.

If you choose to transact on the app, we collect information about your transaction behaviour. We collect some additional information, such as a billing address, details of recipient or payer of the transaction, location, etc. which may be used for providing better experience to you while using the App.

If you choose to provide information by way of messages on our message boards (as & when available) and/or chat rooms or any other message areas or if you prefer to leave feedback, we will collect that information you provide to us. We retain this information as necessary to resolve disputes in terms of transactions and otherwise, where needed, provide customer support and troubleshoot problems as permitted by law. We collect personally identifiable information (email address, name, phone number, Aadhaar number etc.) from you when you register with us to create your unique identification in terms of a Virtual Payment Address and/or any other unique registration identification that is/shall be made available to our customers.

Use of Demographic/Profile Data / Your Information

We use personal information to provide the services you request. We use your personal information to resolve disputes; troubleshoot problems; Send money, collect money; measure consumer interest in our





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products and services and we may use this information to keep you apprised on any online and offline offers, products, services, and updates that shall be made available for use of our customers. We use the information thus obtained to customize your experience; detect and protect us against error, fraud and other criminal activity; enforce our terms and conditions which are an integral part of the use of this application; and as otherwise described to you at the time of such collection.

We identify and use your IP address to help diagnose problems with our server, and to administer our app. Your IP address is also used to help identify you and to gather broad demographic information

Sharing of personal information

We may disclose personal information if required to do so by law or in the good faith belief that such disclosure is reasonably necessary to respond to subpoenas, court orders, or other legal processes. We may disclose personal information to law enforcement officers upon such requests third party rights owners or others in the good faith belief that such disclosure is reasonably necessary to: enforce our Terms or Privacy Policy; respond to claims that an advertisement, posting or other content violates the rights of a third party; or protect the rights, property or personal safety of our users or the general public.

We will share some or all of your personal information with another business entity should we (or our assets) plan to merge with, or be acquired by that business entity, or re-organization, amalgamation, restructuring of business. Should such a transaction occur that other business entity (or the new combined entity) will be required to follow this privacy policy with respect to your personal information.

Security Precautions

Our app has stringent security measures in place to protect the loss, misuse, and alteration of the information under our control and follows the best practices in the industry in this regard. Whenever you change or access your account information, it is through secure channels. Once your information is in our possession we adhere to strict security guidelines, protecting it against unauthorized access.

Your Consent

By using the app and/ or by providing your information, you consent to the collection and use of the information you disclose on the app in accordance with this Privacy Policy, including but not limited to your consent for sharing your information as per this privacy policy. If we decide to change our privacy policy, we will post those changes on this page so that you are always aware of what information we collect, how we use it, and under what circumstances we disclose it. Besides our privacy policy is subject to change at any time without prior notice. You are advised to check this page periodically to be aware of any changes.

