



## Privacy Notice

As a part of our ongoing efforts to ensure the compliance to modern banking approach, customer trust/ satisfaction, security-oriented service and banking services. We, RBL Bank Limited ("RBL Bank"), have adopted the Privacy Commitment aimed at protecting the personal information entrusted and disclosed by the customer. This Document governs the way in which we collect, use, disclose, store, secure and dispose personal information (which shall mean and include personal information as well as sensitive personal data). In the course of using RBL Bank's website, mobile applications or its custom extensions or availing the products and services vide the online application forms and questionnaires, RBL Bank and its affiliates may become privy to the personal information of its customers, including information that is of a confidential nature.

### **Type of user data collected and their purpose:**

**All the below permissions are used when the Application is in usage (foreground). RBL Bank does not capture location or any other below specified permission in the background (when RBL MyCard app is not in use).**

1. SMS -Send and view messages to ensure the SIM card in your phone & your registered phone number match. We use the send SMS permission for meeting the mandatory requirement stipulated by Reserve Bank of India (RBI) rules for Unified Payment Interface (UPI) authentication. Other SMS data is not accessed.
2. Phone -Collect and monitor specific information about your device including hardware model, operating system and version, unique device identifiers like IMEI and serial number, user profile information, wi-fi information, and mobile network information to uniquely identify the devices and ensure that unauthorized devices are not able to act on your behalf. This is to prevent frauds.
3. Storage – Use storage for statements, downloadable PDFs and logs.

**Purpose of collection of personal information** – You agree that RBL Bank may use your personal information for the purpose of, among other things, statistical analysis and for creation of data ("Statistical Information"), customer verification, provision of products and services, for personalization of products or services, marketing or promotion of RBL Bank financial services or related products or that of RBL Bank associates and affiliates; credit scoring, enforcement of your obligations, any other purpose that will help us in providing you with optimal and high quality services. In addition to the information that RBL Bank collects from you to better serve are free to volunteer any your interests, you other information that you feel that RBL Bank need to know, however the security and confidentiality as per this Document is only to the information that RBL Bank directly ask from you.

This Document will also be applicable to a non- customer who has provided information to us, by any means, with the intention of establishing relationship, of whatsoever nature, with us. By divulging any information to us you agree to the terms of this document.

### **Detailed information on the processing of Personal Data**

#### Registration and Authentication

When you access RBL Application, you are creating a RBL MyCard Account that is associated with your Credit Card relationship with RBL Bank. Depending on the RBL MyCard services that you use, you may be asked to provide the following information: credit or debit card number and card expiry date, CVV, bank account number and expiry date, address, phone number, date of birth, PAN (or some other government-issued identification number). In some cases, RBL Bank may also ask you to send us additional information or to answer additional help verify your information.

As required by RBI, RBL Bank will be asking for additional SIM based authentication by sending a secure SMS verification from the phone. This allows us to verify that you are the authorized users of the SIM card in your phone.

#### Analytics

The services contained in this section enable the Owner (viz. Google Analytics, CleverTap) to monitor and analyze traffic, can be used to keep track of User behavior, do credit scoring, send push notifications.

#### Security

We have taken reasonable measures to protect security and confidentiality of your personal information and its transmission through internet. You are required to follow the applicable terms and conditions while using RBL Application including the instructions stated therein in.

RBL Bank will give access to your personal information to only authorised employees.

Employees who violate this document shall be subject to disciplinary process as per internal

policies of the Bank.

Review and amendment of personal information: You are free to (i) review and amend the personal information provided to us earlier, (in) withhold your consent for the collection of any personal information or (iii) withdraw any prior consent that you may have provided for collection of personal information, at any time, by denying the permission from settings. However, please note that once consent is withdrawn, we may not be able to provide you with services which depend on such consents.

**Disclosure-** We shall not be held liable for disclosure of your personal information or Statistical Information In accordance with this Document or in terms of any other agreements with you. We may disclose the Statistical Information to any person, without any limitation and you hereby your irrevocable consent for the same.

We may disclose the personal information, to the following third parties, for the purpose mentioned under this Document and you hereby give your irrevocable consent for the same:

- i. any agent or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to RBL Bank in connection with the operation of business;
- ii. any other person under a duty of confidentiality to RBL Bank including our Group company, which has undertaken to keep such information confidential;
- iii. the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- iv. credit reference agencies, and, in the event of default, to debt collection agencies;
- v. any person to whom we are under an obligation to make disclosure under the requirements of any law binding on RBL Bank; and
- vi. any of our actual or proposed assignee or participant or sub-participant or transferee of our rights in respect of the customer.

RBL Bank may disclose the personal information for the following reasons as well:

- 1. To comply with legal requirements, legal process, legal or regulatory directive/ instruction. or
- 2. To enforce the Terms and Conditions of the products or services. or
- 3. For fraud prevention purposes. or
- 4. To capture the location by using its internal services or any third-party services and to preserve the records in its own server or server of the third party. Customer's location IS accessed to improve features of the mobile app such as displaying nearby offers or location specific deals via sending notification or for any other purpose which, directly or

indirectly, improves the features of the mobile app. Customers location is retained solely for the purpose of enhancing Customer experience. RBL Bank may use and share the information provided by the Customers with its affiliates and selected and credible providing services and any service-related activities.

5. Act to protect the interests of RBL Bank, its Affiliates, or its members, constituents or of other persons.

The Customer would be required to cooperate with RBL Bank in order to ensure the security of the information, and it is recommended that the Customers necessarily choose their passwords carefully such that no unauthorised access is made by a third party. The Customers should undertake not to disclose their password to anyone or keep any written or other record of the password such that a third party could access it. The Customers shall not disclose to any other person, in any manner whatsoever, any information relating to RBL Bank or its Affiliates of a confidential nature obtained in the course of availing the services through the RBL Application. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle RBL Bank or its Affiliates to terminate the services, without prejudice to any damages, to which the customer may be entitled otherwise.

"Cookies" are bits of electronic information that can transfer to your hard drive, mobile device, or other device to keep records of your use or visit to RBL App Extension. RBL Bank may use cookies to improve your experiences when visiting or using RBL App Extension.

RBL Bank may use cookies to anonymously track interests, and collect aggregate information when you use or visit app. RBL Bank do not use cookies to store or transmit any Personal Data.

"Log files" are files that anonymously log actions that take place on the app. RBL Bank may use log files to gather statistics about your browsing habits and to assess overall digital activity, including how many "hits" a particular page is getting. Log files enable RBL Bank to track interest in specific promotions, troubleshoot technical concerns, and provide content that may be of interest. RBL Bank also use the log file entries for our internal marketing and demographic studies, so RBL Bank can improve the app RBL Bank provide to customers and visitors. Log files are used internally only, are anonymous, and are not associated with any particular user, device, computer, or browser.

### **Key Security enhancements**

1. RBL MyCard App is integrated with AppProtectt SDK provided by Protectt. ai Labs Pvt. Ltd. For enhanced security of Cardmembers.
2. AppProtectt SDK enables run time security for MyCard App and enhance security from emerging cyber threats.
3. MyCard App does not exchange any confidential & private data with AppProtectt security SDK.

4. AppProtectt security only maps every user with a unique device id for identification purpose.
5. All other information is processed locally on the device to ensure the safety of Device & connected network running RBL MyCard App.
6. AppProtectt does not use any information for commercial purposes.