

PRIVACY POLICY

This privacy statement sets out the privacy policy of Credit Agricole Corporate And Investment Bank, India. (“**CACIB**”). CACIB is strongly committed to protecting the privacy of its customers and has taken all necessary and reasonable measures to protect the confidentiality of the customer information and it shall not be held liable for disclosure of the confidential information when the same is in accordance with this privacy policy or in terms of the agreements, if any, with the customers.

This policy aims to explain the basis on which any personal information we collect from you, or that you provide to us, will be processed by us.

Please read the following carefully to understand our views and practices regarding your personal information and how we will treat it.

Persons covered under this Policy:

All natural persons, whose personal information is either collected or received or handled by CACIB are covered under this Policy.

Information covered by this Policy:

This Policy seeks to cover personal information provided to CACIB as stated herein:-

- Personal/private information of the natural persons
- Sensitive personal data or information

"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 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.

Purpose of Collection and Use of Personal Information;

CACIB collects and uses the financial information and other personal information from its customers. Personal information collected will be processed only for certain purposes, viz, to manage account(s) and/or bank products and services, under the terms stated in the contractual documentation, to comply with statutory and regulatory requirements, operational risk management, the prevention of conflicts of interests, the prevention of fraud, the prevention of money laundering. All practical steps will be taken to ensure that personal information is accurate. CACIB shall not divulge any personal information collected from the customer, for cross selling or any other purposes.

Protection of the Information;

CACIB will not contact its customer about other matters than stated in the purpose clause above, unless specifically requested by the customer, nor will CACIB share, rent, or sell personal information collected outside CACIB, except where required to share personal information with any third parties who provide services on behalf of CACIB. During the course of CACIB's representation of its customers, it may transfer personal data of the customers to other offices within CACIB network to facilitate and centralize the operation of its services, conflicts checking, billing, marketing, and related professional services.

Customers should be aware that when they provide information to any individual CACIB employee, they are providing it to CACIB as a whole, and their information may be exported to, processed in and accessed from countries whose laws provide varying levels of protection, not always equivalent to that provided in their own country. Please be assured that CACIB has adopted various technical safeguards to protect the data of its customers within its global network.

However, it is possible, though unlikely, that CACIB might be forced to disclose personal

information in response to legal process or when it believes in good faith that the law requires it, for example, in response to a court order, subpoena or a law enforcement agency's request. Also, CACIB cannot guarantee the privacy of personal information the customer transmits over the web or that may be collectible in transit by others, including contractors who provide services to CACIB.

Disclosure of personal information:

CACIB may disclose personal information collected from you with legal entities of CACIB Group for the purpose of managing the banking relationship, managing the products and services, executing your instructions and transactions, when pooling resources and services with the CACIB Group.

In addition, CACIB may entrust certain services with operational functions to other entities of the CACIB Group or to service providers chosen for their expertise and reliability to provide targeted and limited services.

CACIB 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. Further any information may be shared, that may be required to be disclosed to any third party by us by an order under the law for the time being in force.

You authorize CACIB to exchange, share, part with all information related to the details and transaction history to its Affiliates / banks / financial institutions / credit bureaus / agencies/ customary practice, credit reporting, verification or risk management or any of the aforesaid purposes and shall not hold CACIB liable for use or disclosure of this information.

Please note that the accuracy of the information provided to us is essential, among others, towards the provision of our products and services to you. You undertake to ensure the accuracy and completeness of all information disclosed, shared, exchanged or otherwise update and notify the Bank in writing, of any changes in the information.

Links to other websites; (IF APPLICABLE)

CACIB site contains links to other sites whose information practices may be different than CACIB. Visitors should consult the other sites' privacy policy as it has no control over information that is submitted to, or collected by, these third parties.

Access by Third Parties;

Consistent with the professional and ethical obligations of CACIB, it may allow others to access its customers' information in order to process data on its behalf in connection with the conduct of its business or where disclosure of customers' information is in their interest or is otherwise permitted, required or authorized under applicable law.

Prior to allowing any third party access to customers' information for the purpose of conducting its business, CACIB will take all reasonable steps to ensure that such third party enjoys a sound business reputation and provides at least the same level of privacy protection that CACIB offers to its clients.

Cookies;

CACIB website uses cookies. A cookie is a text-only string of information that a website transfers to the cookie file of the browser on customers'/user computer's hard disk so that the website can remember who the user is. A cookie will typically contain the name of the domain from which the cookie has come, the "lifetime" of the cookie, and a value, usually a randomly generated unique number. This helps CACIB to provide its customers/users with a good experience when they browse the website and also allows CACIB to improve its site and services.

CACIB may use cookies in the following ways:

- Where they are essential to make CACIB site work
- To enable the personalization features on CACIB site (which give customers the ability to recall recently viewed pages and see information which they have input on line)
- To compile anonymous, aggregated statistics that allow CACIB to understand how customers/users use the site and to help CACIB to improve the structure of its site.
CACIB cannot identify customer/user personally in this way.

Reasonable Security Practices and Procedures;

CACIB takes all physical, technical and organizational measures needed to ensure the security and confidentiality of personal data, particularly in view of protecting it against loss, accidental destruction, alteration, and non-authorized access.

Rights of access, modification and objection;

Any person concerned by these processing may obtain the communication of their personal information and have it amended, updated or deleted where such information is incorrect, incomplete or outdated. They may also object, in writing, on legitimate grounds, to the processing of their personal information.

They may also, without having to justify their decision, refuse, in writing, that any information pertaining to them is used, or communicated to any third party for commercial purposes.

These rights can be exercised by contacting your relationship manager.

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