



Ujjivan Financial Services Limited **Privacy Statement**

Privacy Promise for Our Customers:

Ujjivan recognize that our clients entrust important personal data (such as, but not limited to, data that can be used to identify an individual) and we wish to assure our customers that protecting and safeguarding sensitive data or information is our utmost priority. Ujjivan will only use these personal data in accordance with the purposes set forth in this Privacy Statement and is committed to safeguarding the personal information collected.

The privacy statement of Ujjivan is provided below for our customer's reference

- We shall safeguard the confidentiality of our customer data in accordance with stringent security standards.
- We will limit the collection and use of customer information to the minimum required to deliver service to our customers, which includes advising our customers about our products, services and other opportunities.
- We will permit only authorized employees, who are well trained in the adequate handling of customer information. Employees who violate our privacy statement will be subject to Ujjivan's disciplinary process.
- We will not reveal customer information to any external organization unless we have previously informed the customer in disclosures or agreements/authorized by the customer/required by law. Ujjivan disclaims any liability arising from use or disclosure of information to any external organization.
- Whenever we hire outside vendors to provide support services, we will require them to adhere to our policy standards and to allow us to audit them for compliance.
- For purposes of credit reporting, verification and risk management, we will exchange information about our customers with reputable reference sources and clearinghouse services.
- We will not use or share - internally or externally - personally identifiable medical information for any purpose other than underwriting or administration of a customer's policy, claim or account, or as disclosed to the customer when the information is collected, or to which the customer consents.
- We will attempt to keep customer files complete, up to date, and accurate. We will inform customers how and where to conveniently access their account information (except when we are prohibited by law), and how to notify us about errors which we will promptly correct.
- We will continuously assess ourselves to ensure that customer privacy is respected.

Internet Privacy Policy

Personally Identifiable Information ("Information") means information that is collected by Ujjivan ("we" or "us") and how it may later be disclosed. Ujjivan endeavors to safeguard and ensure the security of the information provided by the Customer. Ujjivan uses 128-bit encryption, for the transmission of the information, which is currently the permitted level of encryption in India. When the information provided by the Customers is not transmitted through this encryption, the Customers' system (if configured accordingly) will display an appropriate message ensuring the best level of secrecy for the Customers' information.



Ujjivan Financial Services Limited

Retaining your information

Data provided by customer is retained as long as the purpose for which the data was collected continues, once the customer closes the account/debit card, customer information should be retained only for limited time period and then discarded. The data is then destroyed unless its retention is required to satisfy legal, regulatory or accounting requirements or to protect Ujjivan's interests.

Use of Cookies

Ujjivan may gather and analyze information regarding usage of this web site, including domain name, the number of hits, the pages visited, previous/subsequent sites visited and length of user session. This information may be gathered by using a cookie. A cookie is a small piece of information that a website stores on customer's computer hard drive that can later be retrieved and read only by the same site.

Cookies do not enable us to gather personal information about customer unless customer give the information to our server. Most Internet browser software allows the blocking of all cookies or enables customer to receive a warning before a cookie is stored. For further information, please refer to customer Internet browser software instructions or help screen. Alternatively, information on deleting or controlling cookies is available at www.allaboutcookies.org

Communications using Internet

In order to maintain the security of our systems, protect our staff, record transactions, and, in certain circumstances, to prevent and detect crime or unauthorized activities, Ujjivan reserves the right to monitor all Internet communications including web and email traffic into and out of its domains.

What are Sensitive Data?

Ujjivan does not seek to collect sensitive personal data (such as data revealing political opinions, religious beliefs or data concerning health or sex life) through this site. If Ujjivan does seek to collect such data, your prior consent hereto will be asked. Please note that, by providing Ujjivan with unsolicited sensitive personal data you consent to us using those data are described above.

Third party sites

Please note that this Privacy Statement does not extend to third party sites linked to this web site.

How do we Contact you?

In providing your telephone, facsimile number, postal and e-mail address or similar details, you agree that Ujjivan may contact you by these methods to keep you informed about Ujjivan products and services or for any other reason.

Sources of Information we collect from you

The Information we collect about customers comes from the following sources:

1. Information we receive from you on applications or other forms, such as your name, address, and telephone number,
2. Information about your transactions with us, our affiliates, or non-affiliated third parties, such as your payment history, and account activity,
3. Information we receive from a Customer reporting agency such as your credit bureau reports



Ujjivan Financial Services Limited

and other information relating to your creditworthiness, and

4. Information we receive about you from other sources, such as your employer and other third parties.

Amendments

Ujjivan reserves the right to amend sections of its prevailing Privacy Statement at any time and will place any such amendments on this website. Please check this statement from time to time for any changes. The effective date of this policy, as stated below, indicates the last time this policy was revised or materially changed. Checking the effective date below allows you to determine whether there have been changes since the last time you reviewed the policy.

Effective Date

This policy was last modified on 2nd Nov 2016.

This Privacy Statement is not intended to, nor does it, create any contractual rights whatsoever or any other legal rights, nor does it create any obligations on Ujjivan in respect of any other party or on behalf of any party.