

CAPITAL SMALL FINANCE BANK LIMITED

Privacy Policy

[Updated upto September 27, 2022]

CAPITAL SMALL FINANCE BANK LIMITED

Head Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar
CIN: U65110PB1999PLC022634 Phone: 0181-5051111, 5052222, Fax: 0181-5053333
E-mail: compliance@capitalbank.co.in Website: www.capitalbank.co.in

Privacy Policy

This Privacy Policy (“the Policy”) describes how Capital Small Finance Bank Limited (hereinafter referred to as the ‘CSFB’ or ‘the Bank’ “we” “our” or “us”) collects, processes, stores, uses and discloses information of those, who visit CSFB websites (“Website” or “Websites”) or branch or mobile app or any other mode and provide Personal Information online or through websites or via use of any other offline/online platform provided by CSFB.

CSFB recognizes the expectations of its customers with regard to privacy, confidentiality and security of their personal and sensitive information that resides with the Bank. Keeping personal and sensitive 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 and sensitive information entrusted and disclosed by the customers. This policy governs the way in which the Bank collects, uses, discloses, stores, secures and disposes of Personal Information and sensitive personal data collected online or through use of any CSFB Apps/IB/ any other platform or any other information collected by our systems.

Applicability:

The Policy applies to all visitors, users and others who access or use the website/App/IB or any other platform and/or submit any information (hereinafter referred to as “the User” and also indicated by “you” or “your”). Access to and the use of the Website/App/IB or any other platform and submitting any information is subject to the Policy.

You are kindly requested to read the contents of this Policy carefully before making use of the Website/App/IB or any other platform and submitting any information in any manner whatsoever. Please note that the use of Website/App/IB and other platforms are subject to other conditions, such as Terms & Conditions for Use.

This Privacy Policy also apply to our collection of data through Website or those web pages accessed directly by the App, social media, IB, other online or offline CSFB websites or services. The personal information you provide through the use of the Website/App/IB or any other platform is held by the Bank’s division that maintains your account or is processing your application for a new product or service.

By using the Website/App/IB or any other platform, you consent to the collection, processing, use and disclosure of information as described in this Privacy Policy. You may choose not to provide personal information voluntarily as listed below. However, the Website/App/IB or any other platform may require certain personal information to identify and authenticate you as an authorized user and some or all features of the Website/App/IB or any other platform may not be available. The Website/App/IB or other platform cannot be used without the automatically collected information disclosed below.

1. Definitions:

- a) ‘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.

- b) Sensitive personal data or information-** Sensitive personal data or information of a person means such personal information which consists of information relating to: —
 - (i) password;
 - (ii) financial information such as Bank account or credit card or debit card or other payment instrument details;
 - (iii) physical, physiological and mental health condition;
 - (iv) sexual orientation;
 - (v) medical records and history;
 - (vi) Biometric information;
 - (vii) any detail relating to the above clauses as provided to CSFB for providing service; and
 - (viii) any of the information received under above clauses by CSFB 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.

2. Data Collected through various platforms

CSFB collects Personal and Sensitive information through your use of Website/App/IB or any other platform. We collect personal information, you may voluntarily provide to us through your use of the Website/App/IB or any other platform, including any web pages that are accessible by any of the CSFB platform including:

- Name;
- Contact information including address, phone and email;
- Your card or account number;
- Security code, postcode, e-pin, secret question, password or other authentication credentials;
- Information you provide through feedback or contacting us;

The Bank may automatically collect some Sensitive/Personal or other information through your use of the Website/App/IB or any other platforms. This information includes:

- Banking and other transactions executed through any of the CSFB platform ;
- IP address of your device;
- Device identifier for the device running the App/IB or any other CSFB platform;
- Other information that is combined with Personal Information;

The Bank may also automatically collect some Sensitive or other information and aggregated, de-identified or anonymous information about your use of Website/ App/IB or any other platform, including:

- Dates and times when the Website/App/IB or any other platform access our servers;
- Information about banking or other transactions;
- Information and files that have been downloaded from the website/App/IB;
- The version of the App you are using;
- The type of operating system you have;
- Your device model and manufacturer;
- Your internet service or mobile provider;
- Your preferences relating to receiving marketing messages from us and our service providers, and;
- Your communication preferences.

The Bank may collect the location of your device. You may be able to disable the collection of location information through your device. If you disable location information, certain functionality may be unavailable to you.

3. How CSFB Use Data Collected through its various platforms.

Information collected through any platform is managed by the CSFB division that maintains your account or processes your application for a new product or service. Information collected will be used as described in this Privacy Policy and the privacy statements applicable to the CSFB services that you use.

The Bank will use your information collected for the purposes including to:

- Authenticate you on the platform that you are using, so that you can access your account;
- Recognize you when you return to the platform so your experience can be personalized;
- Process applications and transactions;
- Respond to your requests;
- Enhance, improve, personalize and tailor the App and other online services;

- Use and/or disclose this information for fraud detection and information security purposes;
- Recognize your device to assist you on usage of any of the platform;
- Process applications for CSFB products and services or to respond to requests for further information.
- To protect our business interests and to develop our business strategies.
- To collect any debts owing to us.
- To share your information with our partners and service providers.

To share your information relevant tax authorities, Reserve Bank of India and other government authorities, credit reference agencies, fraud prevention agencies.

You gave permission to CSFB to exchange, share, part with all information related to the details and transaction history of the User to its Affiliates/ banks/ financial institutions/ credit bureaus/ agencies/participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk management or any of the aforesaid purposes and shall not hold CSFB liable for use or disclosure of this information.

The Bank may use your information to inform you about CSFB products and services that may be of interest to you.

4. How CSFB Disclose and Share Data Collected by any platform:

We may share your information with third party partners to:

- Help us to provide requested services to you;
- Help us analyze and understand how our services are used;
- Protect our business from fraud or other illegal activity;
- Comply with summons, court orders or other legal requirements;
- Protect the health or safety of an individual;

The Bank may transfer Personal/Sensitive Information about you to the Bank's affiliates and will ensure that all the information is protected and comply with applicable law.

5. Your Rights

Subject to certain exceptions, in case you found that information provided is inaccurate or deficient, you have right to access, update, correct or delete your personal information collected through any of the CSFB platform. You can access and/or change information in connection with your account or application by logging on to your account online (if applicable) or by contacting at the email address, phone number or physical address listed at the end of this Privacy Policy.

Provided that the Bank shall not be responsible for the authenticity of the Personal or Sensitive information given by you.

6. Data Retention and Use Limitations

CSFB uses personal information collected only for the purposes for which it was collected. The Bank retains information collected through your use of different platforms for the longer of:

- The period for which we are required by law to retain such information; and
- As long as you obtain products and services from the Bank and a reasonable time thereafter.

7. Data Security

The security and confidentiality of Personal/Sensitive Information about you is our priority. CSFB protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable laws. We train our employees in the proper handling of Personal/Sensitive information. When CSFB use other companies to provide services for the Bank, the Banks requires them to protect the confidentiality of Personal/Sensitive Information they receive.

While no data transmission over the Internet, wireless networks or data storage systems is guaranteed to be 100% secure, the Bank continually evaluate and update our security measures. If you have reason to believe that your interaction with the Bank is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please immediately notify us of the problem by contacting us at the email address, phone number or physical address listed at the end of this Privacy Policy.

8. Changes to This Policy

The Bank may change this Policy from time to time. The effective date of this Policy, as stated above, indicates the last time this Policy was revised or materially changed.

9. Cookie policy

CSFB's digital platforms use various third party services to promote Bank's products and services. These third party services 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 various platforms, for instance, how often visited pages. All information collected by third party cookies is aggregated and anonymous. By using Website or any other channel user/s 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. CSFB is not responsible for cookies placed in the device of user/s by any other website and information collected thereto.

10. Applicable Law

The Website/App/IB is controlled and operated by the Bank from India, and is not intended to subject the Bank to the laws or jurisdiction of any state, country or territory other than that of India

11. Disclaimer

This Privacy Policy does not extend to third party sites that are linked to any of the CSFB platforms.

Further, CSFB disclaims any liability for any damage or loss suffered by you, consequent to the sharing of any Personal/Sensitive Information with any third party partner for any purpose.

12. Contact Information

If you have any questions or concerns regarding our privacy practice or in order to address any discrepancies or grievances related to the Personal/Sensitive Information residing with the Bank, the customer can contact us at:

Capital Small Finance Bank Ltd.,
Midas Corporate Park, 3rd Floor
37, G.T. Road,
Jalandhar,
Punjab – 144001
customerrelations@capitalbank.co.in