



Privacy Policy

Introduction

IDFC FIRST Bank Limited and its subsidiaries are committed to protecting their customer's personal information. This Privacy Policy is created to help the customer understand how the bank collects, uses and protects customer's information when they visit bank's web and WAP sites and use their products and services.

This Privacy Policy covers the following topics:

Personal Information Collected Online

- How is Personal Information used
- How Personal Information is Shared
- How is Other Information Used and Collected
- How is Customer information kept accurately
- How access to Customer Information is limited to employees
- Information Security
- Other Information about IDFC FIRST Bank's Website
- IDFC FIRST Bank's commitment to Personal Privacy
- Change in Policy

Personal information collected online

Personal Information means personally identifiable information such as information customer provides via forms, surveys, applications or other online fields including name, postal or email addresses, telephone, fax or mobile numbers, or account numbers.

How is personal information used

Bank may use Personal Information:

- To respond to customers inquiries and fulfill requests.

- To inform customer about important information regarding the Site, products or services for which customer apply or may be interested in applying for, or in which customer is already enrolled, changes to terms, conditions, and policies and/or other administrative information.
- To deliver marketing communications that bank believe may be of interest to customer, including, ads or offers tailored to customers.
- To personalize customer experience on the Site.
- To allow customer to apply for products or services (e.g., to prequalify for a mortgage, apply for a credit card, or to open a retirement account, investment account or other financial product) and evaluate customer's eligibility for such products or services.
- to verify customer's identity and/or location (or the identity or location of customer's representative or agent) in order to allow access to customer's accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and Personal Information.
- To allow customer to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities.
- To allow customer to use some Site financial planning tools. Information that customer enters into one of these planning tools may be stored for future access and use. Customer have the option not to save the information.
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing the Site, identifying usage trends and determining the effectiveness of promotional campaigns.
- For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements.

How other information is used and collected

IDFC FIRST Bank and their third-party service providers may collect and use Other Information in a variety of ways, including:

Through customer's browser or device: Certain information is collected by most browsers and/or through customer's device, such as Media Access Control (MAC) address, device type, screen resolution, operating system version and internet browser type and version. Bank uses this information to ensure Sites function properly, for fraud detection and prevention, and security purposes.

Using cookies: Cookies are pieces of information stored directly on the device, customer is using. Cookies used by Bank do not contain or capture unencrypted Personal Information. Cookies allow Bank to collect information such as browser type, time spent on the Site, pages visited, language preferences, and customer's relationship with Bank. Bank uses the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor customer's experience while engaging with Bank. Bank collects statistical information about the usage of the Site in order to continually improve the design

and functionality, to monitor responses to advertisements and content, to understand how account holders and visitors use the Site and to assist Bank with resolving questions regarding the Site. IDFC FIRST Bank uses encrypted cookies.

IP Address: IP Address is a number that is automatically assigned to the device that customer is by his Internet Service Provider (ISP). An IP Address is identified and logged automatically in Bank's server log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the internet and is done automatically by many web sites. IDFC FIRST bank use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems, for compliance and security purposes, for advertising, and administering the Site.

Aggregated and De-identified Data: Aggregated and De-identified Data is data that IDFC FIRST Bank may create or compile from various sources, including but not limited to accounts and transactions. This information, which does not identify individual account holders, may be used for bank's business purposes, which may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws.

How is customer information kept accurately

It is in customer's interest, and it is bank's objective, for them to have accurate, current, and complete information concerning customer and his accounts. Bank has strict procedures that their employees abide by to meet this objective. While some procedures are required by Central, State laws or RBI regulations, bank has implemented additional procedures to maintain accurate, current, and complete financial information, including processes to update information and remove outdated information.

How access to customer information is limited to employees

IDFC FIRST Bank has procedures that limit access to personally identifiable information to those employees with a business reason for knowing such information about customer. Bank educates the employees on their responsibility to protect the confidentiality of customer information, and hold them accountable if they violate this privacy policy.

Security

To protect Personal Information from unauthorized access and use, bank use security measures that comply with applicable laws. These measures may include device safeguards and secured files and

buildings as well as oversight of their third party service providers to ensure information remains confidential and secure.

Other information about IDFC FIRST Bank's website

- Customers using IDFC FIRST Bank's Internet Banking Service: For customers using IDFC FIRST Bank's Internet Banking, all visitor information is collected along with any information that customer while using IDFC FIRST Bank's web site.
- Links to, or from, IDFC FIRST Bank's web site: IDFC FIRST Bank is not responsible for information practices employed by web sites linked with the bank's web site. Generally, links to non-IDFC FIRST Bank's web sites are provided solely as pointers to information on topics that may be useful to users of IDFC FIRST Bank's web site.
- Encrypted information: Information provided by customer on IDFC FIRST Bank's web site is encrypted or scrambled in order to secure information.

IDFC FIRST Bank's commitment to personal privacy

- A potential customer who inquires about the bank's products and services or who would like a copy of the bank's privacy policy
- A customer who has established a relationship with the bank
- A potential customer who has applied for a loan
- A visitor to IDFC FIRST Bank's web site

Change in policy

Privacy policy is subject to change periodically.