



## WEBSITE PRIVACY POLICY

Axis Finance Limited ("Company"/"Us"/ "We") is committed to respecting your privacy and protecting your personal information.

This privacy policy ("Privacy Policy") applies to any personal information (including SPDI) obtained by the Company from visitors to websites or apps of the Company (collectively, "Sites"), and any other individuals whose personal information (including SPDI) is collected by the Company ("you", "your", "Users") during the course of services made available by the Company ("Services").

It does not apply to any websites controlled by third parties not affiliated with us that the website may link to ("Third Party Sites"). Please review the privacy statements of Third- Party Sites as the Company is not responsible for and has no influence on the content or the privacy practices of these Third-Party Sites.

This Privacy Policy explains why and how we collect, receive, store, use, disclose, transfer, protect, and otherwise process Personal Information (including SPDI). It outlines the reasons for data collection, with whom it may be shared, and your rights regarding your Personal Information. Please read this Privacy Policy carefully.

This policy outlined herein is not intended to create, and not create, any contractual, financial or any other legal rights in favor of any user, viewer or any other party.

### **Definitions**

- "Sites"- refers to <https://www.axisfinance.in/> and the following digital platforms of the Company:
  1. Mobile applications (Gupshup), and Digital Forms (Available in the official Website of AFL)
  2. HR Applications (Oracle Fusion, RippleHire, HR Ticketing Portal)
  3. Vendor empanelment forms/applications (VMS, Zoho CRM)
  4. Visitor applications (Visitor Management Application)
  5. Shared Drive (Department specific)
  6. Wholesale and Retail applications

The list of Wholesale and Retail applications is provided in the attached document.



Applications.xlsx

- "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" or "SPDI" 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 a body corporate for providing a service; and
- (viii) Any of the information received under the above clauses by a body corporate for processing, stored, or processed under lawful contract or otherwise

The terms mentioned/capitalized but not defined in this Privacy Policy shall have the same meaning as assigned to them under IT Act and the rules thereunder.

### **Information We Collect**

The Company collects Personal Information (including SPDI) through the Sites, including through the registration or contact us pages. We collect information in one or more ways as mentioned below:

- **Registration:** Some of our Services, and access to certain functions on the Sites, require registration. The registration information typically requested includes the following:
  - PAN number;
  - e-mail address; and
  - mobile number.
- **Information we get from your use of our Services or Sites:** When you visit our Sites or use our Services, we may receive information such as:
  - Date of your visit;
  - Time of your visit;
  - Type of browser you use;
  - Type of computer you use;
  - Default language setting;
  - Unique Internet Protocol (IP) address;
  - Number of links clicked within the Sites;
  - Pages viewed on the Sites; or
  - Web page from which you arrived at our Sites.
- **Information we get through Cookies and Similar Technologies:** We may send one or more cookies, web beacons, pixels, or anonymous identifiers to your device. Cookies are small electronic text files that contain information that a Site may use to store User preferences and settings. You have the option to reset your browser

to manage cookies <link>; however, some of the Sites may not function properly if cookies are refused/reset/deleted. For more information, please see our Cookie Policy<link>. In this regard, we will collect information about your device.

- **General identification, personal and contact information** such as:

- Name;
- Address;
- Telephone Details;
- Parent's Name;
- State;
- City;
- Gender;
- Religion;
- Caste Category;
- Occupation;
- Marital Status;
- Date Of Birth;
- Passwords On Our Systems;
- Educational Background;
- Photos;
- Employment History;
- Nationality;
- Nominee Details; and
- Professional Licenses and Affiliations.

- **Identification numbers issued by government bodies or agencies** such as:

- Aadhaar number;
- Permanent Account Number;
- Driving license;
- Voter ID; and
- Passport.

- **Financial information and account details** such as:

- Bank account or other financial account numbers and details; and
- Credit history and credit score, assets, income, and other financial information.

- **Behavior and Lifestyle information:** Through our Services, Sites and affiliations, we may receive and store certain information (Such as websites cookies, Server Logs, viewing history, likes, shares, and general usage patterns). Such information is collected passively using various technologies.

We may store such information itself, or such information may be included in databases owned and maintained by our affiliates, agents or service providers. The Sites may use such information and pool it with other information to provide you customized offerings and services.

- **Telephone recordings:** Recording of telephone calls to our representatives and call centers.
- **Photographs and video recordings:** Photographs or video recordings created in connection with our business activities, including for claims assessment, processing, settlement, and disputes, or for other relevant purposes as permitted by law.
- **Marketing preferences, customer feedback and survey responses:** You may let us know your marketing preferences, enter a contest or prize draw or other sales promotion, or respond to a voluntary survey.

### **Use of information**

The above-mentioned information helps us personally identify you and provide you Services. The Personal Information (including SPDI) might get collected for claims assessment, processing, settlement, and disputes, or for other relevant purposes as permitted by law. However, audit trail requirements may necessitate retaining a copy or log of such information at the backend.

Any information that we collect from you may be used for a variety of purposes, including but not limited to the following:

- Verifying your identity and conducting KYC checks.
- Credit Underwriting, assessment, and risk scoring.
- Processing and evaluating loan applications.
- Disbursing loans and managing loan accounts.
- Meeting legal, regulatory, and RBI compliance requirements.
- To deliver services and also for training, quality, compliance monitoring, audit purpose to the customers.
- To personalize your experience, by using the Personal Information provided by you to customize your visit to the Sites by displaying appropriate content at our discretion.
- To improve the functionality of our Sites, quality of products and customer service effectiveness
- To facilitate transactions under your user ID and password, as requested.
- To send periodic emails, SMS, WhatsApp, push notifications.
- To perform statistical analysis.
- To provide you with information about our products and services. To allow our affiliates to periodically send you information about their products and services via email or other means.

We may also use your Personal Information (including SPDI) for the purposes of providing you with our Services. In this regard, it may be necessary to disclose your Personal Information (including SPDI) to one or more of Our advisors / affiliates or contractors and their sub-contractors, but such disclosures will be required to agree to use the information obtained from us only for these purposes.

**Sharing of Information**

We confirm that we shall not rent or sell any of your Personal Information. However, you would be required to provide Personal Information (including SPDI), in the course of registration and through contact us page.

We undertake not to disclose or share your Personal Information (including SPDI) with third parties, except as otherwise provided, unless such action is necessary in the following cases:

- To meet requirements of any applicable law, regulation, legal process, enforceable governmental request, or customary practice directly or through our affiliates / banks / financial institutions / credit bureaus / agencies
- To meet requirements of participation of any telecommunication or electronic clearing network
- To medical personnel, investigators / fraud investigators
- To protect our interests and interests of our Affiliates, or its members, constituents or of other persons.
- For statistical analysis and verification or risk management practices
- To enforce applicable terms and conditions, including investigation of potential violations
- To detect, prevent, or otherwise address fraud, security or technical issues.
- To protect against harm to the rights, property or safety of us, our customer or the public as required or permitted by law.
- To outsource activities in accordance with regulations; and/or
- If you have given explicit consent

**Personal Information (including SPDI) may be shared with:****▪ Our group companies**

Other Company partners/promoters may have access to and use of Personal Information (SPDI) in connection with the conduct of our business where appropriate.

**▪ Our service providers**

External third-party service providers, such as medical professionals, accountants, actuaries, auditors, experts, lawyers and other outside professional advisors; travel and medical and diagnostic service providers; call center service providers; IT systems, support and hosting service providers; printing, advertising, marketing and market research and analysis service providers; banks and financial institutions that service our accounts; administrators; document and records management providers; investigators; examiners; consultants; translators; and third-party vendors and outsourced service providers that assist us in carrying out business activities, investigation based on data analysis, and similar outsourced service providers.

**▪ Credit Bureaus**



We may share Personal Information (including SPDI) with credit information companies and credit bureaus in accordance with applicable law

- **Governmental authorities and third parties involved in court action.**

We may also share Personal Information (including SPDI) with governmental or other public authorities; and third-party civil legal process participants and their accountants, auditors, lawyers and other advisors and representatives as we believe to be necessary or appropriate:

- a) to comply with applicable law, including laws outside your country of residence;
- b) to comply with legal process;
- c) to respond to requests from public and government authorities including public and government authorities outside your country of residence.
- d) to enforce our terms and conditions;
- e) to protect our operations or those of any of our group companies;
- f) to protect our rights, privacy, safety or property, and/or that of our group companies, you or others; and
- g) to allow us to pursue available remedies or limit our damages.

All third parties that the Company shares borrower's personal information with are the following

- 1.KARZA
- 2.CIBIL
- 3.DSA
- 4.Alpha Finsoft

#### **Where will the collected data be processed?**

Your Personal Information (including SPDI) will only be processed inside India in compliance with applicable data protection laws and regulations.

#### **Where are your rights in respect of your Personal Information?**

Where permitted by applicable law or regulation, you have the right to:

- **Be informed** – You can ask us how your Personal Information is collected and being used.
- **Access** – You can access a summary of your Personal Information, the purposes and means of the processing, and the parties to whom it may be disclosed.
- **Right to Rectification/Correction** – You can ask us to correct our records if you believe they contain incorrect or incomplete Personal Information about you.
- **Erasure** – You can ask us to erase (delete) your Personal Information after you withdraw your consent to processing or when we no longer need it for the purpose it was originally collected.
- **Right to Withdraw Consent** – You can withdraw your consent that you have previously given to one or more specified purposes to process your Personal Information. This will not affect the lawfulness of any



processing carried out before you withdraw your consent or its retention in accordance with our data retention policies. It may mean we would not be able to provide you Services.

#### **Grievance redressal**

In case of any grievances in relation to your Personal Information, please contact our Grievance Officer whose details are as below:

- **Name:** Ms. Mangal Sarang
- **Address:** Axis House, Ground Floor, Pandurang Budhkar Marg, Worli, Mumbai 400025
- **Telephone:** 18004190094
- **Email:** customer.support@axisfinance.in

#### **Consent**

By continuing to use, access, or interact with our Sites or Services, you acknowledge that you have read, understood, and agree to be bound by this Privacy Policy. You hereby provide your free, informed, and voluntary consent to the collection, use, storage, processing, and disclosure of your Personal Information (including SPDI) by the Company in accordance with this Privacy Policy and applicable law.

You also acknowledge and agree that this consent shall extend to compliance with, and any processing required under, the Digital Personal Data Protection Act, 2023 (“DPDPA”) upon its implementation, and that you will provide such additional consents or acknowledgements as may be required by the Company under the DPDPA and any rules or regulations made thereunder. Failure to provide such consent may affect the Company’s ability to provide you certain Services.

#### **Personal Information of beneficiaries/dependents/other individuals**

If you provide Personal Information (including SPDI) of beneficiaries/dependents (child and/or persons with disabilities/other individuals to us, you agree:

- to inform the individual about the content of this Privacy Policy, and any other applicable Company Privacy Notice provided to you;
- to obtain any legally required consent of Personal Information from the individual in accordance with this; and
- to obtain/provide necessary consents from the legal guardian of children whose data you may provide to us for availing our services.

#### **How long do we keep the information**

We won’t keep your Personal Information (including SPDI) for longer than is necessary for the purpose for which it was collected and only for as long as required or otherwise permitted by law and regulations.

We take appropriate steps to ensure that we process and retain information about you based on the following logic:

- At least the duration for which the information is used to provide you with a service and for a reasonable period thereafter to fulfil the purposes above.
- As required under law, a contract, or with regard to our statutory obligations
- As per the Company policies approved by the Company's Board.
- Only for as long as is necessary for the purpose for which it was collected, is processed, or longer if required, or where permitted under any contract, by applicable regulation, or for statistical purposes, subject to appropriate safeguards.

We also take appropriate technical, physical, legal and organizational measures, which are consistent with applicable information security standards.

If you feel that the security of any Personal Information (including SPDI) you might have with us has been compromised or if you have other data security questions or concerns related to us, please notify us at the address details or through email communication. When we provide Personal Information (including SPDI) to a service provider, such service provider will be selected carefully and required to use appropriate measures reasonably designed to protect the confidentiality and security of the Personal Information.

If we believe the security of your Personal Information (including SPDI) in our possession or control may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we would endeavor to do so as promptly as possible under the circumstances, and, to the extent we have your e-mail address, we may notify you by e-mail.

### **Communication**

We retain the right to communicate with you (via e-mail, SMS, push notifications, postal service / courier or mobile messaging services or any other digital properties) when you have agreed to receive such communication or where operational or regulatory requirements require Us to do so. We further retain its right to communicate through third party vendors. You shall have the option to unsubscribe to receive such email communication.

### **Policy Changes**

We may amend or modify, this Privacy Policy including replacing this Privacy Policy with a new policy, at any time at our sole discretion. Notice of material changes to this Privacy Policy will be posted on the Sites. Revised Privacy Policy/amendments thereto shall be effective from the date indicated therein. Users are requested to periodically check the terms and conditions under this Privacy Policy from time to time. We shall not in any circumstance be held liable for such lapses on the part of the Users.



### **Warranty Disclaimer**

Information, content and materials provided on this website are on an “As Is” basis and we do not make any express or implied representation or warranty regarding the accuracy or completeness of the same.

### **Compliance Measurement - Data Privacy Audit**

We may review data privacy processes, procedures and standards and security of Personal Information and/or SPDI of a person, as per the Company’s Information Systems Security Policy.

### **Contact Information**

In case you require any further clarifications on the content of this policy, need to raise a query with respect to your data privacy rights or terms of use, please contact our Grievance Officer, whose name and contact details are as below:

- **Name:** Ms. Mangal Sarang
- **Address:** Axis House, Ground Floor, Pandurang Budhkar Marg, Worli, Mumbai 400025
- **Telephone:** 18004190094
- **Email:** customer.support@axisfinance.in

To exercise the rights outlined above in respect of your Personal Information you may submit a request on our portal <https://www.axisfinance.in/> In case you face any issues in accessing our portal, you may also write to the Grievance Officer identified above. Your rights are always subject to supervening principles under applicable law, and the retention periods specified herein.

++++++**End of the Document**++++++