



PRIVACY POLICY

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TABLE OF CONTENTS

	Page Number
1. Introduction	3
2. Scope of Policy	3
a) Who is covered under this policy?	3
b) Information covered by this Policy	3
3. Definitions in the Policy	3
4. Privacy Policy for Digital Platform	4
a) Data collected	4
b) Purpose of collecting personal data	5
c) Information Sharing	5
d) Personal Data Collection	6
e) Retention of Personal Data	6
f) Third-Party Links	6
g) Security	7
h) Social Media	7
i) Updating Your Information	7
j) Contacting us	8
k) Update to Policy	8
l) Service Providers	8
5. Cookie Policy	8
6. Links to Other Materials	8
7. Mandatory Disclosure of Data	8
8. Compliance of Laws	8

1.0 INTRODUCTION

At CSB Bank our principal concern is the responsible use of information that users and clients share and disclose to us. CSB Bank's commitment towards guaranteed confidentiality and privacy always is clearly articulated in our Privacy Policy. This Policy holds true for a non-customer who has provided information to the Bank by any means, with or without the intentions of establishing a relationship, of whatsoever nature, with the Bank. By divulging any information to us, users agree to the terms and conditions of this Policy.

We may update our Privacy Policy from time to time. Thus, you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page

2.0 SCOPE OF POLICY

a) Who is covered under this policy?

All-natural persons ("Covered Persons"), whose personal information is either collected/ received/ possessed/ stored/ dealt in/ handled by CSB Bank who visit the site <https://www.csb.co.in/> and provide information to CSB Bank through Digital Banking Application, are covered under this Policy.

b) Information covered by this Policy

This Policy seeks to cover personal information of the Covered Persons provided to CSB Bank as also any information collected by the Bank server from the visitor's browser. The ("Information"), i.e. any of the following:

- Personal/private information of the Covered Persons
- Sensitive personal data or information

3.0 DEFINITIONS IN THE POLICY

"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, can identify 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 credit card or debit card or other payment instrument details, Physical, physiological and mental health condition and 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.

"CSB Bank" or "we" or "our" = CSB Bank Limited, its subsidiaries and service providers.

"You" or "Your" = Customers of the Bank and visitors of the Digital Platforms (including their representatives).

"Digital Platform(s)" = Our Digital Banking Applications and Corporate Website <https://www.csb.co.in/>

Use of our Digital Platforms = Visiting any Digital Platforms owned and/or controlled by us including to access your accounts, conduct online transactions, etc.; viewing or clicking on our ads on third-party sites that re-direct you to our Digital Platforms; interacting with us on third-party sites, etc.

4.0 PRIVACY POLICY FOR DIGITAL PLATFORM

When you use our Digital Platforms, you are expressly agreeing to and consenting to the terms of this Statement and by any use of our Digital Platforms you will be deemed to have given your consent for the processing of your Personal Data as set out in this Statement.

The Covered Persons authorises CSB Bank to exchange, share, part with all information related to the details and transaction history of the Covered Persons 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 CSB Bank liable for use or disclosure of this information.

The Covered Persons shall not disclose to any other person, in any manner whatsoever, any information relating to CSB Bank or its Affiliates of a confidential nature obtained while availing the services through the Digital Platform. Failure to comply with this obligation shall be deemed a serious breach of the terms herein and shall entitle CSB Bank or its Affiliates to terminate the services, without prejudice to any damages, to which the Covered Persons may be entitled otherwise.

As regards the information collected from users of the Digital Platform, CSB Bank will use the Information to improve the Covered Person's experience on the Digital Platform and make subsequent offers to the visitor on products which may be of interest to him / her, if so agreed while giving information.

As per Indian Laws, the customer data is stored only in servers based in India and is not shared with any foreign entity. Any change in the Law and further policy change in cross-border data storage/sharing shall be updated here.

a) Data we collect

- "Personal data" refers to data that identifies (whether directly or indirectly) a particular individual, such as information you provide on our forms, surveys, online applications or similar online fields. Examples may include your name, previous names, postal address, email address, telephone number, domicile, nationality, PAN number, date of birth or account information.
- "Anonymous information" means information that cannot reasonably be used to identify a particular individual. Examples may include information about your Internet browser, IP address, information collected through tracking technologies, demographic information that you provide to us and aggregated or de-identified data.
- "Location information" means information that may be collected by certain mobile applications that identifies your physical location. This information may be collected from your mobile device's location-aware features when you request certain services that are dependent on your physical location.
- "Device Information" means unique device identifier such as IMEI number, contact lists (in some cases), technical Data about your computer and mobile device including details regarding applications and usage details.
- Other information such as information relating to your occupation and financial situation such as employer's name and address (if self-employed, type of account, and nature and volume of anticipated business dealings, with the conventional Bank licensee, income proof, Bank statements, income tax returns, salary slip, contract of employment, passbook, debit card/credit card details, expenditure, assets and liabilities, source of wealth, signature, as well as your other Bank account details;
- Generation and storing password or PIN in encrypted form based on your request on the Digital Platform.
- Your photographs.
- Social relationships detail such as your father's name, spouse's name and mother's name.

- Behavioural details as to how to utilise our products, services, offers etc., your browsing actions, patterns and online activity.
- Records of correspondence and other communications between us, including email, telephone conversations, live chat, instant messages and social media communications containing information concerning your grievances, complaints and dispute
- Personal data such as gender, age, and history.
- Personal data you provide to us about others or others provide to us about you.

b) Purpose of collecting your personal data

- To personalize your Digital Platform experience
- To respond to your inquiries and address your requests
- To deliver marketing communications that we believe may be of interest to you
- To inform you about important information regarding our Digital Platforms, changes to terms, conditions, and policies and/or other administrative information
- To offer you our products or services which you may have applied for or shown interest in
- To allow you to apply for our products or services (e.g., to prequalify for a loan, apply for a credit card, or to open an account, investment account, insurance or other financial product),
- To evaluate your eligibility for our products or services
- To provide you with products or services you've requested, e.g. fulfilling a payment request or any other transaction
- To perform our obligations under KYC norms (e.g. sharing your information with third parties to verify details you have provided to us like your identity, to authenticate you and verify your information)
- To allow you to participate in surveys and other forms of market research, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how Personal Data is used and shared
- To perform activities such as data analysis, audits, usage trends to determine the effectiveness of our campaigns and as input into improving products and services and enhancing our Digital Platforms
- To improve risk control for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal processes and law enforcement requirements
- To allow you to utilize Digital Platform features by granting us access to information from your device such as contact lists, or geo-location when you request certain services
- To use it in other ways as required or permitted by law or with your consent
- To manage our relationship with you
- To prevent or detect crime including fraud and financial crime, e.g. financing for terrorism and human trafficking
- For security and business continuity and risk management
- To protect our legal rights and comply with our legal obligations
- For system or product development and planning, audit, and administrative purposes
- To enter into a contract with you or to take steps pursuant to your request prior to entering into a contract.
- To meet the legitimate interests to be pursued by us or by a third party.

Any change in above stated purpose or addition of new purpose will be intimated here through policy update.

c) Who do we share your information with?

- With subsidiaries and/or affiliates in an effort to bring you improved services across our bouquet of products and services, when permissible under relevant laws and regulations

- With third-party service providers, vendors, data processors and/or agents who perform services for us and help us operate our business
- Other companies to bring you co-branded services, products or programs
- Other third parties to comply with legal requirements such as the demands of applicable warrants, court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties.
- Statutory and regulatory bodies and authorities including but not limited to the Reserve Bank of India or the Securities and Exchange Board of India (including central and local government) and law enforcement authorities and entities or persons, to whom or before whom it is mandatory to disclose the Personal Data as per the applicable law, courts, judicial and quasi-judicial authorities and tribunals, arbitrators and arbitration tribunal.
- By using our Digital Platform or by agreeing to transact with us, you agree to the above sharing of information during your relationship with us.

d) How do we collect your personal data?

- We use information about the devices you use to interact with CSB Bank such as Device information and location information.
- When you provide your details in forms, surveys, online applications or similar online fields on the Digital Platform
- We may record details of your interaction with us including telephone conversations with our call centres and other kinds of communication about the Digital Platforms. We may use these recordings to check your instructions to use, assess, analyse and improve our service, train our people, manage risk and or to prevent fraud and other crimes.

e) Retention of Personal Data

- We may retain your Personal Data for as long as required to provide you with services such as managing your account and dealing with any concerns that may arise or otherwise if required for any legal or regulatory requirements or for establishment, exercise or defence of legal claims.
- We may need to retain your information for a longer period where we need the information for our legitimate purposes for e.g. to help us respond to queries or complaints, fighting fraud and financial crime, responding to requests from regulators, etc. If we don't need to retain information for this period of time, we may destroy, delete or anonymised it more promptly
- Read more on document preservation policy by clicking [here](#).

f) Third-Party Links

- Clicking on certain links within our Digital Platforms may take you to other websites or may display information on your computer screen or device from other sites, which may not be maintained by CSB Bank. Such sites may contain terms and conditions, privacy provisions, confidentiality provisions, or other provisions that differ from the terms and conditions applicable to our Digital Platforms. Links to other Internet services and websites are provided solely for the convenience of users. A link to any service or site is not an endorsement of any kind of the service or site, its content, or its sponsoring organization.
- The Bank assume no responsibility or liability whatsoever for the content, accuracy, reliability or opinions expressed in a website, to which our digital platforms are linked (a "linked site") and such linked sites are not monitored, investigated, or checked for accuracy or completeness by the Bank. It is the responsibility of the user to evaluate the accuracy, reliability, timeliness and completeness of any

information available on a linked site. All products, services and content obtained from a linked site are provided "as is" without warranty of any kind, express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, title, non-infringement, security, or accuracy.

g) Security

- We take our responsibility to protect your information very seriously. We use physical, technical, and procedural safeguards that comply with applicable legal standards to secure your information from unauthorized access and use, alteration, and destruction.
- CSB Bank endeavours to safeguard and ensure the security of the information provided by the Customer. We use 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.
- We have taken reasonable measures to protect security and confidentiality of the Customer Information and its transmission through the World Wide Web. You are required to follow the Terms and Conditions while using our Website/Digital Platforms including the instructions stated therein in respect of security and confidentiality of your Log-in and Password.
- For Privacy Statement for Net/Mobile Banking facilities, please refer <https://www.csbnet.co.in/privacyStatment.aspx> for CSB Retail Net Banking and <https://www.csb.co.in/pdf/Privacypolicy.pdf> for CSB Mobile+
- The Customer would be required to cooperate with CSB Bank in order to ensure the security of the information, and it is recommended that the Customers necessarily choose their passwords carefully such that no unauthorised access is made by a third party. To make the password complex and difficult for others to guess, the Customers should use combination of alphabets, numbers and special characters. The Customers should undertake not to disclose their password to anyone or keep any written or other record of the password such that a third party could access it. The Customer is solely responsible for maintenance of the secrecy and confidentiality of the Password/PIN without any liability to the Bank.
- The Bank will give access to Customer Information to only authorised employees. Employees who violate this Privacy Policy shall be subject to disciplinary process as per the Guidelines/Regulations of the Bank. Any employee who withdraws from the employment of the Bank will have to undertake to abide by this Privacy Policy and keep all Customer Information secure and confidential.

h) Social Media

- CSB Bank may provide an experience on social media platforms including, but not limited to, Facebook, Twitter, YouTube and LinkedIn that may enable online sharing and collaboration among users who have registered to use them. Please note that when visiting any official CSB Bank's social media site, you are subject to this Online Privacy Statement as well as the social media platform's own terms and conditions.

i) Updating Your Information

- Keeping your account information up to date is very important. If you believe that your account information is incomplete or inaccurate, please contact us through following channels available to you-
 - Phone Banking - Anywhere in India: 1800 266 9090 (toll free)
 - Phone Banking - Outside India: +91-422-6612300 (ISD charges applicable)
 - Through your nearest branch

- Write to us at customercare@csb.co.in
- If you prefer, you may call or write to us at the telephone numbers and addresses provided on your account statements, or you may speak directly with a branch representative, or your designated relationship manager.

j) Contacting us

- Please write to us at customercare@csb.co.in

k) Updates

- If we make updates to our privacy practices, we will update this Statement with the changes. Any updates to the Statement become effective when we post the updates on our Corporate website. Your use of our Digital Platforms following any update to the Statement means that you accept the updated Statement and consent to the use and sharing provisions identified in the Statement.

l) Service Providers

We may employ third-party companies and individuals due to the following reasons:

- To facilitate our Service.
- To provide the Service on our behalf; To perform Service-related services; or
- To assist us in analysing how our Service is used.
- We want to inform users of our Service, that these third parties have access to your Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

5.0 COOKIE POLICY

By using our Digital Platforms, you agree that we can place cookies on your device. Please be aware that some of our services will not function if your browser or device does not accept our cookies.

Please note that where we have another type of presence on a site owned by a third party, such as a page or handle on a social media site, that third party's privacy policy and terms of use, rather than this Policy, will govern, unless specifically stated otherwise.

6.0 LINKS TO OTHER MATERIALS

Linked sites are not under the control of CSB Bank, and CSB Bank, will not be held responsible for the content or privacy policies of any linked sites or any links containing other linked sites.

7.0 MANDATORY DISCLOSURE OF DATA

We 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. Any Information may be required to be disclosed to any third party by us by an order under the law for the time being in force.

8.0 COMPLIANCE OF LAWS

We will comply with the laws of India including data protection laws as enacted and amended from time to time in handling and using your information.