

## **NOTICE AND REQUEST FOR CONSENT**

HDFC Bank Limited ("**Bank**" or "**us**" or "**we**") respects your privacy and is committed to protecting your personal data.

This notice and request for consent ("**Notice**") will inform you about how the Bank proposes to collect, handle, store, use, disclose and transfer ("**Process**") your personal data in connection with the unsecured loan and related services you request from the Bank ("**Requested Product**").

**1. Categories of Personal Data:** We may Process the following types of your personal data:

- (a) Identity and/or contact information such as name, physical address, mobile number, email address, signatures, date of birth, copy of identity and residence identifiers such as Aadhaar or other officially valid documents, Permanent Account Number, marital status, citizenship, residential status, etc.
- (b) Financial information such as credit and investment history, income details, transaction history, transaction details, spend details, risk profiles, financial knowledge and experience, preferences, etc.
- (c) Information from and about your online activities such as your location, IP address, device and operating system, unique identifiers such as International Mobile Equipment Identity (IMEI) number, technical usage data, contact lists, fingerprint (if you choose to enable it), passwords or PINs in encrypted form, etc.
- (d) Information such as records of our correspondence with you, your interaction with the Bank including chats, emails, telephone conversations, grievances, etc.
- (e) Derivative data such as credit scores, credit information, behavioural projections, analytical results, etc.

**Note:** We may collect your personal data directly from you, from our affiliates or third parties such as credit information companies, regulators or governmental authorities who may have your personal data, or from publicly accessible sources such as your social accounts where you have made your personal data publicly available.

**2. Purposes of Processing:**

We Process your personal data for the following purposes:

- (a) To meet our legal, regulatory or compliance obligations such as customer due diligence, know your customer/ anti-money laundering checks, credit reporting, undertaking data protection impact assessments, data audits, etc.
- (b) To assess your suitability and eligibility for the Requested Product such as your creditworthiness including by way of background checks, inspections, verifications, etc.
- (c) To sanction and provide you with the Requested product.
- (d) To monitor your continued eligibility and suitability for the Requested Product such as by way of monitoring your transactions, repayment, risk profile, etc.

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- (e) To enable repayment and ensure recovery of the amounts due from you including through our appointed recovery agents, etc.
- (f) To initiate legal or regulatory proceedings for enforcement of our rights or defending your claims.
- (g) To provide you with customer service and to communicate with you through emails, chats, telephone calls and other means.
- (h) To take actions necessary for fraud and default prevention and detection.

**Note:** We may undertake the abovementioned activities either ourselves or through our affiliates or third parties such as vendors, service providers, other regulated entities such as credit information companies and KYC registration and authentication service agencies, etc., in accordance with our internal policies and applicable law.

3. **Data Sharing:** We may share your personal data with our affiliates or third parties such as credit information companies, the Reserve Bank of India, our service providers such as recovery agents, etc. In certain cases, these entities, which receive your personal data from us may also be legally required to give you a notice regarding their Processing of your personal data and request for your consent before they Process the same. We encourage you to read their privacy notices and contact them if you have any questions regarding how they Process your personal data.
4. **Withdrawal of Consent:** You have the right to withdraw your consent at any time by following the process provided under the 'Consent Withdrawal' section of the Privacy Policy.

Please note that our Processing of your personal data before you withdraw your consent will not be impacted. You should also be aware that if you withdraw your consent for us to Process your personal data for some of the purposes we have mentioned in this Notice, we may not be able to continue offering you the Requested Product. This could mean that the terms and conditions applicable to discontinuation or closure of your Requested Product will become applicable.

We encourage you to review the terms and conditions applicable to the Requested Product to understand the consequences of withdrawal of your consent in respect of use of your personal data.

5. **Grievances:** If you believe that you have any concerns regarding how we Process your personal data, you have the right to let us know your grievances. Please contact us at the details provided under 'Contact Information' below to register your concerns.

**Contact Information:**

Name of DPO: Rahul Rajendra Prasad  
Contact details: [Privacy@hdfcbank.com](mailto:Privacy@hdfcbank.com)

6. By providing your consent by ticking the checkbox, you acknowledge and agree to the following:
  - (a) That you have read and understood the contents of this Notice and consent to the Processing of your personal data as described here.
  - (b) That you give your consent voluntarily, without any coercion or influence from the Bank or any other person.
  - (c) That you will provide and ensure that the Bank maintains accurate, updated, complete and consistent personal data.

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- (d) The Bank may Process your personal data for certain other purposes without your consent, where the law allows us to do so such as enforcement of a legal claim against you or for the Bank to make regulatory disclosures.

For more details about how we Process your personal data for various purposes, your rights under the law, and our privacy practices, please read our [Privacy Policy](#).