

Privacy Statement – SyndMobile (Android)

Syndicate Bank was established in 1925 in Udupi, the abode of Lord Krishna in coastal Karnataka, India with a capital of Rs.8000/- by three visionaries - Sri Upendra Ananth Pai, a businessman, Sri Vaman Kudva, an engineer and Dr.T M A Pai, a physician - who shared a strong commitment to social welfare.

Now the Bank is one of the major leading Public Sector Banks in India and is in the Banking business and does functions in accordance with Banking Companies (Acquisition & transfer of undertaking) Act, 1970 and other related laws.

In line with recognized International Practice and for the information of customers and others who use Bank's Mobile Banking Application – SyndMobile, it is necessary to post a Privacy statement. The information shared with the Bank will be treated as private.

Bank recognizes that its customers expect privacy and security for their personal and financial affairs. By choosing Syndicate Bank for various banking needs, customers have entrusted Bank to safeguard their personal financial information. Bank wants its customers and other people to be informed of its commitment to protect the privacy of their personal financial information with the following privacy principles and practices.

This privacy statement is to inform SyndMobile users about our policies for collection, use and disclosure of Personal Information.

In terms of the privacy statement, customer agrees for collection and use of information for SyndMobile users. The collected Personal Information is used for providing and improving the Service. Bank will not use or share your information with anyone, except as described in this Privacy Policy.

Who is covered under this Policy?

All natural persons ("Covered Persons"), whose personal information is either collected/ received/ possessed/ stored/ dealt in/ handled by SyndicateBank who uses the bank's mobile banking application(SyndMobile) and who provides information to SyndicateBank ("Bank"), are covered under this Policy.

Information Collection and Use:

For a better experience, while using our Service, we may require you to provide us with certain personally identifiable information. The information that we request will be retained by us and used as described in this privacy policy.

The app does use third party services that may collect information used to identify you. This Policy seeks to cover personal information of the Covered Persons provided to SyndicateBank as also any information collected by the bank server from the visitor's mobile application. The ("Information"), i.e. any of the following:

1. Personal/private information of the Covered Persons

"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.

2. Sensitive personal data or information

"Sensitive personal data or information" of a person means such personal information which consists of information relating to:-

- Financial information such as Bank account or credit card or debit card or other payment instrument details
- Password, MPIN
- Device ID
- SMS Permission
- Call Log Permissions

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.

The Features of the Policy:

All Information collected shall be used for the relevant lawful purposes:

1. Connected with various functions or activities of the Bank related to services in which the Covered Person is interested, and/or,
2. To help determine the eligibility of the Covered Persons for the product/services requested/ applied/ shown interest in, and/or,
3. To enable Bank for verification and/or process applications, requests, transactions and/or maintain records as per internal/legal/regulatory requirements with regard to the Covered Persons and
4. To provide the Covered Person with the best possible services/products as also to protect interests of Bank

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. In this regard, it may be necessary to disclose the Information to one or more agents and contractors of Bank and their subcontractors, but such agents, contractors, and sub-contractors will be required to agree to use the Information obtained from Bank only for these purposes.

The Information will not be shared with any external organisation unless the same is necessary to protect the interests of the Bank or to enable the Bank to provide you services or to enable the completion/compilation of a transaction, credit reporting, or the same is necessary or required pursuant to applicable banking norms or pursuant to the terms and conditions applicable to such Information as agreed to with the Bank or pursuant to any requirement of law/regulations or any Government/court/other relevant authority's directions/orders. Needless to add, confidentiality norms as applicable to banks shall be adhered to.

Log Data:

We want to inform you that whenever you use our Service or in a case of an error in the app we collect data and information on your phone called Log Data. This Log Data may include information such as your device Internet Protocol ("IP") address, device details, operating system version, the configuration of the app when utilizing our Service, the time and date of your use of the Service, and other statistics.

Cookies:

Cookies are files with a small amount of data that are commonly used as anonymous unique identifiers. These are sent to your browser from the websites that you visit and are stored on your device's internal memory.

SyndMobile does not use these "cookies" explicitly.

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 analyzing how our Service is used.

The Third Parties have access to your Personal Information 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.

Information Security Practices and Procedures:

Bank is committed to ensure that customer information is secure. In order to prevent unauthorised access or disclosure Bank has put in place suitable physical, electronic and managerial procedures to safeguard and secure the information it collects online.

Bank follows a wide range of practices and policies based on International Frameworks in the area of Information Security to provide a robust security environment. Bank ensures the on-going adequacy of these measures by regular reviews and subjecting them to periodic internal/ external Audits.

British Standards Institution BSI India (A subsidiary of British Standards Institution-UK) accorded ISO27001:2005 certification to SyndicateBank Information Security Management System (SISMS) during the year 2018 for its Data Centre, DR Site and Department Of Information Technology. Surveillance Audits are being conducted by their Auditors every year to keep the certification current.

Other important information:

Information provided by you are retained (for later of the)

- (i) as long as the purposes for which such data were collected continue. Or
- (ii) for such period so as to satisfy legal, regulatory or accounting requirements or to protect Bank's interests.

Where, the information that the Bank holds is identified as no longer needed for any purpose it ensures that it is effectively and securely destroyed, in the case of electronic records and equipment.

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

Changes to This Privacy Policy:

Privacy policy is subject to change periodically. The Bank may make changes in its privacy and information handling practices from time to time for any reason. It will publish those changes on the web site and, if there are important changes or a lot of minor changes, by updating this document.

If you have any questions or concerns about this privacy statement, please send an e-mail to dit@syndicatebank.co.in or write to the Asst. General Manager, Department Of Information Technology, Commercial Complex, NGV, Koramangala, Bangalore - 560047

Effective Date:

20th Feb, 2019